

When a money order payable in Canada has been lost, the circumstance must be made known to the Superintendent, who, under certain precautions, will either issue or take measures to obtain a duplicate.

Duplicates of orders issued in Canada and payable in another country are obtainable only on application to the Postal Administration of the country of payment. Duplicates of Money Orders, issued in any other country, and payable in the Dominion of Canada, are granted by the Superintendent of the Money Order Branch at Ottawa.

Money orders which are not presented until one full year after their date are considered as lapsed orders, and cannot be paid without the special permission of the Superintendent. In all such cases satisfactory reasons should be given explanatory of the delay in the presentation of the order.

The witness must sign his name and his address, in the presence of the paying officer, who must then certify the payment by adding his initials. The witness must be known to the paying officer, but it is desirable, though not imperative, that he be not connected with the office. In no case must the paying officer act as witness. It is not necessary that the witness be personally known to the payee.

In cases of money orders issued in Canada, postmasters are at liberty to accept the written order of the payee on the order itself in a favor of a second person if through illness or insuperable difficulty the payee is prevented from presenting the order in person.

POST OFFICE SAVINGS BANK.

The direct security of the Dominion is given by the Statute for all deposits made in the Post Office Savings Bank.

Any person may have a deposit account, and may deposit nearly any number of dollars, from \$1 up to \$300, or more, with the permission of the postmaster general.

Deposits may be made by married women, and deposits so made, or made by women who shall afterwards marry, will be repaid to any such women.

As respects children under ten years of age, money may be deposited :—

By a parent or friend as trustee for the child, in which case the deposits can be withdrawn by the trustee until the child shall attain the age of ten years, after which time repayment will be made only on the joint receipts of both trustee and child.

In the child's own name—and, if so deposited, repayment will not be made until the child shall attain the age of ten years.

A depositor in any of the savings bank post offices may continue his deposits at any other of such offices without notice or change of passbook, and can withdraw money at that savings bank office which is most convenient to him. For instance, if he makes his first deposits at the savings bank at Cobourg, he may make further deposits at, or withdraw his money through the post office bank at Collingwood or Quebec, Sarnia, Brockville, or any place which may be convenient to him, whether he continue to reside at Cobourg, or remove to some other place.

Each depositor is supplied with a passbook, which is to be produced to the postmaster every time the depositor pays in or withdraws money, and the sums paid in or withdrawn are entered therein by the postmaster receiving or paying the same.

Each depositor's account is kept in the postmaster general's office, in Ottawa, and in addition to the postmaster's receipts in the passbook, a direct acknowledgment from the postmaster general for each sum paid in is sent to the depositor. If this acknowledgment does not reach the depositor within ten days from the date of his deposit, he must apply immediately to the postmaster general, by letter, being careful to give his address and, if necessary, renew his application until he receives a satisfactory reply.