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15 JANUARY

[No. 1005.]

GOEWERMENSKENNISGEWINGS.

DEPARTEMENT VAN FINANSIES.

No. R. 70.] [15 Januarie 1965.
BOUVERENIGINGSWET, 1934.

Die Minister van Finansies het kragtens die bevoegdheid hom verleen by artikel *sestig* van die Bouverenigingswet, 1934 (Wet No. 62 van 1934), onderstaande regulasies gemaak en die vorms uiteengesit in die Bylae daarvan voorgeskryf ter vervanging van die regulasies in Goewermenskennisgewing No. R. 1113, gedateer 1 Desember 1961, gepubliseer en die vorms voorgeskryf by Goewermenskennisgewings No. 724, gedateer 23 Mei 1935; No. 1715, gedateer 29 November 1935; No. 1249, gedateer 1 Augustus 1940; No. 2332, gedateer 13 November 1942 (soos gewysig by Goewermenskennisgewings No. 1291, gedateer 16 Julie 1943; No. 1392, gedateer 5 Julie 1946 en No. 754, gedateer 22 April 1949); No. 1291, gedateer 16 Julie 1943; en No. 1150, gedateer 18 Mei 1951.

REGULASIES.

In hierdie regulasies beteken "die Wet" die Bouverenigingswet, 1934 (Wet No. 62 van 1934) en alle uitdrukkings hierin gebruik wat in die Wet omskryf is, het die betekenis in die Wet daaraan geheg.

DEEL I.

WYSE WAAROP EN TYDPERK WAARIN APPELLE NA DIE MINISTER INGEVOLGE ARTIKEL *twee* VOORTGESIT MOET WORD.

1. Elke bouvereniging of vereniging van persone wat kragtens subartikel (1) van artikel *twee* van die Wet by die Minister wil appelleer teen 'n beslissing van die registrateur, moet binne een maand na bekendmaking van die betrokke beslissing 'n skriftelike kennisgewing van appèl by die registrateur indien wat duidelik die beslissing waarteen geappelleer word en die gronde vir die appèl moet uiteensit.

2. By ontvangs van die kennisgewing van appèl in regulasie 1 genoem, moet die registrateur 'n staat opstel van die redes vir sy beslissing. Die registrateur moet 'n afskrif van die staat per geregistreerde pos aan die appellant stuur en die appellant versoek om binne 30 dae na afsending van die staat, of 'n verdere tydperk wat die registrateur op aansoek vóór verstryking van genoemde 30 dae goedkeur, skriftelik te verklaar of hy van voorneme is om met sy appèl voort te gaan al dan nie.

3. Indien die appellant verklaar dat hy nie van voorneme is om met sy appèl voort te gaan nie of indien hy die registrateur nie binne die tydperk in regulasie 2 voorgeskryf van 'n antwoord voorsien nie, vervel die appèl.

GOVERNMENT NOTICES.

DEPARTMENT OF FINANCE.

No. R. 70.] [15 January 1965.
BUILDING SOCIETIES ACT, 1934.

The Minister of Finance has, by virtue of the powers conferred upon him by section *sixty* of the Building Societies Act, 1934 (Act No. 62 of 1934), made the regulations appearing hereunder and prescribed the forms set out in the Schedule thereto in substitution of the regulations published under Government Notice No. R. 1113, dated 1st December, 1961, and the forms prescribed under Government Notices No. 724, dated 23rd May, 1935; No. 1715, dated 29th November, 1935; No. 1249, dated 1st August, 1940; No. 2332, dated 13th November, 1942 (as amended by Government Notices No. 1291, dated 16th July, 1943; No. 1392, dated 5th July, 1946; and No. 754, dated 22nd April, 1949); No. 1291, dated 16th July, 1943; and No. 1150, dated 18th May, 1951.

REGULATIONS.

In these regulations "the Act" means the Building Societies Act, 1934 (Act No. 62 of 1934) and all terms employed herein, which have been defined in the Act shall bear the meaning assigned to them in the Act.

PART I.

MANNER IN WHICH AND TIME WITHIN WHICH APPEALS TO THE MINISTER ARE TO BE PROSECUTED UNDER SECTION *two*.

1. Every building society or association of persons desiring to appeal to the Minister in terms of sub-section (1) of section *two* of the Act from any decision of the registrar, shall within one month after the pronouncement of the decision at issue, lodge a written notice of appeal with the registrar, which shall clearly set out the decision it is desired to appeal from and the grounds for the appeal.

2. Upon receipt of the notice of appeal mentioned in regulation 1 the registrar shall prepare a statement of the reasons for his decision. The registrar shall despatch a copy of the statement to the appellant by registered post, and require the appellant to declare in writing within 30 days of the despatch of the statement, or within such further period as the registrar may, upon application before the expiry of the said 30 days, approve whether he proposes to continue with his appeal or not.

3. If the appellant declares that he does not propose to continue with his appeal or if he does not furnish the registrar with a reply within the period prescribed in regulation 2, the appeal shall lapse.

4. Indien die appellant binne die tydperk in regulasie 2 voorgeskryf, verklaar dat hy van voorneme is om met sy appèl voort te gaan, moet hy tesame met sy verklaring 'n antwoord op die staat in regulasie 2 genoem, by die registrateur indien.

5. By ontvangs van die appellant se verklaring en antwoord moet die registrateur so gou doenlik aan die Minister die volgende deurstuur: —

- (a) Die kennisgewing van appèl in regulasie 1 genoem;
- (b) die staat deur hom opgestel en in regulasie 2 genoem;
- (c) die verklaring en antwoord in regulasie 4 genoem; en
- (d) alle ander toepaslike dokumente.

6. Die Minister kan die appellant of die registrateur versoek om hom skriftelik te voorsien van enige verdere of ander inligting wat hy nodig mag ag vir 'n regverdigde beoordeling van die appèl.

7. By ontvangs van die Minister se bekendmaking van sy beslissing oor die appèl, moet die registrateur onmiddellik dié beslissing per geregistreerde pos aan die appellant oordra.

DEEL II.

STATE, REKENINGE EN OPGAWES WAT INGEVOLGE ARTIKELS *dertig* EN *vier-en-veertig* VAN DIE WET VERSTREK MOET WORD.

8. Elke permanente vereniging moet jaarliks by die registrateur binne die tydperk in subartikel (9) van artikel *dertig* van die Wet voorgeskryf, ondervermelde state, rekeninge en opgawes in die vorms soos in die Bylae uiteengesit, indien: —

<i>Staat, rekening of opgawe.</i>	<i>B.V.W. Vorm No.</i>
Balansstaat.....	1
Inkomste-en-uitgawerekening.....	2
Besonderhede van bestuursuitgawes.....	2 (a)
Toewysingsrekening.....	3
Aandeelhoudersrekening.....	4
Depositorerekening.....	5
Leningsrekening.....	6
Verbande- en lenersrekening.....	7
Eiendom in besit.....	8
Reserwerekening.....	9
Beleggingsrekening.....	10

9. Die maandstaat wat elke permanente vereniging ingevolge subartikel (1) van artikel *vier-en-veertig* van die Wet aan die registrateur moet stuur, moet in die vorm uiteengesit in B.V.W. Vorm No. 11 in die Bylae, wees en vergesel gaan van aanvullende state in die vorm uiteengesit in B.V.W. Vorms Nos. 11 (a) en 11 (b) in die Bylae.

10. Elke tydelike vereniging moet jaarliks by die registrateur binne die tydperk by subartikel (9) van artikel *dertig* van die Wet voorgeskryf, ondervermelde state, rekeninge en opgawes in die vorms soos in die Bylae uiteengesit, indien: —

<i>Staat, rekening of opgawe.</i>	<i>B.V.W. Vorm No.</i>
Balansstaat.....	12
Inkomste-en-uitgawerekening.....	13
Toewysingsrekening.....	14
Aandeelsubskripsierekening.....	15
Verbande- en lenersrekening.....	16
Eiendom in besit.....	17
Statistiese opgawe.....	18

DEEL III.

VORMS MET BETREKKING TOT AANSOEK OM REGISTRASIE, JAARLIKSE LISENSIE EN WAARDASIE VAN EIENDOM.

11. 'n Aansoek, ooreenkomstig artikel *vier* van die Wet, om registrasie van 'n vereniging moet in die vorm uiteengesit in B.V.W. Vorm No. 19 in die Bylae wees en moet in tweevoud ingedien word.

12. Elke permanente vereniging moet jaarliks by die ontvanger van inkomste van die distrik waarin sy hoofkantoor geleë is om 'n bouvereniginglisensie aansoek doen in die vorm uiteengesit in B.V.W. Vorm No. 20 in die Bylae.

13. Elke waardasie van 'n eiendom ingevolge artikel *vier-en-twintig* ter van die Wet moet opgeteken word in die vorm uiteengesit in B.V.W. Vorm No. 21 in die Bylae.

4. If the appellant declares, within the period prescribed in regulation 2, his intention to continue with his appeal, he shall together with his declaration, lodge with the registrar a reply to the statement mentioned in regulation 2.

5. Upon receipt of the appellant's declaration and reply the registrar shall as soon as may be transmit to the Minister the following: —

- (a) The notice of appeal mentioned in regulation 1;
- (b) the statement prepared by him and mentioned in regulation 2;
- (c) the declaration and reply mentioned in regulation 4; and
- (d) all other relevant documents.

6. The Minister may require the appellant or the registrar to furnish him in writing with any further or other information which he may consider necessary for a just decision on the appeal.

7. Upon receipt of the Minister's notification of his decision on the appeal, the registrar shall immediately communicate that decision to the appellant by registered post.

PART II.

STATEMENTS, ACCOUNTS AND RETURNS TO BE FURNISHED UNDER SECTIONS *thirty* AND *forty-four* OF THE ACT.

8. Every permanent society shall submit annually to the registrar, within the period prescribed by sub-section (9) of section *thirty* of the Act, the following statements, accounts and returns in the forms set out in the Schedule: —

<i>Statement, Account or Return.</i>	<i>B.S.A. Form No.</i>
Balance Sheet.....	1
Revenue and Expenditure Account.....	2
Details of management expenses.....	2 (a)
Appropriation Account.....	3
Shareholders' Account.....	4
Deposit Account.....	5
Loan Account.....	6
Mortgage and Borrowers Accounts.....	7
Properties in Possession.....	8
Reserve Account.....	9
Investment Account.....	10

9. The monthly statement which every permanent society is to submit to the registrar in terms of sub-section (1) of section *forty-four* of the Act, must be in the form set out in B.S.A. Form No. 11 in the Schedule and accompanied by supplementary statements in the form set out in B.S.A. Forms Nos. 11 (a) and 11 (b) in the Schedule.

10. Every terminating society shall submit annually to the Registrar, within the period prescribed by sub-section (9) of section *thirty* of the Act the following statements, accounts and returns in the forms set out in the Schedule: —

<i>Statement, Account or Return.</i>	<i>B.S.A. Form No.</i>
Balance Sheet.....	12
Revenue and Expenditure Account.....	13
Appropriation Account.....	14
Share Subscription Account.....	15
Mortgage and Borrowers Account.....	16
Properties in Possession.....	17
Statistical Return.....	18

PART III.

FORMS RELATING TO APPLICATION FOR REGISTRATION, ANNUAL LICENCE AND PROPERTY VALUATION.

11. An application in terms of section *four* of the Act for the registration of a society shall be in the form set out in B.S.A. Form No. 19 in the Schedule and must be submitted in duplicate.

12. Every permanent society shall apply annually to the receiver of revenue of the district in which its head office is situated for a building society licence in the form set out in B.S.A. Form No. 20 in the Schedule.

13. Every valuation of a property in terms of section *twenty-four* ter of the Act shall be recorded in the form set out in B.S.A. Form No. 1 to 21 in the Schedule.

BYLAE.

Naam van Vereniging _____ Datum van Jaarlijkse Algemene Vergadering _____

BALANSSTAAT PER

[illegible]

NOTAS.
[Artikel 30 (5).]

1. Voorwaardelike verpligtings (spesifiseer) —

Researcher's note: This article is based on a presentation at the 2005 Annual Meeting of the American Psychological Association, Washington, DC, August 11, 2005.

2. Totale netto bedrag van voorskotte en hervoorskotte toegestaan maar nog nie uitbetaal nie..... R

Van hierdie bedrag is die Regering ten opsigte van voorskotte kragtens die Behuisingswet wat nie ten volle uitbetaal is nie, aan die Vereniging verskuldig.

R

3. Totale bedrag van besoldiging aan die direkteure en lede van plaaslike rade en komitees betaal..... R.....

4. Totale bedrag of beraamde bedrag, indien van belang, van kontrakte vir kapitaalluitgawe waarvoor nog nie voorsiening gemaak is nie.

R

5. Verpande bates (meld aard en waarde van bates en aard en bedrag van las)..... R

R

[Staat ingevolge artikel 30 (6) (a).]

Sekretaris.

Direkteure.

* Skrap wat nie op die Vereniging van toepassing is nie.

OLDITEURSERTIFIKAAT.

Ek/Ons het voorgaande balansstaat nagesien wat na my/ons mening behoorlik opgestel is en die finansiële toestand van die Vereniging per 31 Maart 19..... juis en redelik weergee.

Datum _____

Ouditeur/e.

B.V.W. VORM No. 2.

Naam van Vereniging

INKOMSTE-EN-UITGAWEREKENING VIR DIE BOEKJAAR GEËINDIG.

