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REGULATIONS  
OF THE  
POST OFFICE SAVINGS BANKS,  
CANADA.



OTTAWA:  
PRINTED BY G. E. DESBARATS.

1868.

# POST OFFICE SAVINGS BANKS.



THE FOLLOWING REGULATIONS ARE MADE UNDER AUTHORITY OF  
THE ACT OF PARLIAMENT, 31 VICTORIA, CAP. 10, ENTITLED :  
“ AN ACT FOR THE REGULATION OF THE POSTAL SERVICE.”

1. Every Post Office, being a Money Order Office, at which the Postmaster General shall permit deposits to be received for remittance to the Central Savings Bank in the Post Office Department at Ottawa, will be open for that purpose, and for the repayment of moneys withdrawn, during the hours appointed for the transaction of Money Order business at the said Post Office, and at such other hours as may from time to time be appointed in any case by the Postmaster General.

Hours of  
business.

2. Deposits of One Dollar, or of any number of Dollars, will be received from any Depositor at the Post Office Savings Banks, provided the deposits made by such Depositor in any year ending the 30th June, do not exceed Three Hundred Dollars, except in special cases to be specially authorized by the Postmaster General, and provided the total amount standing in such Depositor's name in his ordinary deposit account in the Books of the Postmaster General, do not exceed \$1000.00, exclusive of interest.

Amount of  
Deposits.

No Interest will be allowed on any sum over and above One Thousand Dollars in an ordinary deposit account.

3. Every Depositor, on making a first deposit, shall be required to specify his Christian name and Surname, occupation and residence, to the Postmaster, or other Officer of the Postmaster General, receiving such deposit, and make and sign the follow-

Name, Ad-  
dress and  
Occupation  
of Depositor  
to be fur-  
nished.

Declaration to be made by Depositors.

ing Declaration, to be witnessed by the said Postmaster or other Officer receiving the deposit, or by some person known to him, or by a Justice of the Peace ; and if such Declaration, or any part thereof, shall not be true, the Depositor making the same shall forfeit and lose all right and title to his deposits.

Depositor's Book.
Place.....
No.....

DECLARATION BY DEPOSITOR ON MAKING FIRST DEPOSIT.

I, ..... of ..... do hereby declare to the Postmaster General that I am desirous, on my own behalf, to become a Depositor in the Post Office Savings Bank. I do further hereby declare that I am not directly or indirectly entitled to any sum or sums standing in the name or names of any other person or persons in the books of the said Post Office Savings Bank ; and I do hereby also testify my consent that my deposits in the said Post Office Savings Bank, shall be managed according to the Regulations thereof.

Witness my hand, this.....day of.....186..

Signed by the said Depositor ..... in the presence of me, .....

..... }  
..... }

Save and except such sum or sums as may be standing in my name as Trustee jointly with the name or names and on behalf of any other Depositor or Depositors.

A copy of the above Declaration shall be printed within the cover of every Depositor's Book.

If Depositor cannot write.

4. On making the Declaration, and in all cases in which the signature of a Depositor is required, if the Depositor cannot write, his mark must be affixed in the presence of a witness, and attested by the signature of that witness.

Deposits, how received, entered, reported to the Postmaster General, and acknowledged.

5. Every Deposit received by a Postmaster, or other Officer of the Postmaster General appointed for that purpose, shall be entered by him at the time in a numbered Book, and the entry shall be attested by him, and by the dated stamp of his office, and the said Book, with the entry so attested, shall be given to the Depositor, and retained by him as primary evidence of the receipt of the deposit.

Suds. Wilson overrules the Miller, Assertion of  
warrant of no color of color states that it  
cannot be of color of color its possession,  
definitely could not obtain of color of color This is  
wrong.

The Depositor shall sign his name in a place to be provided for his signature in the Depositor's Book.

