form as the said inspectors of Irish fisheries shall prescribe, or from time to time think necessary to adopt; and shall be stamped with the seal of such board, and signed by not less than three members thereof. And in all cases where it shall hereafter become necessary to prove any such appointment in any court of law or justice, or elsewhere, the production of such instrument of appointment purporting to be sealed with the seal of such board shall be deemed and taken as full and sufficient evidence of such appointment.

Officers acting under Fishery Acts to carry out this Act.

9. All officers and men of the constabulary, and all other officers and persons appointed to carry out and enforce the provisions of the Salmon Fishery Acts, now in force, shall also be empowered to carry out and enforce the provisions of this Act.

Recovery of penalties.

10. All penalties imposed by this Act shall be recovered and applied in manner in which penalties under the said Acts are recoverable and applicable.

CHAPTER 21.

An Act to amend the Law relating to Savings Banks.

[3rd July 1891.]

BE it enacted by the Queen's most Excellent Majesty, by and with the advice and consent of the Lords Spiritual and Temporal, and Commons, in this present Parliament assembled, and by the authority of the same, as follows:

Description of trustee savings banks.

1.—(1.) A trustee savings bank may not be designated or described in any manner which imports that the Government is responsible or liable to depositors for money placed in the safe keeping of the bank, and may not bear any title other than that of "savings bank certified under the Act of 1863," with such additional local description, if any, as may be required for the sake of distinctiveness.

(2.) If default is made in compliance with the requirements of this section in the case of any trustee savings bank, the provisions of section fifty-five of the Trustee Savings Banks Act, 1863, shall apply as in the case of neglect or refusal to obey any orders or directions given by the National Debt Commissioners.

26 & 27 Vict. c. 87.

Establishment of Inspection Committee.

2.—(1.) There shall be established an Inspection Committee of trustee savings banks.

(2.) The persons named in the First Schedule to this Act shall, with the approval of the National Debt Commissioners, frame a scheme for the appointment of the Committee, and for determining the mode in which the members of the Committee are to be appointed and their term of office, and, subject to the provisions of this Act, their powers, procedure, and duties. The persons so named may act by a majority of their number, and may signify their acts by an instrument in writing signed by any two of them.

(3.) A paid officer of a trustee savings bank shall not be eligible to be a member of the Committee.

(4.) The Committee may, with the approval of the National Debt Commissioners, modify a scheme framed under this section.

(5.) The Committee may, with the approval of the Treasury, appoint such officers as may appear to be required for the execution of the duties of the Committee under this Act.

(6.) The members of the Committee shall be entitled to such remuneration by way of fees or otherwise as may be approved by the Treasury.

(7.) Every scheme made in pursuance of this section and every modification thereof shall be laid before both Houses of Parliament.

Powers and duties of Inspection Committee.

3.—(1.) The Inspection Committee may appoint persons to inspect the books and accounts of trustee savings banks, and to examine and ascertain and report to the Committee from time to time with respect to each bank, whether the bank has complied with the requirements of the Acts and rules relating to the bank as to the security to be taken from officers, the accounts of the bank and the conduct of its business, and whether any portion of the expenditure is excessive or unnecessary; and every trustee savings bank shall give all due facilities for enabling any such inspection or examination to be made.

(2.) If on the report of any such person it appears to the Committee that any trustee savings bank has made default in giving such facilities or complying with any of the requirements aforesaid, or that any portion of the expenditure of the bank is excessive or unnecessary the Committee shall call upon the bank to remedy the default, or, as the case may be, to reduce the expenditure, within a specified time, and if the default is not remedied or the expenditure is not reduced within that time the Committee shall report the matter to the National Debt Commissioners.

(3.) Thereupon the National Debt Commissioners may in their discretion either close the account of the trustees of the bank, in which case the provisions of section fifty-five of the Trustee Savings Banks Act, 1863, shall apply as in the case of neglect or refusal to obey any orders or directions given by the Commissioners, or report the matter to the Treasury with a view of action being taken under section two of the Trustee Savings Banks Act, 1887, or adopt both of these courses.

26 & 27 Vict. c. 87.

50 & 51 Vict. c. 47.

(4.) The trustees of every trustee savings bank shall, on the requisition of the Committee, supply the Committee with a copy of the pass book in use in the bank, of the annual general statement of the accounts of the bank, and of the rules of the bank, and of any amendments thereof.

(5.) If in the opinion of the Committee the rules of any such bank are insufficient for the purpose of maintaining an efficient audit, the bank shall with all convenient speed make such additional rules as may, in the opinion of the Committee, be required for the purpose.