	(Slegs R)	(Slegs R)		(Slegs R)	(Slegs R)
1. Rente:—			1. Rente:—		
(a) Op deposito's—			(a) Op voorskotte—		
(i) Vaste.....			(i) Kragtens Bouverenigingswet.....		
(ii) Spaar.....			(ii) Kragtens Behuisingwet.....		
(b) Op lenings—			(b) Op eiendomme in besit ingevolge ooreen-		
(i) Bankiers.....			koms verkoop.....		
(ii) Regering kragtens Behuisingwet..			(c) Op lenings teen verpande aandele van en		
(iii) Ander (spesifiseer)—			deposito's by die Vereniging.....		
(c) Kollaterale sekuriteit-deposito's... ..			(d) Op ander lenings.....		
(d) Ander (spesifiseer)—			(e) Op beleggings (insluitende dividende)...		
2. Bestuursuitgawes:—			2. Huurgelde:—		
(a) Besoldiging van direkteure, personeel,			Bruto.....		
ouditeure, takrade en komitees.....			Min uitgawes.....		
(b) Bydraes tot personeelfondse.....			3. Waardasie- en inspeksiegelde.....		
(c) Kommissie en agentskapuitgawes.....			4. Kommissie.....		
(d) Kantoorhuur.....			5. Netto wins:—		
(e) Advertensies, skryfbehoeftes, drukwerk,			(a) Op realisering van beleggings.....		
telefoon- en posgeld.....			(b) Op verkoop van eiendomme in besit.....		
(f) Algemene uitgawes.....			6. Ander inkomste (spesifiseer)—		
3. Waardevermindering:—			7. Uitgawe bo inkomste na toewysingsrekening		
(a) Meubels, toerusting en motorvoertuie..			oorgedra.....		
(b) Vaste eiendom.....					
(c) Beleggings.....					
(d) Ander (spesifiseer)—					
4. Netto verlies:—					
(a) Op verkoop van eiendomme in besit....					
(b) Op realisering van beleggings.....					
(c) Ander (spesifiseer)—					
5. Belasting.....					
6. Ander uitgawes (spesifiseer)—					
7. Inkomste bo uitgawe na toewysingsrekening					
oorgedra.....					
	R			R	

BESONDERHEDE VAN BESTUURSUITGAWES.

B.V.W. VORM No. 2(a).

Slegs R		Slegs R	
1. Salarisse, lone en bonusse van personeel (insluitende lewenskostetoelae).....		13. Versekering.....	
2. Aan direkteure betaal:—		14. Bankkoste (rente uitgesluit).....	
(i) Direkteursvergoeding en bonusse.....		15. Regskoste.....	
(ii) Waardasie- en inspeksiegelde.....		16. Gelde aan ander persone betaal ten opsigte van waardasies en inspeksies.....	
3. Vergoeding en bonusse van plaaslike rade en komitees		17. Diverse.....	
4. Ouditersgelde.....			
5. Bydraes tot personeelpensioen-/voorsorgsfonds....			
6. Bydraes tot mediese bystandsfonds van personeel..			
7. Kommissie (agente en ander).....			
8. Ander agentskapuitgawes.....			
9. Kantoorhuur.....			
10. Advertensies.....			
11. Skryfbehoeftes en drukwerk.....			
12. Telefoon- en posgeld.....			

Slegs R		Slegs R	
Totale bestuursuitgawes volgens inkomste-en-uitgawerekening.....		R	
As juis gesertifiseer.			
Direkteur.....			
Direkteur.....			
Sekretaris.....		Datum.....	

TOEWYSINGSREKENING.

B.V.W. VORM No. 3.

	(Slegs R)		(Slegs R)
1. Saldo aan end van vorige boekjaar.....		1. Onverdeelde saldo aan end van vorige boekjaar....	
2. Uitgawe bo inkomste van Inkomste-en-Uitgawerekening oorgebring.....		2. Inkomste bo uitgawe van Inkomste-en-Uitgawerekening oorgebring.....	
3. Netto verlies op verkoop van vaste eiendom.....		3. Netto wins op verkoop van vaste eiendom.....	
4. Toewysing aan reserwes—		4. Oorplasing uit reserwes (spesifiseer)—	
(a) Statutêre.....		.....	
(b) Ander (spesifiseer)—		.....	
.....			
5. Ander toewysings (spesifiseer)—		5. Ander krediete (spesifiseer)—	
.....			
6. Dividende en bonusse—		6. Tekort volgens Balansstaat.....	
(a) Opbetaalde aandele.....			
(b) Subskripsie-aandele.....			
7. Donasies.....			
8. Onverdeelde saldo volgens Balansstaat.....			
	R		R

As juis gesertifiseer.

Ek/ons sertifiseer dat voorgaande inkomste-en-uitgawe- en toewysingsrekening, * waarby die inkomste-en-uitgawerekenings ingelyf is van die Vereniging se takke en agentskappe, waarvan sommige wat nie deur my/ons nie, maar deur die daarvoor aangestelde spesiale ouditeure, geouditeer is, behoorlik deur bewysstukke gestaaf word en na my/ons beste wete en volgens die inligting aan my/ons verstrekt, 'n juiste en redelike weergawe van die inkomste en uitgawe van die Vereniging vir die jaar geëindig 31 Maart 19... is.

Direkteur.

Direkteur.

Sekretaris.

Datum

Ouditeur(e).

* Skrap kursiefgedrukte woorde, indien nie van toepassing nie.

B.V.W. VORM No. 4.

Naam van Vereniging

Boekjaar geëindig

AANDEELHOUSERSREKENING.

	(Slegs R)	(Slegs R)		(Slegs R)	(Slegs R)
1. Aandele afgelos, terugbetaal of gekanselleer:—			1. Totale bedrag aan aandeelhouders aan begin van jaar verskuldig (volgens vorige Balansstaat):—		
Opbetaalde.....			Opbetaalde.....		
Subskripsie (insluitende dividende, ens.)...			Subskripsie.....		
2. Dividende en bonusse betaal:—			2. Dividende en bonusse aan begin van jaar verskuldig maar nie uitbetaal nie (slegs opbetaalde aandele).....		
Slegs opbetaalde aandele.....			3. Ontvangste ten opsigte van aandele:—		
3. Ander debette (spesifiseer en klassifiseer wat betref):—			Opbetaalde.....		
Opbetaalde.....			Subskripsie.....		
Subskripsie.....			4. Dividende en bonusse volgens Toewysingsrekening toegeken:—		
4. Totale bedrag verskuldig aan aandeelhouders aan end van jaar (volgens Balansstaat):—			Opbetaalde.....		
Opbetaalde (uitsluitende dividende, ens., verskuldig maar nie uitbetaal nie).....			Subskripsie.....		
Subskripsie (insluitende dividende, ens., gekrediteer).....					
5. Dividende en bonusse aan end van jaar verskuldig maar nie uitbetaal nie (slegs opbetaalde aandele).....					
TOTAAL.....	R		TOTAAL.....	R	

As juis gesertifiseer.

Direkteur.

Direkteur.

Sekretaris.

ONTLEDING VAN DIE TOTAALBEDRAE IN BESTAANDE REKENING EN DIE GETAL AANDELE.

	Onbepaalde.				Vaste termyn.				Totaal.	
	Gewone.		Preferente.		Gewone.		Preferente.		Getal.	Bedrag.
	Getal.	Bedrag.	Getal.	Bedrag.	Getal.	Bedrag.	Getal.	Bedrag.		
Opbetaalde aandele:—		R		R		R		R		R
1. Saldo aan begin van jaar.....										
2. Ontvangste.....										
3. Aandele terugbetaal, ens.....										
4. Saldo aan end van jaar.....										
Subskripsie-aandele:—										
1. Saldo aan begin van jaar.....										
2. Ontvangste.....										
3. Dividende en bonusse gekrediteer..										
4. Aandele terugbetaal, ens.....										
5. Saldo aan end van jaar.....										

Dividende en bonusse (slegs opbetaalde aandele):—

1. Dividende, ens., verskuldig aan begin van jaar.....
2. Dividende, ens., toegeken.....
3. Dividende, ens., betaal.....
4. Dividende, ens., aan end van jaar verskuldig, maar nie uitbetaal nie.....

Totale getal aandeelhouders (d.w.s. individuele persone en nie die getal rekeninge nie).....

B.V.W. VORM No. 5.

Naam van Vereniging.....

Boekjaar geëindig.....

DEPOSITO-REKENING.

	(Slegs R.)	TOTAAL. (Slegs R.)		(Slegs R.)	TOTAAL. (Slegs R.)
1. Deposito's gedurende die jaar opgeva of uitbetaal (insluitende rente):—			1. Bedrag aan die begin van die jaar verskuldig aan deposante (volgens vorige Balansstaat):—		
(a) Vaste deposito's.....			(a) Vaste deposito's.....		
(b) Spaardeposito's.....			(b) Spaardeposito's.....		
2. Ander debette (spesifiseer):—			2. Deposito's gedurende die jaar ontvang:—		
(a) Vaste deposito's.....			(a) Vaste deposito's.....		
(b) Spaardeposito's.....			(b) Spaardeposito's.....		
3. Bedrag aan end van jaar aan deposante verskuldig (volgens Balansstaat):—			3. Rente betaal aan en opgeloopt vir deposante (volgens Inkomste-en-Uitgawerekening):—		
(a) Vaste deposito's.....			(a) Vaste deposito's.....		
(b) Spaardeposito's.....			(b) Spaardeposito's.....		
			4. Ander kreditte (spesifiseer):—		
			(a) Vaste deposito's.....		
			(b) Spaardeposito's.....		
TOTAAL..... R			TOTAAL..... R		

GETAL REKENINGE.

Deposito's.	Oop aan end van vorige jaar.	Gedurende lopende jaar geopen.	Gedurende lopende jaar gesluit.	Oop aan end van lopende jaar.
Vaste deposito's.....				
Spaardeposito's.....				

LENINGSREKENING.

B.V.W. VORM No. 6.

	(Slegs R.)	TOTAAL. (Slegs R.)		(Slegs R.)	TOTAAL. (Slegs R.)
1. Lenings deur Vereniging terugbetaal:—			1. Bedrag aan begin van jaar verskuldig op bedrae deur die Vereniging geleen (volgens vorige Balansstaat):—		
(a) Bankiers.....			(a) Bankiers (insluitende oortrokke bankrekening).....		
(b) Wet op Behuising.....			(b) Wet op Behuising.....		
(c) Ander.....			(c) Ander.....		
2. Rente deur Vereniging betaal:—			2. Bedrag deur Vereniging gedurende die jaar geleen:—		
(a) Bankiers.....			(a) Bankiers.....		
(b) Wet op Behuising.....			(b) Wet op Behuising.....		
(c) Ander.....			(c) Ander.....		
3. Ander debette (spesifiseer):—			3. Rente op lenings (volgens Inkomste-en-Uitgawerekening):—		
			(a) Bankiers.....		
			(b) Wet op Behuising.....		
			(c) Ander.....		
4. Bedrag deur Vereniging op lenings aan end van jaar verskuldig (volgens Balansstaat):—			4. Ander kreditte (spesifiseer):—		
(a) Bankiers op lening.....					
(b) Bankiers op oortrokke bankrekening:—					
(i) Teen sekuriteit.....					
(ii) Sonder sekuriteit.....					
(c) Wet op Behuising.....					
(d) Ander.....					
TOTAAL..... R			TOTAAL..... R		

As juis gesertifiseer:

Direkteur.

Direkteur.

Sekretaris.

Naam van Vereniging _____ Boekjaar geëindig _____

VERBANDREKENING No. 1.

(Insluitende lenings kragtens die Wet op Behuising maar uitsluitende bedrae wat betrekking het op eiendomme in besit of sodanige eiendomme ingevolge ooreenkoms verkoop is al dan nie.)

	(Slegs R)		(Slegs R)
1. Bedrag aan begin van jaar verskuldig (volgens vorige Balansstaat).....		1. Bedrag deur leners gedurende die jaar terugbetaal (insluitende rente).....	
2. Voorskotte gedurende die jaar (insluitende hervoor- skotte, maar uitsluitende voorskotte toegestaan maar nie uitbetaal nie).....		2. Verliese op verbande afgeskrywe.....	
3. Rente gedurende die jaar (volgens Inkomste-en-Uit- gewarekening) gedebiteer.....		3. Ander kreditte (spesifiseer).....	
4. Ander debette (spesifiseer).....		4. Bedrag aan end van jaar verskuldig of uitstaande (vol- gens Balansstaat) op verbande—	
		(a) kragtens onherroeplike volmag beheer.....	
		(b) nie kragtens onherroeplike volmag beheer nie.....	
TOTAAL..... R		TOTAAL..... R	

Totale bedrag van voorskotte gedurende die jaar toegestaan, het R _____ beloop waarvan R _____ betrekking gehad het op eiendom vir besigheidsdoeleindes.

VERBANDREKENING No. 2.

(Slegs Wet op Behuising, maar uitsluitende bedrae wat betrekking het op eiendomme in besit of sodanige eiendomme ingevolge ooreenkoms verkoop is al dan nie.)

	(Slegs R)		(Slegs R)
1. Bedrag aan begin van jaar verskuldig (volgens vorige Balansstaat).....		1. Bedrag deur leners gedurende die jaar terugbetaal (insluitende rente).....	
2. Nuwe voorskotte gedurende die jaar (uitsluitende lenings toegestaan maar nie uitbetaal nie).....		2. Verliese op verbande afgeskrywe.....	
3. Rente gedurende die jaar gedebiteer (volgens Inkomste- en-Uitgawarekening).....		3. Ander kreditte (spesifiseer).....	
4. Ander debette (spesifiseer).....		4. Bedrag aan end van jaar verskuldig of uitstaande (vol- gens Balansstaat) op verbande—	
		(a) kragtens onherroeplike volmag beheer.....	
		(b) nie kragtens onherroeplike volmag beheer nie.....	
TOTAAL..... R		TOTAAL..... R	

Die totaal onder pos 4 hierbo sluit die bedrag van R _____ in, synde die bedrag aan die Staat verskuldig kragtens die Wet op Behuising. 'n Verdere bedrag van R _____ is deur die Regering aan die Vereniging verskuldig ten opsigte van voorskotte gemaak.