The amount of each deposit, so received, and the name, occupation and residence of the Depositor, shall, upon the day of the receipt thereof, be reported to the Postmaster General, and the acknowledgment of the Postmaster General for the said deposit, signified in the following Form, by the Officer whom he shall appoint for that purpose, shall be forthwith transmitted by Post to the Depositor as the conclusive evidence of his claim to the repayment of the deposit with the interest thereon, upon demand made by him on the Postmaster General.

<p><b>Depositor's Book.</b></p> <p>Place.....</p> <p>No.....</p>	<p>POST OFFICE DEPARTMENT, SAVINGS BANK BRANCH, OTTAWA.....186 .</p>
<p>The Postmaster General, the receipt by him on the..... having reported to the Postmaster General, the receipt by him on the..... of your Deposit of \$....., that amount has been placed to the credit of your Account in the Books of the Post Office Savings Bank.</p>	
<p>Examined,</p> <p>.....</p>	<p>..... Superintendent.</p>
<p>To.....</p> <p>.....</p>	<p>.....</p>

Notice:—If this Acknowledgment is of no value to any person but the Depositor to whom it is addressed.

If the Depositor does not receive the said acknowledgment within ten days from the day on which he made the deposit, he must apply for the same to the Postmaster General, by letter, and if necessary renew his application to the Postmaster General until he receives the said acknowledgment.

6. Interest calculated yearly, at the rate of Four Dollars per cent per annum, shall be allowed on deposits, and shall be computed from the first day of the calendar month next following the day on which the deposit is made, up to the first day of the calendar month in which moneys are withdrawn. Interest.

The interest will be calculated to the thirtieth day of June in every year, and will then be added to, and become part of the principal money.

Trust Account.

7. Deposits may be made by a Trustee on behalf of another person, in the joint names of such Trustee and the person on whose account such money shall be so deposited; but repayment of the same, or any part thereof, shall not be made without the receipt and receipts of both the said parties, or the survivor or survivors, or the executors or administrators of such survivor, whose receipt and receipts either personally or by agent appointed by Power of Attorney, which Power of Attorney in the case of Minors may be executed by such Minor if of or exceeding the age of 14 years, shall alone be a valid discharge, except in case of insanity or imbecility of the party on whose behalf the deposits were made, when the Postmaster General may, on proof of the fact to his satisfaction, allow repayment to be made to the Trustee alone.

The following Declaration must be made in such cases :—

Depositor's Book. Place..... No.....	<b>DECLARATION BY THE TRUSTEE OF A DEPOSITOR.</b> ~~~~~
I, ..... of ..... do hereby declare to the Postmaster General, that I am desirous of becoming a Depositor in the Post Office Savings Bank, as the Trustee of ..... of ..... and I do further declare on behalf of myself, and also on behalf of the said ..... that we are not either jointly or severally, directly or indirectly entitled to any deposit or benefit from the funds of the Post Office Savings Bank, nor to any sum or sums standing in the name or names of any other person or persons in the Books of the said Savings Bank.	
Witness my hand this ..... day of ..... 186 .	
Signed by the said Trustee in the presence of me, ..... ..... } ..... }	
Save and except such sum or sums as may be standing in my name as a Depositor, on my own Account, or as Trustee jointly with the name or names, and on behalf of any other Depositor or Depositors	

And in case any such Declaration shall not be true, the person making the same shall lose all right and title to his deposits.

8. Deposits may be made by, or for the benefit of any <sup>Minors.</sup> person under 21 years of age.

In case of Minors under the age of 10 years, the Declaration must be made by one of the Parents or by a friend on behalf of the Minor.

Repayment to a Minor over 10 years of age shall be made in the same manner as if he were of full age.

9. Deposits may be made by married women, and deposits <sup>Married women.</sup> so made, or made by women who shall afterwards marry, will be repaid to any such woman.

10. Every Depositor shall, once in each year, on the anniversary of the day on which he made his first deposit, forward <sup>Annual Transmission of Depositors' Books.</sup> his Book to the Postmaster General, in a cover to be obtained at any Post Office Savings Bank, in order that the entries in the said Book may be compared with the entries in the Books of the Postmaster General, and that the interest due to the Depositor on the preceding 30th June, may be inserted in his Book.