(6.) If the bank do not, within a time specified by the Committee from the date of being required to make any such rules, comply with the requirement, the Committee may make such rules, and

shall submit the rules so made to the registrar of friendly societies, to be certified by him; and, when so certified, they shall be binding on the trustees.

(7.) The Committee shall annually report their proceedings under this Act to the National Debt Commissioners, and this report shall be laid before Parliament.

(8.) The Committee may, with the approval of the National Debt Commissioners, make rules for regulating the duties of persons appointed by the Committee under this section.

(9.) The Committee may act by a majority of the members present and voting at any meeting of the Committee, and may signify their acts by an instrument in writing signed by any two of the members of the Committee, and an act of the Committee shall not be invalid by reason only of any vacancy in their number.

Expenses of Inspection Committee.

4.—(1.) Such of the expenses (including the remuneration of members and officers) incidental to the exercise by the Inspection Committee of their powers under this Act as may be sanctioned by the Treasury on the recommendation of the National Debt Commissioners may, to an extent not exceeding six thousand pounds in any one year, be paid out of the interest earned in that year by the National Debt Commissioners in respect of the separate surplus fund which has accrued under section twenty-nine of the Savings Banks Act, 1863, and which does not carry interest to the trustees of savings banks.

(2.) If in any year the amount available under the foregoing provision is insufficient for payment of the expenses so sanctioned the deficiency shall, in accordance with a scheme made by the Committee, with the approval of the National Debt Commissioners, be defrayed out of contributions from the several trustee savings banks. The amount to be contributed by each trustee savings bank shall not exceed threepence per one hundred pounds on the amount of the funds appearing by the last annual statement of the bank to be invested on behalf of the bank and in respect of money invested in the names of the National Debt Commissioners may be deducted by those Commissioners from the interest payable to the trustees of the bank on the money so invested, and in respect of money otherwise invested shall be paid by the trustees of the bank on the requisition of the said Commissioners.

Powers of National Debt Commissioners to determine certain questions as to savings banks.

5.—(1.) If, on any report by the Inspection Committee, any question arises as to what constitute the necessary expenses attending the management of a trustee savings bank within the meaning of section two of the Trustee Savings Banks Act, 1863, whether involving the withdrawal of any portion of the separate surplus fund, in pursuance of section twenty-nine of the said Act, or not, the decision of the National Debt Commissioners on the question shall be conclusive.

(2.) No application to the National Debt Commissioners for a payment from the separate surplus fund standing at the credit of any savings bank shall be entertained unless it have the previous sanction of the Inspection Committee.

Amendment of law as to closing trustee savings bank.

6.—(1.) Notwithstanding anything in section three of the Act of the session of the twenty sixth and twenty-seventh years of the reign of Her present Majesty, chapter fourteen, intituled "An Act to amend the law relating to Post Office Savings Banks," it shall not be necessary for the trustees of a trustee savings bank to pay off, either in money or by transfer to a post office savings bank, three fourths of their depositors amount before closing the bank, but they shall not close the bank before the expiration of one month from the giving of the notice required by that section.

(2.) Where the trustees of a trustee savings bank propose to close the bank they shall give to depositors such notice as the National Debt Commissioners may require of the facilities afforded by law to depositors for transferring their deposits to a post office savings bank.

Office of trustee to be vacated for non-attendance at meetings.

7.—(1.) If a trustee of a trustee savings bank is absent from all the meetings of the trustees and of the committee of management (if any) held during any period of twelve months ending with the twentieth day of November, and has not during that period performed any of the duties imposed on trustees and managers by the paragraph numbered (2) of section six of the Savings Banks Act, 1863, his office as trustee shall at the end of that period become vacant, and he shall not, unless he has before the end of that period explained to the satisfaction of the Inspection Committee his absence or the non-performance of his duties, be eligible for re-appointment until the expiration of one year from the end of that period, and until he is re-appointed his name shall not be allowed to continue in the list of trustees, but the vacation of his office shall not affect any liability which he may have incurred as trustee before the date at which he vacates his office.

(2.) Where a vacancy occurs in pursuance of this section the trustees of the savings bank shall forthwith send notice of the vacancy to the National Debt Commissioners and to the Committee of Inspection.

Form of annual statement by trustees of trustee savings banks.

8. The annual statement required by section fifty-five of the Trustee Savings Banks Act, 1863, to be made by the trustees and managers of every trustee savings bank shall be in such form and contain or be accompanied by such particulars as the National Debt Commissioners direct. A similar statement shall be sent to the inspection committee each year at the same time.

Amendment of 26 & 27 Vict. c. 87. s. 8.

9. The security to be given in pursuance of section eight of the Trustee Savings Banks Act, 1863, may either be in the form required by that section or, with the permission of the National Debt Commissioners, be the deposit of money or Government securities or the bond of a guarantee society.