LENINGS TEEN AANDELE EN DEPOSITO'S. *

	(Slegs R)		(Slegs R)
1. Bedrag aan begin van jaar verskuldig (volgens vorige Balansstaat).....		1. Bedrag deur leners gedurende die jaar terugbetaal (insluitende rente).....	
2. Nuwe lenings gedurende die jaar.....		2. Ander kreditte (spesifiseer).....	
3. Rente gedurende die jaar (volgens Inkomste-en-Uit- gewarekening) gedebiteer.....		3. Bedrag aan end van die jaar verskuldig of uitstaande (volgens Balansstaat).....	
4. Ander debette (spesifiseer).....			
TOTAAL..... R		TOTAAL..... R	

* Moet slegs voorskotte teen sekuriteit van aandele en deposito's aantoon, met insluiting van aandele wat slegs as kollaterale sekuriteit verpand is.

GETAL VAN (A) VERBANDE EN (B) LENINGS TEEN AANDELE EN DEPOSITO'S.

	Getal aan begin van jaar.	Getal gedurende jaar verleen.	Getal aan end van jaar (volgens Balansstaat).
(a) Verbande—			
(i) Vereeniging se eie fondse			
(ii) Fondse van Wet op Behui- sing.....			
TOTAAL.....			
(b) Lenings teen aandele en deposito's			

As juis gesertifiseer.

Direkteur.

Direkteur.

Sekretaris.

B.V.W. VORM No. 11.

MAANDELIKSE OPGAWE.

(Vereis ingevolge die Bouverenigingswet, 1934.)

Naam van Vereniging _____
 Opgawe vir die maand geëindig op die _____
 dag van _____ 19____
 LET WEL—

- (i) Hierdie opgawe moet binne 21 dae na die einde van die betrokke maand aan die registrateur gestuur word.
 (ii) Alle bedrae moet tot die naaste R aangegee word.
 (iii) Elke item moet ingevul word. Skryf "Nul" waar nodig.
 (iv) Waar verenigings nie die werklike bedrag van "opgelope rente" kan verstrek nie, kan die bedrag volgens die volgende formule bereken word—

$$i = r(a + b + c \dots)$$

1,200

waar "i" die bedrag aan rente, "r" die rentekoers en "a, b, c..." die beginsaldo's is in iedere maand vanaf die datum waarop rente laaste gekrediteer of betaal is.

BYLAE I.

VEREISTES BETREFFENDE LIKWIEDE BATES, VOORGESKREWE BELEGGINGS EN AANDELEKAPITAAL.

A. VERPLIGTINGS UITGESONDERD ONBEPAALE AANDELE EN VOORSKOTTE INGEVOLGE ENIGE STAATSONDERSTEUNDE BEHUISINGSKEMA DEUR DIE STAAT VERSTREK.

	Kort- termyn.	Medium- termyn.	Lang- termyn.	To- taal.
1. Ongedekte banklenings en -oortrekkings.....				
2. Banklenings en -oortrekkings wat nie deur likwiede bates gedek is nie.....				
3. Ander lenings wat nie deur likwiede bates gedek is nie (spesifiseer)—				
4. Opbetaalde vastetermyn-aandele				
5. Vastetermyn-subskripsie-aandele				
6. Spaardeposito's.....				
7. Vaste deposito's.....				
8. Kollaterale kontantdeposito's..				
9. Opgelope rente op alle lenings				
10. Opgelope rente op spaardeposito's.....				
11. Opgelope rente op vaste deposito's.....				
12. Opgelope rente op kollaterale deposito's.....				
13. Dividende op volopbetaalde aandele—				
(a) betaalbaar maar nog nie uitbetaal nie.....				
(b) deur direkteure aanbeveel maar nog nie bekragtig nie				
14. Netto bedrag van voorskotte en hervoorskotte toegestaan maar nog nie uitbetaal nie.....				
15. Onbepaalde aandele (verskuldig maar nog nie uitbetaal nie)....				
16. Ander verpligtings teenoor die publiek (spesifiseer)—				
17. TOTAAL.....				
18. Min lenings teen—				
(a) Opbetaalde vastetermyn-aandele.....				
(b) Vastetermyn-subskripsie-aandele.....				
(c) Vaste deposito's.....				
19. Totale aftrekkings.....				
20. NETTO TOTAAL.....R				

* Indien die likwiede bate-vereiste ten opsigte van vaste deposito's op die alternatiewe basis waarvoor in die Wet voorsiening gemaak is bereken word, d.i. 7½ persent van die totale vaste deposito's moet besonderhede in verband met vaste deposito's [poste 7, 11, 18 (c)] slegs in die totaal kolom aangetoon word.

B. BEDRAG VAN LIKWIEDE BATES VEREIS.

1. 15 Persent van korttermynverpligtings..... R _____
 2. 10 Persent van mediumtermynverpligtings..... R _____
 3. 5 Persent van langtermynverpligtings..... R _____
 4. 7½ Persent van vaste deposito's [A. 7 plus A. 11 minus A. 18 (c)]..... R _____
 5. TOTAAL..... R _____

C. BEDRAG VAN VOORGESKREWE BELEGGINGS VEREIS.

1. Totale verpligtings per item A. 17..... R _____
 2. Totale bedrag van onbepaalde-aandelekapitaal..... R _____
 3. TOTAAL..... R _____
 4. Min—
 (a) voorskotte toegestaan maar nog nie uitbetaal nie R _____
 (b) lenings teen verpanding van ander voorgeskrewe beleggings as likwiede bates..... R _____
 (c) onbepaalde aandele wat terugbetaal moet word.. R _____
 5. NETTO TOTAAL..... R _____
 6. 10 Persent van item 5 hierbo..... R _____

D. BEDRAG VAN ONBEPAALE AANDELE-KAPITAAL EN STATUTÊRE RESERWE VEREIS.

1. Vastetermyn-aandele (opbetaald en subskripsie).... R _____
 2. Min lenings teen sodanige aandele..... R _____
 3. Deposito's (vaste en spaar)..... R _____
 4. Lenings en oortrekkings..... R _____
 5. TOTAAL..... R _____
 6. 25 Persent van item 5 hierbo..... R _____

BYLAE II.

LIKWIEDE BATES.

(Nie verpand of op ander wyse beswaar nie).

1. Reserwebanknote en pasmunt..... R _____
 2. Onmiddellik opeisbare deposito's—
 (a) by bankiers..... R _____
 (b) by Nasionale Finansiële korporasie..... R _____
 3. Onmiddellik opeisbare lenings aan diskontohuise..... R _____
 4. Tesourieskatkiesbewyse van die Republiek..... R _____
 5. Wissels deur Landbank uitgereik..... R _____
 6. Onbeswaarde sekuriteite soos per Aanhangsel A (soos gewaardeer deur Staatskuldkommissaris).... R _____
 7. Beraamde opgelope rente op items 2 tot 6..... R _____
 8. TOTAAL..... R _____
 9. Bedrag aangetoon teenoor item B. 5 van Bylae 1 van vorige Maandstaat..... R _____
 10. Oorskot/tekort..... R _____

BYLAE III.

VOORGESKREWE BELEGGINGS.

(Nie verpand of op ander wyse beswaar nie.)

1. Totale bedrag van likwiede bates (Bylae 11, item 8)..... R _____
 2. Deposito's (uitgesonderd dié ingesluit in Bylae 11)—
 (a) by bankiers op—
 (i) spaarrekening..... R _____
 (ii) vaste deposito..... R _____
 (b) by plaaslike owerhede in die Republiek—
 (i) onmiddellik opeisbaar..... R _____
 (ii) ander..... R _____
 (c) by die Nasionale Finansiële korporasie..... R _____
 3. Lenings aan diskontohuise (uitgesonderd dié ingesluit in Bylae 11)..... R _____
 4. Onbeswaarde sekuriteite soos per aanhangsel B (soos gewaardeer deur Staatskuldkommissaris)..... R _____
 5. Beraamde opgelope rente op items 2 tot 4..... R _____
 6. TOTAAL..... R _____
 7. Bedrag aangetoon teenoor item C. 6 van Bylae 1 van vorige Maandstaat..... R _____
 8. Oorskot/Tekort..... R _____

BYLAE IV.

ONBEPAALE AANDELE-KAPITAAL EN RESERWES.

1. Onbepaalde aandele:—
 (a) Opbetaald..... R _____
 (b) Subskripsie..... R _____
 2. Totale onbepaalde aandele-kapitaal..... R _____
 3. Min Lenings teen sodanige aandele..... R _____
 4. Statutêre reserwe..... R _____
 5. Totaal onbepaalde aandele-kapitaal en statutêre reserwe..... R _____
 6. Bedrag aangetoon teenoor item D. 6 van Bylae I van vorige Maandstaat..... R _____
 7. Oorskot/Tekort..... R _____

B.V.W. VORM No. 12.
(Tydelike verenigings.)

Naam van Vereniging _____ van _____
(Volledige adres of geregistreerde hoofkantoor of vergaderplek.)
Boekjaar geëindig _____ Datum van Jaarlikse Algemene Vergadering _____

BALANSSTAAT.

LASTE.		BATES.	
	(Slegs R)		(Slegs R)
1. Subskripsies ten opsigte van aandele.....		1. Getal voorskotte en totale bedrag verskuldig op verbandvoorskotte, insluitende premies op toewysings deur aankoop, of opgelope rente, ten opsigte van voorskotte:—	
2. Reserwefondse (spesifiseer):—		(i) Op _____ voorskotte van hoogstens R2,000 elk.....	
3. Diverse krediteure.....		(ii) Op _____ voorskotte van meer as R2,000 maar hoogstens R5,000 elk.....	
4. Ander verpligtings—		(iii) Op _____ voorskotte van meer as R5,000 maar hoogstens R10,000 elk.....	
(a) Interafdelinglenings.....		(iv) Op _____ voorskotte van meer as R10,000 maar hoogstens R15,000 elk.....	
(b) Ander (spesifiseer).....		(v) Op _____ voorskotte van meer as R15,000 maar hoogstens R20,000 elk.....	
		(vi) Op _____ voorskotte van meer as R20,000 maar hoogstens R40,000 elk.....	
		(vii) Op _____ voorskotte van meer as R40,000 elk.....	
		2. Premies ten opsigte van uitgestelde toewysings	
		3. Eiendomme in besit—	
		(a) Ingevolge ooreenkoms verkoop.....	
		(b) Onverkoop.....	
		4. Saldo (insluitende opgelope rente) uitstaande op lenings slegs teen sekuriteit van aandele	
		5. Vaste eiendom.....	
		6. Kantoormeubels en -toerusting.....	
		7. Diverse debiteure.....	
		8. Ander bates:—	
		(a) Interafdelinglenings.....	
		(b) Ander (spesifiseer):—	
		9. Beleggings (volgens boekwaarde)—	
		(a) Regering.....	
		(b) Munisipaal.....	
		(c) Ander (spesifiseer):—	
		10. Deposito's by—	
		(a) Permanente bouverenigings.....	
		(b) Poskantoor.....	
		(c) Ander (spesifiseer):—	
		(d) Banke:—	
		(i) Lopende rekening.....	
		(ii) Vaste deposito.....	
		(iii) Spaarrekening.....	
		11. Kontant in kas.....	
		12. Tekort volgens Toewysingsrekening.....	
5. Onverdeelde saldo volgens Toewysingsrekening.....			
TOTAAL.....R		TOTAAL.....R	

NOTAS.

[Artikel 30 (5).]

1. Voorwaardelike verpligtings (spesifiseer):—

2. Totale bedrag van voorskotte en hervoorskotte toegestaan maar nog nie uitbetaal nie.....	R
3. Totale bedrag van besoldiging aan die direkteure en lede van plaaslike rade en komitees betaal.....	R
4. Totale bedrag of beraamde bedrag, indien van belang, van kontrakte vir kapitaaluitgawe waarvoor nog nie voorsiening gemaak is nie.....	R
5. Verpande bates (meld aard en waarde van bates en aard en bedrag van las).....	R

BYLAE "A".

(Staat ingevolge artikel 30 (6) (a).]

Die totale bedrag ten opsigte van voorskotte van meer as R20,000 elk aan die Vereniging verskuldig deur sy amptenare of enige firma waarin hulle of enigeen van hulle 'n direkte belang het, is R
Ons, die ondergetekendes, sertifiseer hierby dat die inligting in die balansstaat en bylae "A" hierbo na ons beste kennis en wete waar en juis is.

Sekretaris.

Direkteure.

OUDITEURSERTIFIKAAT.

Ek/Ons het voorgaande balansstaat nagesien wat na my/ons mening behoorlik opgestel is en die finansiële toestand van die Vereniging per 31 Maart 19_____ juis en redelik weergee.

Datum_____

Ouditeur/c.

Naam van die Vereniging _____

Vir die boekjaar geëindig _____

INKOMSTE-EN-UITGAWEREKENING.

	(Slegs R.)	(Slegs R.)		(Slegs R.)	(Slegs R.)
1. Bestuursuitgawes:—			1. Rente en dividende op beleggings of deposito's		
(a) Salarisse van personeel, lone en bonusse			2. Rente op:—		
(b) Direkteure:—			(a) Verbande.....		
(i) Ampsgelde.....			(b) Lenings teen verpanding van slegs aan-		
(ii) Waardasiegelde.....			dele.....		
(iii) Inspeksiegelde.....			3. Premies op toekennings.....		
(c) Vergoeding van plaaslike rade en			4. Jaarlikse aftrekkings van aandele-subskripsies		
komitees.....			5. Aftrekkings op onttrekkings.....		
(d) Gelde betaal aan ander persone as			6. Boetes.....		
direkteure, ten opsigte van:—			7. Oordraggelde.....		
(i) Waardasies.....			8. Toetredingsgelde.....		
(ii) Inspeksies.....			9. Verbeurings.....		
(e) Ouditeursgelde.....			10. Huur:—		
(f) Kommissie (agentskappe en ander).....			Bruto.....		
(g) Ander agentskapsuitgawes.....			Min onkoste.....		
(h) Huur (kantoor, sale, ens.).....			11. Kommissie.....		
(i) Advertensies.....			12. Waardasiegelde, ens., deur leners betaal		
(j) Skryfbehoeftes en drukwerk.....			(contra).....		
(k) Telefoon- en posgeld.....			13. Ander inkomste (spesifiseer):—		
(l) Versekering.....					
(m) Bankkoste (uitgesonderd rente).....					
(n) Regskoste.....			14. Uitgawe bo inkomste na Toewysingsrekening		
(o) Diverse (spesifiseer):—			oorgedra.....		
TOTALE BESTUURSUITGAWES.....R					
2. Waardevermindering:—					
(a) Kantoormeubels en -toerusting.....					
(b) Kantoorperseel.....					
(c) Ander (spesifiseer):—					
3. Netto verlies:—					
(a) Verbande.....					
(b) Eiendom in besit—verkoop.....					
(c) Ander (spesifiseer):—					
4. Ander uitgawes (spesifiseer):—					
5. Inkomste bo uitgawe na Toewysingsrekening					
oorgedra.....					
TOTAAL.....R			TOTAAL.....R		

As juis gesertifiseer:

Direkteur.

