

Q. Are they under your direction?—A. No.

Q. Who is the director?—A. Mr. Fairweather is the superintendent under the financial superintendent, Mr. Glover.

Q. Will you please tell the Committee what the organization is, and give a general statement as to the operation of the Post Office Savings Banks?—A. Well, I do not know how far afield you wish me to go in answering that question. I did not come with any address prepared or with any notes. I was asked to come and answer any questions that the Committee might wish to ask. I may say that the Savings Bank Branch Department has to confine itself to the operations of the Post Office for the receiving of savings.

*By Mr. W. F. Maclean:*

Q. How many are there?—A. Thirteen hundred, between thirteen hundred and fourteen hundred.

Q. In all the provinces?—A. In all the provinces.

*By Mr. Sales:*

Q. How many post offices do you have altogether?—A. I have not the exact figures, but I think 13,000, of which about 5,500 are money order offices. At the end of March, 1923, which is the report I have before me, there were 12,228 post offices in operation at that time.

*By Mr. W. F. Maclean:*

Q. And how many money order offices?—A. 5,500.

Q. Money order transactions occur at 5,500?—A. They sell money orders and take savings bank deposits at between 1,300 and 1,400.

*By Mr. Sales:*

Q. Can you explain the limitation to that number?—A. Of the savings banks?

Q. That there are only one thousand odd savings banks as against 5,500 offices that do a money order business?—A. There may be two reasons. One is that they only do a savings business where it is needed. They may have ample banking facilities and there may be no need for a savings bank. That may be one reason. Another reason may be that the office might not be big enough, or there is no call for it because it is in a very small place where there might not be a call for money or for a savings business in that place.

*By Mr. W. F. Maclean:*

Q. How do you get a savings bank at a post office?—A. They would petition for it or make representations through a member or perhaps one member of the community might draw the attention of the inspector of that community to the need for it and he would make a report to the Department. The Department then decides, after looking over the business of the office and other things, whether a savings bank should be established at that post office.

Q. Does the postmaster get any remuneration for that business?—A. He gets one-quarter of one per cent, plus one-tenth of that on the deposits.

*By Mr. Sales:*

Q. Is the Post Office Department making any effort to push this business, or must it arise from the people themselves?—A. I would not say that. If an inspector finds a post office where there was a need for it, he would report to the Department that fact.

*By Mr. W. F. Maclean:*

Q. Is it the policy of the department to promote the public use of those post office savings banks?—A. If they see that a locality wishes to use it, they