11. No charge shall be made upon Depositors for the Books <sup>No charge for Depositors' Books.</sup> at first supplied to them, or for Books issued in continuation thereof; but if any Depositor shall lose his Book, and shall desire a new Book, application must be made by him to the Postmaster General, by letter, stating the circumstances, and enclosing Postage Stamps of the value of twenty cents to pay for the new book, should the application be granted, and the Postmaster General shall, as he thinks fit, issue a new book, or return the Stamps to the applicant.

12. No charge for Postage shall be made upon the Depo- <sup>Postage.</sup> sitors for the transmission of their Books to the Postmaster General, or for the return thereof to them, or for any applications they may have to make for acknowledgments of deposits,

or for any application or necessary letter of enquiry respecting the sums deposited by them, or for the replies thereto.

**Withdrawals.** 13. Any Depositor wishing to withdraw the whole or part of the sum deposited by him, must make application for the same to the Postmaster General, in the following Form, a printed copy of which may be obtained at any Post Office Savings Bank.

No less amount than one dollar, or some number of dollars, shall be withdrawn, except when a Depositor withdraws all the money, both principal and interest, due to him.

Depositor's Book. <hr style="border: 1px solid black;"/> Place..... No.....	(Date).....day of.....186 .  TO THE POSTMASTER GENERAL, OTTAWA.
<p>I hereby give notice that I wish to withdraw the sum of..... dollars, from my Deposit Account, bearing the above Number in the Books of the Post Office Savings Banks, and I request that a Cheque may be issued for the above named sum, and made payable to me at the.....Post Office.</p> <p style="text-align: right;">           .....Signature }            .....Address } of Depositor.            .....Occupation }         </p> <p><small>NOTE.—If the Depositor cannot write, his mark must be affixed in the presence of a Witness, and attested by the signature of that Witness.</small></p>	

In this Form the Depositor must specify the number of his Book, the name of the office at which his Deposit Book was issued, the sum which he wishes to withdraw, his occupation and residence, and the Post Office at which he wishes to receive his money. On receipt, by the Postmaster General, of this application, a Cheque in the following Form, for the amount required, payable at the office named, shall be sent to him by Post:—

Depositor's Book.	Cheque No. ....
Place. ....	POST OFFICE DEPARTMENT. SAVINGS BANK BRANCH, Ottawa. .... 186
No. ....	
To the Postmaster of. ....	
Pay. .... of. .... the	
sum of. .... dollars, on production	
of his Deposit Book, and on his satisfying you that he is the person	
entitled to the same, and charge the amount to this Department.	
Entered. ....	
Examined. ....	
\$. .... Superintendent.	
DEPOSITOR'S RECEIPT.	
<p>I hereby acknowledge the receipt of the above named sum.</p> <p style="text-align: right;">.....(Signature of Depr.)</p>	<p style="text-align: center;">Stamp of paying Post Office.</p>
<p><small>NOTE.—If the Depositor cannot write, his mark must be affixed in the presence of a Witness, and attested by the signature of that Witness.</small></p>	

By the same Post, the Postmaster of the office at which the Cheque is made payable, shall be advised of the issue of the Cheque. This Cheque must be presented by the Depositor, with the least possible delay, at the Post Office named thereon, together with the Depositor's Book, in which the Postmaster shall enter the amount repaid, and attest the entry with his signature, and the dated stamp of his office. The Postmaster shall take a receipt from the Depositor on the Cheque, for the amount repaid to him.

The Postmaster General will endeavour to prevent fraud, and to identify every Depositor transacting business with the Post Office Savings Bank ; but if any person shall fraudulently represent himself to be a Depositor, and by forwarding the proper notice of withdrawal, and by presentation of the Depositor's Book, and compliance with the rules of the Department, shall obtain any sum of money belonging to that Depositor, the Postmaster General will not be responsible for the loss thereof.

14. Payment of the Postmaster General's Cheque for a withdrawal shall be made only to the Depositor in person, or to the bearer of an order under his hand, signed in the presence of a Repayment to a Depositor unable to attend personally.