Direkteur.

Sekretaris.

Datum _____

B.V.W. VORM No. 14.
(Tydelike verenigings.)

Naam van Vereniging _____

Toewysingsrekening vir die boekjaar geëindig _____

TOEWYSINGSREKENING.

	(Slegs R.)		(Slegs R.)
1. Tekort aan end van vorige boekjaar.....		1. Onverdeelde saldo aan end van vorige boekjaar.....	
2. Uitgawe bo inkomste van Inkomste-en-uitgawerekening		2. Inkomste bo uitgawe van Inkomste-en-uitgawerekening	
oorgebring.....		oorgebring.....	
3. Toewysings—		3. Ander kreditte (spesifiseer):—	
(a) Reserwefonds.....			
(b) Ander (spesifiseer).....			
4. Dividende en bonusse aan aandele-subskripsierekenings		4. Tekort oorgedra volgens Balansstaat.....	
gekrediteer.....			
5. Onverdeelde saldo volgens Balansstaat.....			
TOTAAL.....R		TOTAAL.....R	

Ek/Ons sertifiseer dat voorgaande Inkomste-en-Uitgawe- en Toewysingsrekening behoorlik deur bewysstukke gestaaf word en na my/ons beste wete en volgens die inligting aan my/ons verstrekt, 'n juiste en redelike weergawe van die inkomste en uitgawe van die Vereniging vir die jaar geëindig 31 Maart 19____ is.

As juis gesertifiseer:

Direkteur.

Direkteur.

Sekretaris.

Ouditeur/c.

Naam van Vereniging _____ Boekjaar geëindig _____

AANDELESUBSKRIPSIEREKENING.

	(Slegs R.)		(Slegs R.)
1. Subskripsies terugbetaal, teruggetrek of gekanselleer:—		1. Aandelesubskripsies in kredit van lede aan die begin van die jaar (volgens die vorige Balansstaat).....	
(a) Kontantterugbetalings.....		2. Subskripsies ontvang (bruto).....	
(b) Jaarlikse aftrekkings op gekanselleerde aandele.		3. Dividend en bonusse gekrediteer volgens die Toewysingsrekening.....	
(c) Gelde op terugtrekkings (afkoop).....		4. Ander kreditte (spesifiseer):—	
(d) Boetes.....			
(e) Oordragte na Verbands- en Lenersrekening....			
TOTAAL.....R			
2. Jaarlikse aftrekkings op oorblywende bestaande aandele aan die end van die jaar.....			
3. Ander debette (spesifiseer):—			
4. Aandelesubskripsies wat in kredit van lede staan aan die end van die jaar volgens Balansstaat.....			
TOTAAL.....R		TOTAAL.....R	

As juis gesertifiseer:—

Direkteur.

Direkteur.

Sekretaris.

B.V.W. VORM No. 16.
(Tydelike verenigings.)

Naam van Vereniging _____ Boekjaar geëindig _____

VERBANDE- EN LENINGSREKENING.

	(Slegs R.)	(Slegs R.)		(Slegs R.)	(Slegs R.)
1. Totale bedrag aan die begin van die jaar (volgens vorige Balansstaat) verskuldig ten opsigte van:—			1. Bedrag (insluitende rente of premie) deur leners gedurende die jaar terugbetaal ten opsigte van:—		
(a) Voorskotte teen verbande op eiendom (insluitende opgelope rente of premie)—			(a) Voorskotte teen verbande.....		
(i) kragtens onherroeplike volmag beheer.....			(b) Lenings teen seduriteit van slegs aandele		
(ii) nie kragtens onherroeplike volmag beheer nie.....					
(b) Lenings teen sekuriteit van slegs verbande aandele (insluitende opgelope rente).....			2. Oordragte uit aandelesubskripsierekening..		
(c) Premies op uitgestelde toewysings.....			3. Verliese op verbande afgeskryf.....		
2. Bedrag van nuwe voorskotte gedurende die jaar gemaak (insluitende bedrae opnuut voorgeskiet maar uitgesonderd voorskotte toegeken maar nie uitbetaal nie)—			4. Ander kreditte (spesifiseer).....		
(a) Op _____ (getal) toewysings deur loting.....					
(b) Op _____ (getal) toewysings deur aankoop.....					
(c) Op _____ (getal) voorskotte behalwe deur loting of deur aankoop.....					
(d) Premies (aankoopprys) op toewysings deur aankoop.....					
3. Lenings _____ (getal) teen sekuriteit van slegs bestaande aandele.....			5. Totale bedrag aan end van jaar verskuldig of uitstaande (volgens Balansstaat) op:—		
4. Rente gedurende die jaar gedebiteer ten opsigte van:—			(a) Voorskotte teen verbande (insluitende premies of opgelope rente)—		
(a) Voorskotte teen verbande.....			(i) kragtens onherroeplike volmag beheer.....		
(b) Lenings teen sekuriteit van slegs aandele			(ii) nie kragtens onherroeplike volmag beheer nie.....		
			(b) Lenings teen sekuriteit van verbande aandele (insluitende opgelope rente)....		
5. Ander debette [spesifiseer en klassifiseer wat bedref:—			(c) Premies ten opsigte van uitgestelde toewysings.....		
(a) Verbande.....					
(b) Slegs aandele].....					
TOTAAL.....R			TOTAAL.....R		

As juis gesertifiseer:—

Direkteur.

Direkteur.

Sekretaris.

B.V.W. VORM No. 19.
BOUVERENIGINGSWET, 1934.

AANSOEK OM REGISTRASIE VAN 'N BOUVERENIGING.
(Moet in tweevoud ingedien word.)

Die Registrateur van Bouverenigings,
PRETORIA.

Ons, die ondergetekende persone, wat besluit het om 'n Bouvereniging op te rig, deur ondertekening van die statute, waarvan twee afskrifte, behoorlik gesertifiseer deur ons en ook deur die toekomstige sekretaris, aangeheg word, doen hierby aansoek om registrasie van die vereniging as 'n permanente/tydelike vereniging kragtens artikel vier van die Wet.

Die hoofkantoor van die vereniging sal gevestig wees te.....

Die voorgeskrewe geld van R10 is ingesluit.

Volle name.	Handtekening.
1.	
2.	
3.	
4.	
5.	
6.	
7.	

B.V.W. VORM No. 20.
BOUVERENIGINGSWET, 1934.

**AANSOEK OM 'N LISENSIE DEUR 'N PERMANENTE BOU-
VERENIGING.**

Ek,, in my hoedanigheid van Sekretaris of ander uitvoerende hoofamptenaar van die

Adres van Hoofkantoor van die Vereniging in die Republiek.....

doen hierby aansoek ingevolge artikel *agt-en-vyftig* (1) van die Bouverenigingswet, 1934, om die uitreiking aan genoemde Vereniging van 'n lisensie ooreenkomstig die volgende besonderhede:—

BESONDERHEDE WAT VERSTREK MOET WORD BY AANSOEK OM 'N NUWE LISENSIE.

1. In die geval van 'n vereniging wat besigheid begin na 23 Mei 1935, vermeld:—

Nommer..... en datum.....
van Sertifikaat van Registrasie.

Lisensiegeld betaalbaar vir die eerste jaar of gedeelte van 'n jaar, R2:.....
of

2. In die geval van 'n vereniging wat op 23 Mei 1935 besigheid dryf en wat pas ooreenkomstig die Wet geregistreer is, vermeld:—

(i) Nummer..... en datum.....
van Sertifikaat van Registrasie.

(ii) Netto wins behaal deur die vereniging in die loop van die boekjaar wat geëindig het gedurende die jaar wat die jaar of gedeelte van 'n jaar waarvoor die lisensie uitgeneem word, voorafgegaan het, R.....

Tarief van lisensiegeld:—

(a) In die geval van 'n vereniging wat voor 1 Julie in die een of ander jaar geregistreer is, 1 persent van die netto wins. Minimum lisensiegeld, 50c; maksimum lisensiegeld, R40.

(b) In die geval van 'n vereniging wat op of na 1 Julie in die een of ander jaar geregistreer is, $\frac{1}{2}$ persent van die netto wins. Minimum lisensiegeld, 25c; maksimum lisensiegeld, R20.

BESONDERHEDE WAT VERSTREK MOET WORD BY AANSOEK OM HERNUWING VAN 'N BESTAANDE LISENSIE.

3. Netto wins behaal deur die vereniging in die loop van die boekjaar wat geëindig het gedurende die jaar wat die jaar waarvoor die lisensie uitgeneem word, voorafgegaan het, R.....

Tarief van lisensiegeld: 1 persent van die netto wins. Minimum lisensiegeld, 50c; maksimum lisensiegeld, R40.

Handtekening van Sekretaris of
ander uitvoerende hoofamptenaar.

Datum.....19.....

BOETE.

Artikel *agt-en-vyftig* (4).—Elke vereniging wat versuim om die lisensie soos deur hierdie artikel vereis, uit te neem voor of op die een-en-dertigste dag van Januarie in enige jaar waarin die aanspreeklikheid vir sodanige lisensie begin het op die eerste dag van Januarie in daardie jaar, of binne een maand van die dag waarop die vereniging geregistreer is in enige jaar waarin die aanspreeklikheid vir sodanige lisensie begin het op 'n datum ander as die eerste dag van Januarie, betaal as addisionele belasting 'n verdere som gelyk aan tien persent van die bedrag van belasting betaalbaar vir elke maand of gedeelte van 'n maand, gereken vanaf die dag waarop die aanspreeklikheid vir die belasting begin het, waarin die belasting onbetaald gebly het: Met dien verstande dat die addisionele belasting aldus betaalbaar nie meer as die bedrag van belasting betaalbaar is nie.

B.V.W. VORM No. 21.
(Alle Verenigings.)

WAARDASIE VAN ONROERENDE EIENDOM.

[Ingevolge subartikel (1) van artikel *vier-en-twintig* ter van die Wet vereis.]

Elke waardasie wat ingevolge subartikel (1) van artikel *vier-en-twintig* ter van die Wet gemaak word, moet op 'n vorm, wat minstens onderstaande besonderhede insluit, gemaak word: Met dien verstande dat dit 'n vereniging vrystaan om na goeiedunke vir hierdie doel die aansoekvorm te gebruik, wat hy gewoonlik in verband met die toestaan van voorskotte gebruik, behouden die volgende voorwaardes:—

- (1) Dat sodanige aansoekvorm ten minste al die hieronder voorgeskrewe items moet bevat.
- (2) Dat minstens een van die betrokke waardeerders persoonlik die inligting deur die applikant verstrek vir juis moet sertifiseer of persoonlik enige noodsaaklike wysiging daarvan moet aanbring, ten minste wat elke in deel B hieronder voorgeskrewe item betref.
- (3) Dat elke individuele of gesamentlike waardeerder op sodanige aansoekvorm die hieronder voorgeskrewe verklaring moet onderteken.

A.—EIENDOM.

1. Standplaas No.
2. Straat en No.
3. Dorp.....
4. Grootte.....
5. Huurpag of eiendom.....
(Indien huurpag, meld getal jare wat huurkontrak nog moet loop).

B.—BESKRYWING VAN EIENDOM.

1. Hoofgeboue:—
 - (a) Getal verdiepings.
 - (b) Vrystaande of half-vrystaande.
 - (c) Woning, winkels, woonstelle, ens.
 - (d) Buitemure (bakstene, sink met baksteen uitgevoer, ens.).
 - (e) Dak (sink, teëls, gras, ens.).
 - (f) Vloere (gewone hout, parket, teëls, ens.).
 - (g) Getal kamers, behalwe k.s.b.
 - (h) Vermeld of k.s.b.
2. Buitegeboue:—
 - (a) Getal verdiepings.
 - (b) Aard (garage, bediendekamers, koolskuur, pakkamer, „W.C.'s", ens.).
 - (c) Sink of bakstene.
3. Riool- of sanitêre stelsel.
4. Verligting.
5. Watervoorsiening (indien nie munisipaal nie, vermeld besonderhede).
6. Omheining (vermeld aard).

C.—WAARDASIE.

		Opmerkings.
1. Hoofgeboue.....	R.....	.....
2. Buitegeboue.....	R.....	.....
3. Ander verbeterings (vermeld besonderhede, bv. tuinmuur, omheining, swembad, tennisbaan, boorgat, ens.).....	R.....	.....
4. Totale verbeterings.....	R.....	.....
5. Grond.....	R.....	.....
6. Groot totaal.....	R.....	.....

Ek/Ons verklaar dat ek/ons geen belang, soos vermeld in artikel *vier-en-twintig* ter (4) van die Wet, by die toekenning van hierdie voorskot het nie.

Deur my/ons op hede die.....dag van.....19.....
gewaardeer.

Handtekening van Waardeerder..... Handtekening van Waardeerder.....

Ampstitel.....

Ampstitel.....

SCHEDULE.

B.S.A. FORM No. 1.