Provisions as to special investments.

10. The power of a trustee savings bank to make investments (herein-after referred to as special investments) in pursuance of section sixteen of the Trustee Savings Banks Act, 1863, shall be subject to the following restrictions, namely:—

(*a.*) An investment shall not be made after the commencement of this Act on behalf of any person unless he is at the time of making the investment a depositor in the bank to the extent of not less than fifty pounds: Provided that nothing in this

sub-section shall prevent the continuance of special investments in behalf of any person who is before the passing of this Act a depositor under section sixteen of the Trustee Savings Banks Act, 1863;

(*b.*) The total amount to be invested after the commencement of this Act on behalf of any one depositor shall not exceed five hundred pounds in the aggregate;

(*c.*) The money received for investment after the commencement of this Act shall not be invested in any manner not for the time being authorised by law in the case of investment by trustees, and shall not be invested on mortgage of land or any interest in land;

(*d.*) The accounts of the bank shall be kept so as to distinguish between the receipts and expenditure on account of special investments and the receipts and expenditure on account of the general business of the bank;

(*e.*) The assets of the bank in respect of ordinary deposits shall not be chargeable with any part of the expenditure on account of special investments, and shall not be liable for any loss or deficiency in respect of special investments;

(*f.*) The security required by section eight of the Trustee Savings Banks Act, 1863, as amended by this Act, shall comprise separate security in respect of the amount received on account of special investments;

(*g.*) The annual statement required by section fifty-five of the Trustee Savings Bank Act, 1863, shall contain, or be accompanied by, such particulars with respect to the special investments of the bank as the National Debt Commissioners direct;

(*h.*) The rules of the bank shall provide to the satisfaction of the inspection committee for the audit, examination, and publication of the investment accounts, for the safe custody of the securities held by the bank on account of special investments, and the security to be given by officers of the bank in respect of the amount received on such account;

(*i.*) The power to make special investments shall not be exercised by any bank unless the bank has exercised the power before the first day of June one thousand eight hundred and ninety-one.

Amendment of law as to limit of deposit and interest on deposit.

11. Whereas it is not lawful for the trustees of a savings bank or for the Postmaster-General to receive from any depositor any sum which shall make the sum to which such depositor shall be entitled exceed the sum of one hundred and fifty pounds in the whole exclusive of interest, but the sum standing in the name of any depositor may be increased by accumulations of interest to any sum not exceeding two hundred pounds in the whole, and difficulties have arisen in the due apportionment between principal and interest of sums standing to the credit of depositors in excess of one hundred and fifty pounds; be it therefore enacted as follows:

(1.) A savings bank shall not receive any deposit which makes the sum standing in the name of any depositor in the bank exceed two hundred pounds.

(2.) So much of any enactment as prohibits the receipt from any depositor of any sum of money which makes the sum to which he is entitled exceed the sum of one hundred and fifty pounds in the whole, exclusive of interest, is hereby repealed.

(3.) Interest shall be allowed in full on the sum standing in the name of a depositor in a savings bank so long as it does not exceed two hundred pounds, but whenever the sum standing in the name of any depositor in any savings bank exceeds that amount, interest shall not be allowed on any sum in excess of two hundred pounds.

(4.) Notwithstanding any restriction on the amount to be deposited in any one year, a depositor in a savings bank may, not more than once in any savings bank year, deposit money to replace money previously withdrawn in one entire sum during that year. For the purposes of this provision the expression "savings bank year" means, with reference to trustee savings banks, the year ending the twentieth day of November, and with reference to the Post Office savings banks, the year ending the thirty-first day of December.

Forfeiture of illegal deposits.

12.—(1.) If any person at any time has a deposit in more than one savings bank in the United Kingdom, or has deposits standing to the credit of more than one account in the same savings bank in the United Kingdom, he shall be liable to forfeit any amount illegally deposited, either as to the whole thereof, or to such extent as in the case of deposits to the credit of more than one account in a post office savings bank, the Postmaster General, and in any other case the National Debt Commissioners may think just in the circumstances of the case, and any money so forfeited shall be paid to the National Debt Commissioners and applied to the reduction of the National Debt.

Provided as follows:—

(*a.*) Where a trustee savings bank has suspended payment, nothing in the Trustee Savings Banks Act, 1863, or in this Act, shall prevent a depositor in that bank from subsequently opening or having an account in any other savings bank;

(*b.*) Nothing in this section or in any other enactment relating to savings banks shall prevent a friendly society from having deposits in more than one savings bank in the United Kingdom, or from having deposits standing to the credit of more than one account in the same savings bank in the United Kingdom and a person making a deposit in a savings bank on behalf of a friendly society shall not be bound to make a declaration to the effect that the society is not entitled to any benefit from deposits in that or any other savings bank.