Justice of the Peace for the place in which the Depositor resides,—or, in case of sickness, of the medical attendant. If the Depositor be resident abroad, his signature must be verified by some constituted authority of the place in which he resides.

The following is the form of order to be signed by the Depositor on such occasions, a copy of which may be obtained at the Post Office at which the cheque is made payable.

Depositor's Book.	ORDER BY A DEPOSITOR WHO CANNOT ATTEND PERSONALLY TO RECEIVE PAYMENT.	No. of Cheque.....												
Place.....		Date of do.....												
No.....														
<p style="text-align: center;">To the Postmaster of.....</p> <p style="text-align: center;">I, the undersigned, do hereby authorize and direct ..... the Bearer of this Order, to receive on my Account the sum of..... due to me under the above described Cheque of the Post Office Savings Bank, for which sum the receipt of the above named person shall be a good and sufficient discharge.</p> <p style="text-align: center;">As witness my hand, this..... day of..... 186 ..</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;">.....Signature</td> <td style="width: 10%; border: none; text-align: center;">} Of Witness.</td> <td style="width: 50%; border: none;">.....Signature</td> <td style="width: 10%; border: none; text-align: center;">} Of Depositor.</td> </tr> <tr> <td style="border: none;">.....Address</td> <td style="border: none;"></td> <td style="border: none;">.....Address</td> <td style="border: none;"></td> </tr> <tr> <td style="border: none;">.....Occupation</td> <td style="border: none;"></td> <td style="border: none;">.....Occupation</td> <td style="border: none;"></td> </tr> </table>			.....Signature	} Of Witness.	.....Signature	} Of Depositor.	.....Address		.....Address		.....Occupation		.....Occupation	
.....Signature	} Of Witness.	.....Signature	} Of Depositor.											
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.....Occupation		.....Occupation												

Transfer of moneys from Ordinary Deposit Accounts to Special Deposit Accounts at 5 per cent. interest.

~~15. When a Depositor has more than One Hundred Dollars at the credit of his ordinary deposit account, and desires to transfer that sum to a special deposit account, bearing interest at the rate of 5 per cent. per annum,—he may make application to the Postmaster General on the following Form, a printed copy of which may be obtained at any Post Office Savings Bank.~~

*Cancelled O.C.*  
*25 Sep. 1871.*

*"When a Depositor has One Hundred Dollars, or more, &c"*

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Depositor's Book.

APPLICATION TO TRANSFER.....HUNDRED DOLLARS

Place  
No. . . . .

### 5 Per Cent. Dominion Stock.

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Any Depositor, whose deposits have been for one month in the Post Office Savings Bank, may substitute for such deposits, or for a portion of them, Dominion Stock bearing interest at the rate of 5 per cent. per annum. Such stock will be issued in sums of not less than \$100, and will be redeemable on Three months' previous notice, at the Office of the Receiver General at Ottawa, or that of the Assistant Receiver General at Halifax, St. John, Montreal, Toronto, Fort Garry or Victoria, as the Depositor may request in his application for such stock. Such 5 per cent. Dominion Stock will not be transferable, and no one Depositor may be the holder of a greater amount than \$1,000.

The interest on such stock will be payable half-yearly at the place of redemption.

be redeemable upon such previous notice as may be therein expressed, and such special deposit Accounts and the Certificates thereof shall in all respects be subject to such Regulations as the Postmaster General, with the sanction of the Governor in Council, may from time to time make.

The Certificates of Special Deposit will not be transferable.

16. The Interest which may become due on such special deposit Accounts will be calculated to the 30th day of June in every year, and will then be credited to the Depositor in his ordinary Deposit Account.