Name of Society _____

Date of Annual General Meeting _____

BALANCE SHEET AT _____

	Paid-up.	Sub-scription.			
	R	R	(R only)		
1. Share Capital—				1. Advances—	R
(a) Indefinite—				Number of and Aggregate amount owing on mortgage advances under—	(R only)
(i) Ordinary.....				(a) Building Societies Act—	
(ii) Preferent.....				(i) On advances not exceeding R15,000 each.....	
TOTAL.....				(ii) On advances exceeding R15,000 but not R20,000 each.....	
(b) Fixed Period—				(iii) On advances exceeding R20,000 but not R40,000 each.....	
(i) Ordinary.....				(iv) On advances exceeding R40,000 each.....	
(ii) Preferent.....					
TOTAL.....				(b) Housing Act—	
(c) TOTAL, all shares.....				On advances not exceeding R15,000 each.....	
2. Deposits (including accrued interest)—					
(a) Fixed.....				2. Properties in possession—	
(b) Savings.....				(a) Sold under agreement.....	
3. Loans (including accrued interest) from—				(b) Unsold.....	
(a) Bankers.....				3. Loans (including accrued interest) against pledge of Shares in and Deposits with Society.....	
(b) Government under Housing Act.....				4. Fixed property.....	
(c) Other sources.....				5. Furniture, equipment and motor vehicles	
4. Collateral Security Deposits.....				6. Debtors and payments in advance.....	
5. Creditors Including Provisions.....				7. Other Assets (specify)——	
6. Other Liabilities (specify)——					
7. Statutory Reserve Guarantee Deposits.....				8. National Finance Corporation Stock....	Book Value.
8. Reserves—				9. Investment and Cash—	
(a) Statutory.....				(a) Investments—	
(b) Other (specify).....				(i) Government.....	
9. Unappropriated Balance as per Appropriation Account.....				(ii) Municipal.....	
				(iii) Other.....	
				(iv) Accrued Interest.....	
				(Market value of above investments R.....)	
				(Nominal value of above investments R.....)	
				(b) Bills—	
				(i) Treasury.....	
				(ii) Land Bank.....	
				(c) Deposits for Fixed Periods with—	
				(i) Bankers.....	
				(ii) Local Authorities.....	
				(iii) National Finance Corporation....	
				(d) Deposits at call with—	
				(i) Local Authorities.....	
				(ii) National Finance Corporation....	
				(e) Loans to Discount Houses.....	
				(f) Accrued interest on items (b) to (e)..	
				(g) Cash at bank and in hand.....	
				10. Deficit as per Appropriation Account...	
			R		R

NOTES.

[Section 30 (5).]

1. Contingent Liabilities (specify)——

2. Aggregate net amount of advances and re-advances granted but not paid out..... R
 Of which amount there is due by the Government to the Society in respect of advances under the Housing Act not fully paid out..... R

3. Aggregate amount of remuneration paid to the directors and to members of local boards and committees..... R

4. Aggregate amount or estimated amount, if material, of contracts for capital expenditure not provided for..... R

5. Pledged Assets (state nature and value of assets and nature and amount of liability)..... R

ANNEXURE "A".

[Statement in terms of section 30 (6) (a).]

The aggregate amount owing to the Society in respect of advances in excess of R20,000/R40,000* each by its officers or by any firm in which they or any of them have any direct interest, is..... R

We, the undersigned, do hereby certify that the information contained in the above Balance Sheet and Annexure "A" is to the best of our knowledge and belief true and correct.

Secretary.

Directors. {

AUDITOR'S CERTIFICATE.

I/We have examined the foregoing Balance Sheet which in my/our opinion is properly drawn up and exhibits a true and fair view of the financial position of the society at the 31st March, 19.....

Date _____

Auditor/s. _____

* Delete which is not applicable to the Society.

B.S.A. FORM No. 2.

Name of Society.....

REVENUE AND EXPENDITURE ACCOUNT FOR THE FINANCIAL YEAR ENDED.....

	(R only.)	(R only.)		(R only.)	(R only.)
1. Interest:—			1. Interest:—		
(a) On deposits—			(a) From advances—		
(i) fixed.....			(i) Under Building Societies Act.....		
(ii) savings.....			(ii) Under Housing Act.....		
(b) On loans—			(b) From properties in Possession sold under agreement.....		
(i) bankers'.....			(c) From loans against pledge of shares in and deposits with Society.....		
(ii) Government under Housing Act....			(d) From other loans.....		
(iii) other (specify).....			(e) From Investments (including dividends)		
(c) Collateral Security Deposits.....					
(d) Other (specify).....			2. Rents:—		
			Gross.....		
2. Management Expenses:—			Less expenses.....		
(a) Remuneration of Directors, Staff, Auditors, Branch Boards and Committees			3. Valuation and inspection fees.....		
(b) Contributions to Staff Funds.....			4. Commissions.....		
(c) Commission and agency expenses.....			5. Net Profit:—		
(d) Office Rent.....			(a) on realisation of investments.....		
(e) Advertising, stationery, printing, telephones and postages.....			(b) on sale of properties in possession.....		
(f) General charges.....			6. Other receipts (specify):—		
3. Depreciation:—					
(a) Furniture, equipment and motor vehicles			7. Excess Expenditure over Revenue Transferred to Appropriation Account.....		
(b) Fixed property.....					
(c) Investments.....					
(d) Other (specify)——					
4. Net Loss:—					
(a) On sale of properties in possession....					
(b) On realisation of investments.....					
(c) Other (specify)——					
5. Taxation.....					
6. Other Expenditure (specify)——					
7. Excess revenue over expenditure transferred to Appropriation Account.....					
	R			R	

B.S.A. FORM No. 2 (a).

DETAILS OF MANAGEMENT EXPENSES.

	(R only)	
1. Staff salaries, wages and bonuses (including cost of living allowances).....		13. Insurances.....
2. Directors':—		14. Bank charges (excluding interest).....
(i) Fees of office and bonuses.....		15. Legal charges.....
(ii) Valuation and inspection fees.....		16. Fees paid to other persons in respect of valuations and inspections.....
3. Fees and bonuses of local boards and committees....		17. Sundries.....
4. Auditors' fees.....		
5. Contributions to Staff Pension/Provident Fund.....		Total Management Expenses as per Revenue and Expenditure Account.....R
6. Contributions to Staff Medical Aid Fund.....		
7. Commission. (Agency and other).....		Certified correct.
8. Other agency expenses.....		Director.....
9. Office rent.....		Director.....
10. Advertising.....		Secretary.....
11. Stationery and printing.....		Date.....
12. Telephones and postages.....		

B.S.A. FORM No. 3.

APPROPRIATION ACCOUNT.

	(R only.)		(R only.)
1. Balance at close of previous financial year.....		1. Unappropriated balance at close of previous financial year.....	
2. Excess expenditure over revenue transferred from revenue and expenditure account.....		2. Excess revenue over expenditure transferred from revenue and expenditure account.....	
3. Net loss on sale of fixed property.....		3. Net profit on sale of fixed property.....	
4. Appropriations to reserves—		4. Transfer from reserves (specify)——	
(a) Statutory.....			
(b) Other (specify)——			
5. Other appropriations (specify)——		5. Other credits (specify)——	
6. Dividends and bonuses—		6. Deficit as per balance sheet.....	
(a) Paid-up shares.....			
(b) Subscription shares.....			
7. Donations.....			
8. Unappropriated balance as per balance sheet.....R			R

Certified correct.

Director.

Director.

Secretary.

Date

Auditor/s.

* Delete words in italics if not applicable.

B.S.A. FORM No. 4.

Name of Society

Financial Year ended

SHAREHOLDERS' ACCOUNT.

	(R only)	(R only)		(R only)	(R only)
1. Shares redeemed, repaid or cancelled:—			1. Total amount due to Shareholders at beginning of year (as per previous Balance Sheet):—		
Paid-up.....			Paid-up.....		
Subscription (including dividends, etc.)...			Subscription.....		
2. Dividends and bonuses paid:—			2. Dividends and bonuses due but unpaid at beginning of year (Paid-up shares only)...		
Paid-up shares only.....			3. Receipts in respect of shares:—		
3. Other debits (specify and classify as to):—			Paid-up.....		
Paid-up.....			Subscription.....		
Subscription.....			4. Dividends and bonuses appropriated as per Appropriation Account:—		
4. Total amount due to shareholders at end of year (as per Balance Sheet):—			Paid-up.....		
Paid-up (excluding dividends, etc., due but unpaid).....			Subscription.....		
Subscription (including dividends, etc., credited).....					
5. Dividends and bonuses due but unpaid at end of year (Paid-up shares only).....					
TOTAL.....	R		TOTAL.....	R	

Certified correct.

Director.

Director.

Secretary.

ANALYSIS OF THE TOTALS REFLECTED IN THE ABOVE ACCOUNT AND THE NUMBER OF SHARES.

	Indefinite.				Fixed Period.				Total.	
	Ordinary.		Preferent.		Ordinary.		Preferent.		Number.	Amount.
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.		
		R		R		R		R		R
Paid-up Shares:—										
1. Balance at beginning of year.....										
2. Receipts.....										
3. Shares repaid, etc.....										
4. Balance at end of year.....										
Subscription Shares:—										
1. Balance at beginning of year.....										
2. Receipts.....										
3. Dividends and bonuses credited...										
4. Shares repaid, etc.....										
5. Balance at end of year.....										
Dividends and Bonuses (Paid-up Shares only):—										
1. Dividends, etc. due at beginning of year.....										
2. Dividends, etc. appropriated.....										
3. Dividends, etc. paid.....										
4. Dividends, etc. due and unpaid at end of year.....										

Total Number of Shareholders (i.e. individual persons and not the number of accounts)

B.S.A. FORM No. 5.

Name of Society _____ Financial Year ended _____

DEPOSIT ACCOUNT.

	(R only.)	TOTAL. (R only.)		(R only.)	TOTAL. (R only.)
1. Deposits withdrawn or paid out during year (including interest):—			1. Amount due to depositors at beginning of year (as per previous Balance Sheet):—		
(a) Fixed deposits.....			(a) Fixed deposits.....		
(b) Savings deposits.....			(b) Savings deposits.....		
2. Other debits (specify):—			2. Deposits received during year:—		
(a) Fixed deposits.....			(a) Fixed deposits.....		
(b) Savings deposits.....			(b) Savings deposits.....		
3. Amount due to depositors at end of year (as per Balance Sheet):—			3. Interest paid and accrued to depositors (as per Revenue and Expenditure Account):—		
(a) Fixed deposits.....			(a) Fixed deposits.....		
(b) Savings deposits.....			(b) Savings deposits.....		
			4. Other credits (specify):—		
			(a) Fixed deposits.....		
			(b) Savings deposits.....		
TOTAL.....		R	TOTAL.....		R

NUMBER OF ACCOUNTS.

Deposits.	Open at end of Previous Year.	Opened during Current Year.	Closed during Current Year.	Open at end of Current Year.
Fixed deposits.....				
Savings deposits.....				

B.S.A. FORM No. 6.

LOAN ACCOUNT.

	(R only.)	TOTAL. (R only.)		(R only.)	TOTAL. (R only.)
1. Loans repaid by Society:—			1. Amount due at beginning of year on sums borrowed by Society (as per previous Balance Sheet):—		
(a) Bankers.....			(a) Bankers (including overdraft).....		
(b) Housing Act.....			(b) Housing Act.....		
(c) Other.....			(c) Other.....		
2. Interest paid by Society:—			2. Amount borrowed by Society during the year:—		
(a) Bankers.....			(a) Bankers.....		
(b) Housing Act.....			(b) Housing Act.....		
(c) Other.....			(c) Other.....		
3. Other debits (specify):—			3. Interest on loans (as per Revenue and Expenditure Account):—		
			(a) Bankers.....		
4. Amount due by Society on loans at end of year (as per Balance Sheet):—			(b) Housing Act.....		
(a) Bankers on loan.....			(c) Other.....		
(b) Bankers on overdraft:—			4. Other credits (specify):—		
(i) Secured.....					
(ii) Unsecured.....					
(c) Housing Act.....					
(d) Other.....					
TOTAL.....		R	TOTAL.....		R

Certified correct.

Director.

Director.

Secretary.

B.S.A. FORM No. 7.

Name of Society _____ Financial Year ended _____

MORTGAGE ACCOUNT No. 1.

(Including Housing Act Loans, but excluding amounts relating to Properties in Possession whether sold under agreement or not.)

	(R only.)		(R only.)
1. Amount due at beginning of year (as per previous Balance Sheet).....		1. Amount repaid by borrowers during year (including interest).....	
2. Advances made during year (including re-advances but excluding loans granted but not paid out).....		2. Losses written off on mortgages.....	
3. Interest debited during year (as per Revenue and Expenditure Account).....		3. Other credits (specify):—	
4. Other debits (specify):—			
		4. Amount due or outstanding at end of year (as per Balance Sheet) on mortgages—	
		(a) administered under irrevocable power of attorney	
		(b) not administered under irrevocable power of attorney.....	
TOTAL.....	R	TOTAL.....	R

The aggregate amount of advances granted during the year amounted to R_____ of which R_____ related to property for business purposes

MORTGAGE ACCOUNT No. 2.

(Housing Act only, excluding amounts relating to Properties in Possession whether sold under agreement or not.)

		(R only.)			(R only.)
1.	Amount due at beginning of year (as per previous Balance Sheet).....		1.	Amount repaid by borrowers during year (including interest).....	
2.	New advances made during year (excluding loans granted but not paid out).....		2.	Losses written off on Mortgages.....	
3.	Interest debited during year (as per Revenue and Expenditure Account).....		3.	Other credits (specify)——	
4.	Other debits (specify)——		4.	Amount due or outstanding at end of year (as per Balance Sheet) on mortgages—	
				(a) administered under irrevocable power of attorney	
				(b) not administered under irrevocable power of attorney	
TOTAL.....R			TOTAL.....		

The total shown under item 4 above includes the sum of R_____ being the amount owing to the Government under the Housing Act. A further amount of R_____ is due by the Government to the Society in respect of advances made.

