

“have to be paid. The thought of these expenses, so justly incurred, does not stagger me in the least; for the bills are very fine and an ornament to the bank. But, gentlemen, when it is proposed to send these new bills into the far West, there to be traded for cattle, torn, soiled, and perhaps utterly destroyed, I, for one, most solemnly protest. I venture this moment, gentlemen, to assert the opinion that should you be so unwise as to allow these new bills to be sent North and West, beyond Lansingburg, Schenectady, and away to the other side of Utica (as I understand this man proposes to take some of them), you will never see them again so long as the Bank of Albany has an existence or a name!”

The motion was lost, and the gold was duly paid.

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*The Scotch Deposit Rate.*—The lament of the Scotch depositor over the recent deduction of the deposit rate to one per cent., is thus versified by a contributor to the *Pall Mall Gazette*:

Ye banks that prey on ony loon,  
 How can ye act sae gay unfair?  
 How can ye gie me ane per cent.  
 And I sae weary, fu' o' care?  
 Ye'll break my heart, ye grasping banks  
 That wantonly my interest's shorn,  
 Ye'll mind me o' departed rates,  
 Departed—never to return.

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## QUESTIONS ON POINTS OF PRACTICAL INTEREST

QUESTION 6.—A Miss Smith has a store. She marries, and the day *before* her marriage she gives a power of attorney, witnessed by an unmarried woman only, to her sister, Miss M. Smith.

The store will be carried on in Miss Smith's name by her sister, Miss M. Smith. Acceptances come on Miss Smith as usual, and are accepted under power of attorney by Miss M. Smith. The firm is registered in the old name I believe.

Does this in any way affect her banker or the other bank which presents acceptances?