

## POST-OFFICE SAVINGS BANKS.

## C A N A D A .

1.—The following Post Office Savings Banks are open daily for the receipt and repayment of deposits, during the ordinary hours of Post Office business.

2.—The direct security of the Dominion is given by the Statute for all deposits made.

3.—Any person may have a deposit account, and may deposit yearly any number of dollars, from \$1 up to \$300, or more with the permission of the Postmaster General.

4.—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 woman.

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

Firstly—By a parent or friend as Trustee for the child, in which case the deposits can be withdrawn by the Trustee until the child shall attain the age of ten years, after which time repayment will be made only on the joint receipts of both Trustee and child.

Secondly—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.

6.—A depositor in any one of the Savings Bank Post Offices may continue his deposits at any other of such offices, without notice or change of Pass-Book, and can withdraw his money at that Savings Bank Office, which is most convenient to him. For instance, if he makes his first deposit 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.

7.—Each depositor is supplied with a Pass-Book, which is to be produced to the Postmaster every time the depositor pays in or withdraws money, and the sums paid in or withdrawn are entered therein by the Postmaster receiving or paying the same.

8.—Each depositor's account is kept in the Postmaster General's Office, in Ottawa, and in addition to the Postmaster's receipt in the Pass-Book, 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 should 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.

9.—When a depositor wishes to withdraw money, he can do so by applying to the Postmaster General, who will send him by return mail a cheque for the amount, payable at whatever Savings Bank Post Office the depositor may have named in his application.

10.—Interest at the rate of 4 per cent. per annum, is allowed on deposits in the ordinary Pass-Book deposit account, and the interest is added to the principal on the 30th June in each year.

## SPECIAL DEPOSIT ACCOUNT.

11.—Any depositor who has \$100 at his credit in his Pass-Book, or ordinary account, may request the Postmaster General to transfer that sum to a special account, and will then receive from the Postmaster General a certificate of