LOANS AGAINST SHARES AND DEPOSITS.*

REVENUE ACCOUNT		BORROWERS ACCOUNT	
1. Amount due at beginning of year (as per previous Balance Sheet).....	(R only.)	1. Amount repaid by borrowers during year (including interest).....	(R only.)
2. New loans made during year.....		2. Other credits (specify)——	
3. Interest debited during year (as per Revenue and Expenditure Account).....			
4. Other debits (specify)——		3. Amount due or outstanding at end of year (as per Balance Sheet).....	
TOTAL.....R		TOTAL.....R	

* Should reflect advances on the security of shares and deposits only and exclude cases where shares are pledged merely as collateral security.

NUMBER OF (A) MORTGAGE ADVANCES AND (B) LOANS AGAINST SHARES AND DEPOSITS.

	Number at beginning of year.	Number made during year.	Number at end of year. (as per Balance Sheet.)
(a) Mortgage advances—			
(i) Society's own funds.			
(ii) Housing Act funds.			
TOTAL.			
(b) Loans against shares and deposits			

Certified correct.

Director.

Director.

Secretary.

B.S.A. FORM No. 8.

Name of Society

PROPERTIES IN POSSESSION.

Particulars of every property held by the Society at any time during the financial year ended..

This Schedule is to be divided into:

- (a) Loans under the Building Societies Act, and
(b) Loans under Housing Act.

[illegible]

Certified correct.

Director.

Director.

Secretary.

B.S.A. FORM No. 9.

Name of Society _____ Financial Year ended _____

RESERVE ACCOUNT.
(All Reserves.)

	(R only)		(R only)
1. Debits and transfers (specify)—		1. Balance at beginning of year (as per previous Balance Sheet).....	
2. Balance at end of year (as per current Balance Sheet) being:—		2. Appropriations (as per current Appropriation Account) (specify)—	
(a) Statutory reserve.....		3. Other credits (specify)—	
(b) Other (specify)—			
R		R	

Certified correct:—

Director.

Director.

Secretary.

B.S.A. FORM No. 10.

Name of Society _____ Financial Year ended _____

INVESTMENT ACCOUNT.

	Government.	Municipal.	Other.	Total.		Government.	Municipal.	Other.	Total.
				(R only)					(R only)
1. Balance at beginning of year (as per previous Balance Sheet).....					1. Investments realised during the year.....				
2. Investments made during year.....					2. Premiums written off....				
3. Profit on realisation.....					3. Depreciation written off...				
4. Other debits (specify).....					4. Losses on realisation....				
					5. Other credits (specify):—				
					6. Balance at end of year (as per current Balance Sheet)				
					*1. Escom.....			()	
					2. R.W.B.....			()	
					3. Land Bank.....			()	
					4. Other approved (specify):			()	
								()	
R					R				

Certified correct:—

Director.

Director.

Secretary.

B.S.A. FORM No. 11.

MONTHLY RETURN.

(Required in terms of the Building Societies Act, 1934.)

Name of Society _____
Return for the Month ended on the _____ day of _____ 19____

NOTE.—

- (i) This return must be transmitted to the registrar within 21 days of the close of the relevant month.
(ii) All amounts to be stated to the nearest R.
(iii) Each item must be completed; if "Nil" state "Nil".
(iv) Where Societies cannot state the actual amount of "interest accrued", the amount may be calculated according to the following formula—

$$i = \frac{r(a+b+c\dots)}{1,200}$$

where "i" is the amount of interest, "r" the rate of interest and "a, b, c," are the opening balances in each and every month as from date when interest was last credited or paid.

SCHEDULE I.

LIQUID ASSET, PRESCRIBED INVESTMENT AND SHARE CAPITAL REQUIREMENTS.

A. LIABILITIES EXCLUDING INDEFINITE SHARES AND ADVANCES MADE BY THE STATE UNDER ANY STATE-ASSISTED HOUSING SCHEME.

	Short-term.	Medium-term.	Long-term.	Total.		Short-term.	Medium-term.	Long-term.	Total.
1. Unsecured bank loans and overdrafts.....					5. Fixed-period subscription shares				
2. Bank loans and overdrafts not secured by liquid assets.....					6. Savings deposits.....				
3. Other loans not secured by liquid assets (specify)—					7. Fixed deposits*.....				
4. Fixed-period paid-up shares...					8. Collateral cash deposits.....				
					9. Interest accrued on all loans..				
					10. Interest accrued on savings deposits.....				
					11. Interest accrued on fixed deposits				
					12. Interest accrued on collateral deposits.....				
					13. Dividends on fully paid-up shares—				
					(a) due but not yet paid.....				
					(b) recommended by directors but not yet confirmed.....				
					14. Net amount of advances and re-advances granted but not paid out.....				
					15. Indefinite shares (due to be repaid).....				
					16. Other liabilities to the public. (Specify)—				
					17. TOTAL.....				
					18. Less loans against—				
					(a) fixed-period paid-up shares				
					(b) fixed-period subscription shares.....				
					(c) fixed deposits.....				
					19. Total deductions.....				
					20. NET TOTAL.....R				

* If the liquid asset requirement in respect of fixed deposits is calculated on the alternative basis provided for in the Act, i.e. 7½ per cent of total fixed deposits, particulars in respect of fixed deposits [Items 7, 11, 18 (c)] are to be shown in the total column only.

B. AMOUNT OF LIQUID ASSETS REQUIRED.

1. 15 Per cent of short-term liabilities..... R
2. 10 Per cent of medium-term liabilities..... R
3. 5 Per cent of long-term liabilities..... R
4. $7\frac{1}{2}$ Per cent of fixed deposits [A. 7 plus A. 11 minus A. 18 (c)]..... R
5. TOTAL..... R

C. AMOUNT OF PRESCRIBED INVESTMENTS REQUIRED.

1. Total liabilities as per item A. 17..... R
2. Aggregate amount of indefinite share capital..... R
3. TOTAL..... R
4. Less—
 - (a) advances granted but not paid out..... R
 - (b) loans against pledge of prescribed investments other than liquid assets..... R
 - (c) indefinite shares to be repaid..... R
5. NET TOTAL..... R
6. 10 Per cent of item 5 above..... R

D. AMOUNT OF INDEFINITE SHARE CAPITAL AND STATUTORY RESERVE REQUIRED.

1. Fixed-period shares (Paid-up and subscription)..... R
2. Less loans against such shares..... R
3. Deposits (fixed and savings)..... R
4. Loans and overdrafts..... R
5. TOTAL..... R
6. 25 Per cent of item 5 above..... R

SCHEDULE II.**LIQUID ASSETS.**

(Not pledged or otherwise encumbered.)

1. Reserve Bank notes and subsidiary coin..... R
2. Deposits withdrawable on demand—
 - (a) with bankers..... R
 - (b) with National Finance Corporation..... R
3. Loans to discount houses, repayable on demand..... R
4. Treasury bills of the Republic..... R
5. Land Bank bills..... R
6. Unencumbered securities as per attached Annexure A. (P.D.C. valuation)..... R
7. Estimated accrued interest on items 2 to 6..... R
8. TOTAL..... R
9. Amount shown under item B. 5 of Schedule I of previous Monthly Return..... R
10. Excess/deficiency..... R

SCHEDULE III.**PRESCRIBED INVESTMENTS.**

(Not pledged or otherwise encumbered.)

1. Total amount of Liquid assets (Schedule II, item 8)..... R
2. Deposits (other than those included in Schedule II)—
 - (a) with bankers on—
 - (i) savings account..... R
 - (ii) fixed deposit..... R
 - (b) with local authorities within the Republic—
 - (i) withdrawable on demand..... R
 - (ii) other..... R
 - (c) with the National Finance Corporation..... R

3. Loans to discount houses (other than those included in Schedule II)..... R
4. Unencumbered securities as per attached Annexure B. (P.D.C. valuation)..... R
5. Estimated accrued interest on items 2 to 4..... R
6. TOTAL..... R
7. Amount shown under item C. 6 of Schedule I of previous Monthly Return..... R
8. Excess/deficiency..... R

SCHEDULE IV.**INDEFINITE SHARE CAPITAL AND RESERVES.**

1. Indefinite shares—
 - (a) Paid-up..... R
 - (b) subscription..... R
2. Total indefinite share capital..... R
3. Less loans against such shares..... R
4. Statutory reserve..... R
5. Total indefinite share capital and statutory reserve..... R
6. Amount shown under item D. 6 of Schedule I of previous Monthly Return..... R
7. Excess/deficiency..... R

SCHEDULE V.**ADVANCES.****A. NUMBER OF AND AMOUNT OWING (INCLUSIVE OF INTEREST) ON ALL ADVANCES.**

- | | No. | Amount. |
|--|-----|---------|
| 1. Reducible mortgages..... | | R |
| 2. Fixed-term mortgages..... | | R |
| 3. Total advances..... | | R |
| 4. Average amount owing under 3 above..... | | R |

B. ADVANCES OVER R15,000.

- | | No. | Amount. |
|---|-----|---------|
| 1. Number and Aggregate Amount of advances on which over R15,000 (including interest) is owing..... | | R |
| 2. Average advance..... | | R |
| 3. Total assets at the close of the last preceding calendar quarter..... | | R |
| 4. Percentage of 1 to 3 above..... | | % |

C. MAXIMUM ADVANCE AGAINST REDUCIBLE OR FIXED TERM MORTGAGES.

1. Indefinite share capital plus statutory reserve at close of last financial year..... R
2. Permissible maximum advance..... R
3. Largest amount owing, including interest, on any advance (Schedule to be attached of all advances in excess of permissible maximum)..... R
4. Excess of largest amount owing over permissible maximum (if any)..... R

D. TOTAL ADVANCES AGAINST FIXED TERM MORTGAGES.

1. Total assets at close of last financial year..... R
2. 10 Per cent of 1..... R
3. Actual amount owing, including interest, on fixed term mortgages..... R
4. Excess amount (if any)..... R

E. ADVANCES GRANTED DURING MONTH. (Adjusted for advances not taken up).

1. Total amount granted—
- (a) on existing buildings. R _____
- (b) for construction of buildings. R _____
- (c) on vacant land. R _____
- (d) re-advances and further loans. R _____
- (e) TOTAL. R _____
2. Total amount of advances granted in respect of business premises, included in 1 (e) above. R _____

SCHEDULE VI.

MISCELLANEOUS.

- [illegible]

- B. AGGREGATE AMOUNT OWING ON LOANS FROM THE STATE UNDER HOUSING SCHEMES, INCLUDING INTEREST R. _____

- C. AGGREGATE AMOUNT OF RESERVES OTHER THAN STATUTORY (EXCLUDING UNAPPROPRIATED PROFITS)... R.....

- [illegible]

- E. AGGREGATE AMOUNT OF LOANS TO EMPLOYEES IN
TERMS OF SECTION 22 (1) (i) *bis* R_____

- F. AGGREGATE AMOUNT OF LOANS TO EDUCATIONAL ORGANISATIONS OR INSTITUTIONS [IN TERMS OF SECTION 22 (1) (i) *ter*]. R. _____

- G. AGGREGATE AMOUNT INVESTED IN AN INSURANCE COMPANY IN TERMS OF SECTION 22 (1) (i) *quater* ... R.

- H. 1. Total amount invested in fixed property at the date of this Return. R.

2. Total indefinite share capital *plus* statutory reserve R.....

3. Percentage of 1 to 2. 0 20 40 60 80 100 120 140 160 180 200 220 240 260 280 300 320 340 360 380 400 420 440 460 480 500 520 540 560 580 600 620 640 660 680 700 720 740 760 780 800 820 840 860 880 900 920 940 960 980 1000

We declare that—

- (i) the foregoing Return is to the best of our knowledge and belief correct;

- (ii) save with the written consent of the registrar no amounts were accepted during the month in excess of the limits prescribed by Sections 23 (4), 23 (7) and 25 (1) (b) of the Act, respectively; and

- (iii) the Society complies with the provisions of sections 23 *bis* (4) and 24 (1) *bis* (d) of the Act.

Director.

Director.

Secretary.

B.S.A. FORM No. 11 (a).

MONTHLY RETURN-ANNEXURE A.

LIQUID ASSET SECURITIES.

Building Society.

Month ended 19

Description of Security* To be shown under— (A) securities not pledged or otherwise encumbered; (B) securities pledged or other- wise encumbered.	Nominal value.	Book value.	P.D.C. valuation.

* Each security must be detailed and grouped under—

- (1) Government Stock.
- (2) Land Bank debentures.
- (3) Other approved securities.

Certified correct:

Director.

Director.

Secretary.

Date _____

B.S.A. FORM No. 11 (b).

MONTHLY RETURN—ANNEXURE B.

PREScribed INVESTMENT SECURITIES.

Building Society

Month ended 19

Description of Security. To be grouped under—	Nominal value.	Book value.	P.D.C. valuation.
(A) securities not pledged or otherwise encumbered and;			
(B) securities pledged or otherwise encumbered.			
1. Government stock*.....			
2. Debentures or stock guaranteed by the Government...			
3. Local authority stock.....			
4. Loans to local authorities			
5. Escrow Stock.....			
6. Rand Water Board Stock..			
7. Debentures of the Land bank*.....			
8. Other approved securities (specify)*—			
TOTAL..... R			

Certified correct:

Director.

Director.

Secretary.

Date _____

* Excluding securities included in ANNEXURE A.

Name of Society _____ of _____
(Full address or registered Head Office or place of meeting.)
Financial Year ended _____ Date of Annual General Meeting _____
BALANCE SHEET.