17. In case any Depositor shall die, leaving any sum of money not exceeding \$300, exclusive of interest, deposited in the Post Office Savings Bank, and Probate of his Will, or Letters of Administration or Acte of Curatelle or Tutelle, be not produced to the Postmaster General, or if notice in writing of the existence of a Will, and intention to prove the same, or to take out Letters of Administration or be appointed Tutor or Curator, be not given to the Postmaster General at the Post Office Depart-

*This application must be accompanied by the Depositor's Pass Book, and an Envelope for transmitti the same can be obtained at any P.O. Sav. Bank.*

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Certificates of such special deposit for sums of \$100 each may be issued.

Interest on Special deposit Accounts.

Funds of Deceased Depositors. not exceeding \$300.

ment within the period of one month from the death of the Depositor ; or, if such notice be given, but such Will be not proved, or Letters of Administration or Actes of Tutelle or Curatelle be not taken out, and the Probate or Letters of Administration, Actes of Tutelle or Curatelle (as the case may be) produced to the Postmaster General within the period of two months from the death of the Depositor, it shall be lawful for the Postmaster General, after such period of one or two months, as the case may be, to pay and divide such funds at his discretion to or amongst the widow, or relatives of the deceased Depositor, or any one or more of them ; or, if he shall think proper, according to the provisions of law governing the distribution of property in such cases.

Funds of  
Deceased  
Depositors.  
above \$300.

18. In case any Depositor shall die leaving any sum of moneys in the Post Office Savings Bank, which (exclusive of interest) shall exceed the sum of \$300.00, the same shall only be paid to the Executor or Administrator, Tutor or Curator on the production of the Probate of the will, Actes of Tutelle or Curatelle or Letters of Administration of the Estate or Effects of the deceased Depositor, to the Postmaster General.

Payment, on  
death of a  
Depositor,  
being illegi-  
mate, and  
dying intes-  
tate.

19. If any Depositor, being illegitimate, shall die intestate, leaving any person or persons who, but for the illegitimacy of such Depositor, and of such person or persons, would be entitled to the money due to such deceased Depositor, it shall be lawful for the Postmaster General, with the authority, in writing, of the Attorney General of Canada, to pay the money of such deceased Depositor to any one or more of the persons who, in his opinion, would have been entitled to the same, according to Law, if the said Depositor, and such person or persons, had been legitimate.

Incapacitated  
Depositors.

20. If any Depositor shall become insane, or otherwise incapacitated to act, and the same shall be proved to the satisfaction of the Postmaster General, and if the Postmaster General shall be satisfied of the urgency of the case, he may authorize payment, from time to time, out of the funds of such Depositor to any person whom he shall judge proper, and the receipt of such person shall be a good discharge for the same.

21. If any dispute shall arise between the Postmaster General and any individual Depositor, or any executor, administrator, Tutor or Curator, next of kin, or creditor, or assignee of a Depositor who may become bankrupt or insolvent, or any person claiming to be such executor, administrator, Tutor or Curator next of kin, creditor or assignee, or to be entitled to any money deposited in the Post Office Savings Bank, then, and in every such case, the matter in dispute shall be referred, in writing, to the Attorney General of Canada; and whatever award, order, or determination shall be made by the said Attorney General of Canada, shall be binding and conclusive on all parties, and shall be final, to all intents and purposes, without any appeal.

Settlement  
of Disputes.

22. The Postmasters, or other Officers of the Post Office, engaged in the receipt or payment of deposits, shall not disclose the name of any Depositor, nor the amount deposited or withdrawn by him, except to the Postmaster General or to such of his Officers as may be appointed to assist in carrying out the provisions of the Post Office Act in relation to Post Office Savings Banks.

Information  
not to be  
disclosed.

23. In the construction of these Regulations, unless there is something in the subject or context repugnant thereto, every word importing the singular number only shall mean and include several persons or things, as well as one person or thing and the converse; and every word importing the masculine gender only shall mean and include a female as well as a male; and the word "month" shall refer to a calendar and not a lunar month.

Interpre-  
tation.

A. CAMPBELL,  
*Postmaster General.*

POST OFFICE DEPARTMENT, }  
OTTAWA, MARCH 1868. }

Approved by the Governor in Council, the 2nd March 1868.

(Signed) WM. H. LEE,  
*Clerk Privy Council.*