(2.) Regulations made by the Treasury and the Postmaster General respectively, under the Savings Banks Act, 1887, may provide for the addition of one or more names to an account already in a savings bank, and may provide that the addition of such names shall not be deemed to be the opening of a new account in the bank.

Provision as to priority of debts due to trustee savings banks by their officers.

13. Nothing in section forty of the Bankruptcy Act, 1883, shall affect the priority given by section fourteen of the Trustee Savings Banks Act, 1863, to the debts mentioned in that section.

Amendment of 43 & 44 Vict. c. 36. s. 1.

14. Section one of the Savings Banks Act, 1880, shall so far as it relates to any valuation to be made thereunder after the commencement of this Act, have effect as if for the words "three and "a quarter per cent. per annum" (wherever they occur therein) were substituted the words "two and three quarters per cent. per "annum, or such other rate of interest as may from time to time "be paid by the National Debt Commissioners under authority of "Parliament to the trustees of trustee savings banks."

Amendment of 37 & 38 Vict. c. 73. s. 3, and 40 & 41 Vict. c. 13. s. 17.

15. Section three of the Post Office Savings Banks Act, 1874, and section seventeen of the Customs Inland Revenue and Savings Banks Act, 1877, (which relate to the presentation of accounts to Parliament) shall have effect as if the last day of July were therein substituted for the last day of April.

Definitions.

16. In this Act—

The expression "trustee savings bank" means a bank certified under the Trustee Savings Banks Act, 1863.

The expression "savings bank" (without the word trustee) includes both a trustee savings bank and a post office savings bank.

The expression "friendly society" means a friendly society legally registered in the manner required by the Acts for the time being in force relating to friendly societies and includes a registered branch.

Extent of Act.

17. This Act shall extend to the Channel Islands and the Isle of Man, and the Royal Courts of the Channel Islands shall register the same.

Repeal.

18. The enactments specified in the Second Schedule to this Act are hereby repealed to the extent mentioned in the third column of that Schedule.

Short titles.

19.—(1.) This Act may be cited as the Savings Banks Act, 1891.

(2.) The Trustee Savings Banks Acts, 1863 and 1887, and so much of the Savings Banks Act, 1887, as relates to trustee savings banks, and this Act, may be cited collectively as the Trustee Savings Banks Acts 1863 to 1891.

(3.) The Post Office Savings Banks Acts, 1861 to 1887, and so much of this Act as relates to the Post Office Savings Bank, may be cited collectively as the Post Office Savings Bank Acts, 1861 to 1891.

SCHEDULES.

FIRST SCHEDULE.

Section 2.

HON. E. LYULPH STANLEY.
LORD FRANCIS HERVEY, M.P.
SIR ALBERT ROLLIT, M.P.
MR. JOHN ELLIS, M.P.

MR. T. C. WRIGHT, of Lincoln's Inn, Barrister-at-Law, a trustee of the Bloomsbury Trustee Savings Bank.
MR. JOHN URE, Lord Dean of Guild, Glasgow, a trustee of the Glasgow Trustee Savings Bank.
MR. HENRY COURT, late Assistant Comptroller of the National Debt Office.

Section 18.

SECOND SCHEDULE.

ENACTMENTS REPEALED.

Session and Chapter.	Title or Short Title.	Extent of Repeal.
9 Geo. 4. c. 92. -	An Act to consolidate and amend the laws relating to savings banks.	Section thirty-five, from "nor to receive" to the end of the section.
26 & 27 Vict. c. 14.	An Act to amend the law relating to Post Office Savings Banks.	In section three the words "and shall have paid off "three fourths of their "depositors' amount "either in money or by "transfer to a post office "savings bank."
26 & 27 Vict. c. 87.	The Trustee Savings Banks Act, 1863.	Section thirty-eight, from "and in case any such de- "claration" to "money "placed to the said "account."
		Section thirty-nine, from "nor to receive" to "in- "terest as aforesaid," and from "always that "except" to "provided "also."
50 & 51 Vict. c. 40.	The Savings Banks Act, 1887.	Section one, from "and "shall provide for the "forfeiture" to the end of the section.

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CHAPTER 22.

An Act to enable Urban Authorities to provide and maintain Museums and Gymnasiums.

[3rd July 1891.]

BE it enacted by the Queen's most Excellent Majesty, by and with the advice and consent of the Lords Spiritual and Temporal, and Commons, in this present Parliament assembled, and by the authority of the same, as follows:

Short title.

1. This Act may be cited as the Museums and Gymnasiums Act, 1891.

Extent of Act.

2.—(1.) This Act shall extend to any district where the same is adopted as herein-after provided, but only so far as the adoption extends.