LIABILITIES.	(R only.)	(R only.)	ASSETS.	(R only.)	(R only.)
1. Share subscriptions.....			1. Number of and aggregate amount owing on mortgage advances including premiums on appropriations by purchase or accrued interest in respect of advances:—		
2. Reserve Funds (specify):—			(i) On _____ advances not exceeding R2,000 each.....		
3. Sundry Creditors.....			(ii) On _____ advances exceeding R2,000 but not R5,000 each.....		
4. Other liabilities.....			(iii) On _____ advances exceeding R5,000 but not R10,000 each.....		
(a) Intersection Loans.....			(iv) On _____ advances exceeding R10,000 but not R15,000 each.....		
(b) Other (specify):—			(v) On _____ advances exceeding R15,000 but not R20,000 each.....		
			(vi) On _____ advances exceeding R20,000 but not R40,000 each.....		
			(vii) On _____ advances exceeding R40,000 each.....		
			2. Premiums in respect of deferred Appropriations.....		
			3. Properties in possession—		
			(a) sold under agreement.....		
			(b) unsold.....		
			4. Balance (including accrued interest) outstanding on loans on the security of shares only		
			5. Fixed property.....		
			6. Office furniture, fixtures and fittings.....		
			7. Sundry debtors.....		
			8. Other assets—		
			(a) Intersection Loans.....		
			(b) Other (specify):—		
			9. Investments (shown at book value):—		
			(a) Government.....		
			(b) Municipal.....		
			(c) Other (specify):—		
			10. Deposits with—		
			(a) Permanent Building Societies.....		
			(b) Post Office.....		
			(c) Other (specify)		
			(d) Banks:—		
			(i) Current Account.....		
			(ii) Fixed Deposit.....		
			(iii) Savings Account.....		
5. Unappropriated balance as per Appropriation Account.....			11. Cash in hand.....		
			12. Deficit as per Appropriation Account.....		
TOTAL..... R			TOTAL..... R		

NOTES.

[Section 30 (5).]

1. Contingent Liabilities (specify):—

2. Aggregate amount of advances and re-advances granted but not paid out.....	R
3. Aggregate amount of remuneration paid to the directors and to members of local boards and committees	R
4. Aggregate amount or estimated amount, if material, of contracts for capital expenditure not provided for	R
5. Pledged Assets (state nature and value of assets and nature and amount of liability).....	R

ANNEXURE "A".

[Statement in terms of section 30 (6) (a).]

The aggregate amount owing to the Society in respect of advances in excess of R20,000 each by its officers or by any firm in which they or any of them have any direct interest, is..... R

We, the undersigned, do hereby certify that the information contained in the above Balance Sheet and Annexure "A" is to the best of our knowledge and belief true and correct.

Secretary.

Directors.

AUDITOR'S CERTIFICATE.

I/We have examined the foregoing Balance Sheet which in my/our opinion is properly drawn up and exhibits a true and fair view of the financial position of the society at the 31st March, 19.....

date.....

Auditor/s.

B.S.A. FORM No. 13.
(Terminating Societies.)Name of Society _____ For the financial year ended _____
REVENUE AND EXPENDITURE ACCOUNT.

	(R only.)	(R only.)		(R only.)	(R only.)
1. Management Expenses:—			1. Interest and dividends from investments or deposits.....		
(a) Salaries of Staff, Wages and Bonuses...			2. Interest on:—		
(b) Directors'—			(a) Mortgages.....		
(i) fees of office.....			(b) Loans against pledge of shares only.....		
(ii) valuation fees.....			3. Premiums on appropriations.....		
(iii) inspection fees.....			4. Annual deductions from share subscriptions..		
(c) Fees of local boards and committees....			5. Deductions on withdrawals.....		
(d) Fees paid to persons other than Directors in respect of:			6. Fines.....		
(i) valuation.....			7. Transfer fees.....		
(ii) inspections.....			8. Entrance fees.....		
(e) Auditors' fees.....			9. Forfeitures.....		
(f) Commission (agency and other).....			10. Rents:—		
(g) Other agency expenses.....			Gross.....		
(h) Rent (office, halls, etc.).....			Less expenses.....		
(i) Advertising.....			11. Commission.....		
(j) Stationery and printing.....			12. Valuation fees, etc., paid by borrowers (contra).....		
(k) Telephones and postages.....			13. Other receipts (specify):—		
(l) Insurance.....					
(m) Bank charges (excluding interest).....					
(n) Legal expenses.....			14. Excess of Expenditure over Revenue carried to Appropriation Account.....		
(o) Other expenses (specify):—					
TOTAL MANAGEMENT EXPENSES.....		R			
2. Depreciation:—					
(a) Office furniture, fixtures, etc.....					
(b) Office premises.....					
(c) Other (specify):—					
3. Net Losses:—					
(a) Mortgages.....					
(b) Properties in possession—sold.....					
(c) Other (specify):—					
4. Other expenditure (specify):—					
5. Excess of Revenue over Expenditure carried to Appropriation Account.....					
TOTAL.....		R			R

Certified correct:

Director.

Director.

Date.

Secretary.

B.S.A. FORM No. 14.
(Terminating Societies.)Name of Society _____ For the financial year ended _____
APPROPRIATION ACCOUNT.

	R only.		R only.
1. Deficit at close of previous financial year.....		1. Unappropriated balance at close of previous Financial year.....	
2. Excess expenditure over revenue transferred from Revenue and Expenditure Account.....		2. Excess revenue over expenditure transferred from Revenue and Expenditure Account.....	
3. Appropriations—		3. Other credits (specify).....	
(a) Reserve Fund.....	R only		
(b) Other (specify):—		4. Deficit carried forward as per Balance Sheet.....	
4. Dividends and bonuses (credited to share subscriptions accounts).....			
5. Unappropriated balance as per Balance Sheet.....			
TOTAL.....	R		R

Certified correct:

Director.

Director.

Secretary.

I/We certify that the foregoing Revenue and Expenditure and Appropriation Accounts are duly vouched and to the best of my/our knowledge and belief and on the information supplied to me/us reflect a true and fair view of the revenue and expenditure of the Society for the year ended 31st March, 19_____

Auditor/s.

Name of Society.....

PROPERTIES IN POSSESSION.

Particulars of every property held by the Society at any time during the financial year ended

Stand No. of Property and Township.	Date of Registration of Bond month and year.	Amount Advanced. R	Original Valuation of Property. R	Date when possession taken.	Debt when possession taken. R	Date of Sale.	Price realised. R	Aggregate amount due at end of financial year in respect of capital, interest and charges incidental to taking over. (R only.)
Total						as per Balance Sheet. ....R		

Certified Correct.

Director.

Director.

Secretary.

B.S.A. FORM No. 18.
(Terminating Societies).

Name of Society Financial year ended

STATISTICAL RETURN.

1. Shares and Shareholders:—

(a) Number of members at beginning of year (as per last return).....

Number of new members during year.

Number of members withdrawn, etc., during year.

Number of members at end of year

(b) Number of shares at beginning of year (as per last return).....

Number of shares issued during year.

Number of shares withdrawn, cancelled, etc., during year

Number of shares in existence at end of year.....

Nominal value of individual share..... R.

Nominal value of all shares existing at end of year..... R

2. Advances and Loans:—

[illegible]

3. Sections:—

Number of sections in Society.....

Number of sections terminated during year.....

Number of new sections opened during year.....

Number of new sections opened during year.....	.....
Number of sections in process of termination.....	.....

	Section.	Section.	Section.	Section.	Section.	Section.	Section.
Number of members.....							
Number of shares.....							

4. Situation of Branches and Agencies:—

Branches (including Head Office).

Agencies.

B.S.A. FORM No. 19.
BUILDING SOCIETIES ACT, 1934.

APPLICATION FOR REGISTRATION OF A BUILDING
SOCIETY.
(To be submitted in duplicate.)

The Registrar of Building Societies,
Pretoria.

We, the undersigned persons, who have resolved to establish a building society, by subscribing our names to the rules, of which two copies duly certified by us and the intended secretary, are attached, do hereby make application for registration of the Society as permanent/terminating society in terms of section four of the Act.

The head office of the society will be situate at _____

The prescribed fee of R10 is enclosed.

Full name.

Signature.

- | | | |
|----|-------|-------|
| 1. | _____ | _____ |
| 2. | _____ | _____ |
| 3. | _____ | _____ |
| 4. | _____ | _____ |
| 5. | _____ | _____ |
| 6. | _____ | _____ |
| 7. | _____ | _____ |

B.S.A. FORM No. 20.

BUILDING SOCIETIES ACT, 1934.

APPLICATION FOR A LICENCE BY A PERMANENT
BUILDING SOCIETY.

I, _____
in my capacity as Secretary or other principal executive officer of the
address of Head Office of the Society in the Republic _____

do hereby make application in terms of section fifty-eight (1) of the
Building Societies Act, 1934, for the issue to the said Society of a
licence in accordance with the following particulars:—

PARTICULARS TO BE SUPPLIED IF A NEW LICENCE IS APPLIED FOR.

In the case of a Society commencing business after 23rd May,
1935, state:—

Number _____ and date _____

of Certificate of Registration.

Licence duty payable for the first year or portion of a year:
R2, or,

In the case of a Society carrying on business on the 23rd May,
1935, and newly registered under the Act, state:—

(i) Number _____ and date _____

of Certificate of Registration.

(ii) Net profit made by the Society during the financial year
which closed during the year preceding the year or portion
of a year for which the licence is taken out: R _____

RATE OF LICENCE DUTY.

(a) In the case of a Society registered before the 1st July
in any year: 1 per cent of net profits. Minimum duty:
50c; Maximum duty: R40.

(b) In the case of a Society registered on or after the 1st
July in any year: $\frac{1}{2}$ per cent of net profits. Minimum
duty: 25c; Maximum duty: R20.

PARTICULARS TO BE SUPPLIED IF THE RENEWAL OF AN EXISTING
LICENCE IS APPLIED FOR.

Net profits made by the Society during the financial year which
closed during the year preceding the year for which the licence
is taken out: R _____

Rate of Licence Duty: 1 per cent of net profits. Minimum
duty: 50c; Maximum duty: R40.

Signature of Secretary or other
principal executive officer,

Date _____ 19 _____

PENALTY.

Section fifty-eight (4).—Every Society which fails to take out the
licence as required by this section on or before the thirty-first day of
January in any year in which the liability for such licence commenced
on the first day of January in that year, or within one month of the
day upon which the Society was registered in any year in which the
liability for such licence commenced on a date other than the first
day of January, shall pay as additional duty a further sum equal to
one per centum of the amount of duty payable for each month or part
of a month, reckoned from the day upon which the liability for the
duty commenced, during which the duty remains unpaid: Provided
that the additional duty thus payable shall not be more than the amount
of duty payable.

B.S.A. FORM No. 21.
(All Societies.)

VALUATION OF IMMOVABLE PROPERTY.

[Required in terms of sub-section (1) of section twenty-four ter of the
Act.]

Every valuation made in terms of sub-section (1) of section twenty-
four ter of the Act, shall be made on a form that shall include at least
the undermentioned particulars: Provided that the Society may, in
its discretion, for such purpose utilise the application form ordinarily
used by it in connection with the granting of advances, subject to the
following conditions:—

- (1) That such application form shall at least contain all the items
prescribed below;
- (2) that at least one valuator concerned shall personally certify the
correctness of the information furnished by the applicant or
shall personally insert any necessary amendment thereof, at
least in respect of every item prescribed by section B below;
- (3) that every individual or joint valuator shall on such application
form sign the declaration prescribed below.

A.—PROPERTY.

1. Stand No. _____
2. Street and No. _____
3. Township _____
4. Size _____
5. Leasehold or freehold _____
(If leasehold, state number of years lease has to run.)

B.—DESCRIPTION OF PROPERTY.

1. Main Buildings:—
 - (a) Number of storeys.
 - (b) Detached or semi-detached.
 - (c) Dwelling, shops, flats, etc.
 - (d) Outside walls (brick, iron brick-lined, etc.).
 - (e) Roof (iron, tile, thatch, etc.).
 - (f) Floors (ordinary wood, parquet, tile, etc.).
 - (g) Number of rooms other than k.p.b.
 - (h) State whether k.p.b.
2. Outbuildings:—
 - (a) Number of storeys.
 - (b) Nature (garage, servants' rooms, coal-shed, storeroom, w.c.'s,
etc.).
 - (c) Brick or iron.
3. Sewerage or sanitary system.
4. Lighting.
5. Water-supply (if not municipal give particulars).
6. Fencing (state nature).

C.—VALUATION.

- | | R | Remarks. |
|--|-------|----------|
| 1. Main buildings..... | _____ | _____ |
| 2. Outbuildings..... | _____ | _____ |
| 3. Other improvements (give
details, e.g. garden-wall,
fencing, swimming-bath,
tennis-court, bore-hole,
etc.)..... | _____ | _____ |
| 4. Total improvements.... | _____ | _____ |
| 5. Land..... | _____ | _____ |
| 6. Grand Total..... | _____ | _____ |

I/We declare that I/we have no interest, referred to in section
twenty-four ter (4) of the Act, in the granting of this advance.

Valued by me/us on this _____ day of _____ 19 _____

Signature of Valuator.

Signature of Valuator.

Designation.

Designation.

DEPARTEMENT VAN DOEANE EN AKSYNS

No. R. 78.]

[15 Januarie 1965.

VERBETERINGSKENNISGEWING.

DOEANE- EN AKSYNSWET, 1964.—GOEWERMEN-
MENTSKENNISGEWING No. R. 3 VAN 1
JANUARIE 1965.

Bovermelde Goewermementskennisgewing word hierby verbeter in die Engelse teks die tariefpos en algemene beskrywing van goedere wat op die vervanging van tariefpos No. 56.07.80 in item 311.19 betrekking het deur die volgende te vervang:—

„56.07.80—Woven unprinted fabrics of synthetic fibres, raised on one or on both sides of a f.o.b. price per sq. yd. exceeding 28c, or not raised, for use as outercloth:”.

DEPARTEMENT VAN SPOORWEE, HAWENS EN LUGDIENS.

No. R. 82.]

[15 Januarie 1965.

DEPARTEMENT VAN DIE SUID-AFRIKAANSE
SPOORWEE EN HAWENS.—WYSIGINGS IN DIE
TENDERRAADREGULASIES EN -INSTRUK-
SIES.

Die Minister van Vervoer het ingevolge artikel drie (2) van Wet No. 73 van 1962, goedkeuring verleen dat regulasies nos. 4, 26 en 27 en instruksies nos. 31, 35, 37, 38, 39, 53, 63, 73, 84 en 86 van die Tenderraadregulasies en -instruksies van die Suid-Afrikaanse Spoorweë en Hawens soos volg gewysig word:

Regulasie no. 4.

Skrap die woorde „en in sodanige nuusblaaie as wat die Hoofbestuurder van tyd tot tyd mag bepaal” en voeg die woord „*Staatstenderbulletin*” tussen hakies in na die woord „*Staatskoerant*”.

Regulasies nos. 26 en 27.

Vervang die bedrag van R400 in paragrafe (a) en (b) van albei regulasies deur die bedrag van R600.

Instruksie no. 31.

Voeg die volgende nuwe subparagrafe (d), (e) en (f) by:

„(d) Ten einde die mate van voorkeur te bepaal wat verleen moet word aan voorrade wat in die Republiek van Suid-Afrika geproduseer, vervaardig of inmeekaargesit is, moet tenderaars ’n verklaring by hul tenders insluit waarin spesifiek aangedui word onder watter van die kategorieë wat in subparagraaf (c) (iii) hierbo uiteengesit word die voorraad/voorrade waarvoor hulle tender, beweer word om te ressorteer.

(e) Die aangeleentheid van die *bona fide*-produksie, -vervaardiging of -inmeekaarsit in die Republiek van Suid-Afrika van die voorraad/voorrade waarvoor getender is, moet oorweeg word wanneer die tenderpryse vergelyk word, en as daar twyfel bestaan, mag dokumentêre bewyse gevra word ter staving van enige eise of verklarings wat deur die betrokke tenderaars gemaak is. Daarbenewens kan die amptenaar/amptenare wat die tenderpryse moet vergelyk en daarna ’n aanbeveling aan die Raad moet doen, te eniger tyd sodanige ander stappe doen as wat hy of hulle nodig mag ag om enige sodanige eise of verklarings te kontroleer.

DEPARTMENT OF CUSTOMS AND EXCISE.

No. R. 78.]

[15 January 1965

CORRECTION NOTICE.

CUSTOMS AND EXCISE ACT, 1964.—GOVERN-
MENT NOTICE No. R. 3 OF 1ST JANUARY,
1965.

The abovequoted Government Notice is hereby corrected by the substitution in the English text for the tariff heading and general description of goods relating to the substitution of tariff heading No. 56.07.80 in item 311.19 of the following:—

“56.07.80—Woven unprinted fabrics of synthetic fibres, raised on one or on both sides of a f.o.b. price per sq. yd. exceeding 28c, or not raised, for use as outercloth:”.

DEPARTMENT OF RAILWAYS, HARBOURS AND AIRWAYS.

No. R. 82.]

[15 January 1965.

DEPARTMENT OF THE SOUTH AFRICAN RAIL-
WAYS AND HARBOURS.—AMENDMENTS TO
THE TENDER BOARD REGULATIONS AND
INSTRUCTIONS.

The Minister of Transport has, in terms of section three (2) of Act No. 73 of 1962, approved of the following amendments to Regulations Nos. 4, 26 and 27 and Instructions Nos. 31, 35, 37, 38, 39, 53, 63, 73, 84 and 86 of the South African Railways and Harbours Tender Board Regulations and Instructions:—

Regulation No. 4.

By the deletion of the words “and in such newspapers as the General Manager may prescribe from time to time”, and the insertion in brackets of the words “*State Tender Bulletin*” after the word “*Gazette*”.

Regulations Nos. 26 and 27.

By the substitution for the amount of R400 in paragraphs (a) and (b) of both regulations the amount of R600.

Instruction No. 31.

By the addition of the following new sub-paragraphs (d) (e) and (f):—

“(d) For the purpose of determining the degree of preference to be accorded to supplies produced, manufactured or assembled in the Republic of South Africa, tenderers shall be required to embody in their tenders a declaration indicating specifically under which of the categories set forth in sub-paragraph (c) (iii) above, the supply/suppliers for which they are tendering are claimed to fall.

(e) The question of the *bona fide* production manufacture or assembly within the Republic of South Africa of the supply/supplies tendered for shall be considered when the tendered prices are being compared, and in cases of doubt documentary evidence may be called for to substantiate any claim or statements made by the tenderers concerned. Furthermore, the officer(s) whose duty it is to compare the tendered prices and thereafter to make a recommendation to the Board, may at any time take such other steps as he or they may consider necessary in order to verify any such claims or statements.

(f) Waar die besigheid teen 'n tender toegeken is as gevolg van 'n voorkeur wat geëis is, moet die prys wat verskuldig is ten opsigte van die finale item, hoeveelheid of klomp goedere wat ooreenkomstig die kontrak of bestelling voorsien moet word, nie aan die leweransier betaal word nie tensy en totdat hy 'n beëdigde verklaring ingedien het dat die voorkeur wat geëis word in die verklaring waarna in paragraaf (d) hierbo verwys word, korrek is, en dat die plaaslike inhoud van die items wat ter uitvoering van die kontrak gelewer is, onder die kategorieë ressorteer wat in die verklaring aangedui word."

Instruksie no. 35.

Skrap die woorde „en in sodanige ander publikasie as wat hy nodig ag” in die derde en vierde reël, en voeg die woord „*Staatstenderbulletin*” tussen hakies in na die woord „*Staatskoerant*” in die derde en dertiende reël.

Instruksie no. 37.

Voeg die woord „*Staatstenderbulletin*” tussen hakies in na die woord „*Staatskoerant*”.

Instruksie no. 38.

Voeg die woord „*Staatstenderbulletin*” tussen hakies in na die woord „*Staatskoerant*”.

Instruksie no. 39.

Voeg die woord „*Staatstenderbulletin*” tussen hakies in na die woord „*Staatskoerant*”.

Instruksie no. 53.

Skrap die punt aan die end van die bestaande instruksie en voeg die volgende by: „sowel as watter persentasie voorkeur ooreenkomstig instruksie no. 31 (c) (iii) geëis is en opsigte van voorrade wat in die Republiek van Suid-Afrika geproduseer, vervaardig of inmekaargesit is”.

Instruksie no. 63.

Skrap die punt aan die einde van die bestaande instruksie en voeg die volgende voorbehoud by:

„met dien verstande dat waar die suksesvolle tenderaar die besigheid verkry het op grond van enige voorkeur wat kragtens paragraaf (c) van instruksie no. 31 geëis en toegelaat is, hy nie toegelaat sal word om ingevoerde materiaal of bestanddele te lewer in die plek van dié wat uit Suid-Afrikaanse bronne voorsien moes gewees het nie, behalwe waar lewering uit laasgenoemde bronne om redes buite die beheer van die suksesvolle tenderaar onmoontlik geword het”.

Instruksie no. 73.

Vervang die komma na die woord „persoon” aan die inde van subparagraaf (e) deur 'n kommapunt, voeg die woord „of” daarna in en voeg die volgende nuwe subparagraaf by:

„(f) enige verkeerde verklaring gemaak het in die verklaring waarna in paragraaf (c) van instruksie no. 31 in verband met 'n eis vir 'n voorkeur kragtens instruksie no. 31 verwys word, en nie in staat is nie om tot bevrediging van die Hoofbestuurder te bewys dat (i) hy die verklaring te goeder trou gemaak het en opreg geglo het dat dit korrek is, en (ii) voordat hy die verklaring gemaak het hy alle redelike stappe gedoen het om homself tevrede te stel oor die juistheid daarvan.”.

Instruksie no. 84.

Vervang die tweede en derde sin deur die volgende sin: Die kennisgewings moet op of voor die dag van uit-eiking van die tenders in die *Staatskoerant* (*Staatstenderbulletin*) gepubliseer word”.

Instruksie no. 86.

Vervang die bestaande instruksie deur die volgende:

„As tenders in die Republiek van Suid-Afrika en ook in die buiteland gevra word, moet tendervorms eers op die dag nadat die advertensie waarin tenders gevra word in die *Staatskoerant* (*Staatstenderbulletin*) verskyn het buite die Republiek van Suid-Afrika versprei word.”

(f) Where the business against a tender has been awarded as a result of a preference claimed, payment of the price due in respect of the final item, quantity or batch of goods to be supplied in terms of the contract or order shall not be made to the contractor unless and until he has furnished an affidavit to the effect that the claim for preference made in the declaration referred to in paragraph (d) above is correct and that the local content of the items supplied in execution of the contract falls under the category described in the declaration.”.

Instruction No. 35.

By the deletion of the words “and in any such other publication as he may consider necessary” in the third and fourth lines and the insertion in brackets of the words “*State Tender Bulletin*” after the word “*Gazette*” in the third and twelfth lines.

Instruction No. 37.

By the insertion in brackets of the words “*State Tender Bulletin*” after the word “*Gazette*”.

Instruction No. 38.

By the insertion in brackets of the words “*State Tender Bulletin*” after the word “*Gazette*”.

Instruction No. 39.

By the insertion in brackets of the words “*State Tender Bulletin*” after the word “*Gazette*”.

Instruction No. 53.

By the insertion of a comma at the end of the third line; the deletion of the word “and” as well as the full stop in the fourth line, and the addition of the following at the end of the existing instruction: “and the percentage of preference claimed in terms of Instruction No. 31 (c) (iii) for supplies produced, manufactured or assembled in the Republic of South Africa.”.

Instruction No. 63.

By the substitution of a colon for the full stop at the end of the existing instructions and the addition of the following proviso:—

“Provided that, where the successful tenderer has secured the business by reason of any preference claimed and allowed in terms of paragraph (c) of Instruction No. 31, he shall not be permitted to substitute imported materials or components for those that were to have been supplied from South African sources except where supply from the last-mentioned sources has become impossible for reasons beyond the successful tenderer's control.”.

Instruction No. 73.

By the insertion of the word “or” after the word “person” at the end of sub-paragraph (e), and the insertion of the following new sub-paragraph:—

“(f) has, in connection with a claim for a preference under Instruction No. 31, made any incorrect statement in the declaration referred to in paragraph (c) of that Instruction, and is unable to prove to the satisfaction of the General Manager that (i) he made the statement in good faith, honestly believing it to be correct, and (ii) before making the statement he took all reasonable steps to satisfy himself of its correctness.”.

Instruction No. 84.

By the deletion of the second and third sentences and the insertion of the following sentences in place thereof: “The notices shall be published in the *Gazette* (*State Tender Bulletin*) on or before the day of issue of the tenders.”.

Instruction No. 86.

By the substitution for the existing instruction of the following:—

“Where tenders are invited both within and outside the Republic of South Africa, tender forms shall only be distributed outside the Republic of South Africa after the day on which the advertisement calling for tenders has appeared in the *Gazette* (*State Tender Bulletin*).”.

No. R. 85.]

[15 Januarie 1965.

Dit het die Staatspresident behaag om kragtens artikel twee-en-dertig van die Wet op Spoorweg- en Hawediens, 1960 (Wet no. 22 van 1960), goedkeuring daaraan te verleen dat die Personeelregulasies van die Suid-Afrikaanse Spoorweë en Hawens, soos gewysig, wat in Goewermentskennisgewing no. R. 1045 van 15 Julie 1960 gepubliseer is, soos volg verder gewysig word:

SUID-AFRIKAANSE SPOORWEE.

PERSONEELREGULASIES.

WYSIGINGSLSYS.

(Van krag van 16 Augustus 1964.)

Regulasie no. 56.

Vervang subparagraaf (b) van paragraaf (3) deur die volgende:

„3 (b) Waar daar aan 'n bestuurder (padvervoerdieners), kwekeling of assistent, wat voor 16 Augustus 1964 op padvervoervoertuie gewerk het, 'n bedrag ten opsigte van oortyd verskuldig is, wat gedurende enige maand minder is as die toepaslike tarief uiteengesit in die skaal wat in bylae B van hierdie regulasies voorkom, word 'n minimum bedrag gelykstaande met daardie tarief op die grondslag persoonlik vir bekleër aan die betrokke dienaar betaal.

Hierdie bepaling is nie van toepassing op dienare wat op of na 16 Augustus 1964 in enige van die bogenoemde betrekkinge aangestel is nie.”

No. R. 84.]

[15 Januarie 1965.

REGULASIES OPGESTEL INGEVOLGE SUBARTIKEL (6) VAN ARTIKEL SES-EN-SEWENTIG VAN WET NO. 70 VAN 1957.

Dit het die Staatspresident behaag om die wysigings, soos aangetoon in die volgende wysigingslys, in die regulasies insake die Spoorweë en Hawens se Huiseienaarfonds soos gepubliseer by Goewermentskennisgewing no. R. 1987 van 27 Desember 1963, goed te keur:

WYSIGINGSLSYS.

Regulasie no. 3.

Vervang regulasie no. 3 deur die volgende:

„3. Aan enige dienaar van die Administrasie, hetsy getroud of ongetroud, wat lid is van die Spoorweg- en Hawesuperannuasiefonds, kan toestemming ingevolge subartikel (3) van artikel ses-en-sewentig van die Wet verleen word om huiseienaarbydraes aan die Administrasie te betaal ten einde voorkeur te verkry by die toekenning van 'n behuisingslening ingevolge regulasie no. 8, en ten einde 'n kapitaalkrediet beskikbaar te hê om 'n behuisingslening aan te vul wat daarna aan hom toegestaan mag word, met inbegrip van 'n daaropvolgende lening waarvoor hy moontlik in aanmerking wil kom ingeval 'n lening wat reeds aan hom toegestaan is, sou verval as gevolg van die kansellering van sy ooreenkoms met die Administrasie. As sodanige toestemming verleen is, mag bydraes betaal word vanaf die datum waarop die dienaar lid van genoemde superannuasiefonds word, of van enige later datum, maar in elk geval nie van 'n datum voor die eerste dag van April 1956 nie.”

Regulasie no. 10.

Vervang regulasie no. 10 deur die volgende:

„10. Wanneer 'n behuisingslening toegestaan word aan 'n dienaar wat bydra, moet die laaste bedrag afgetrek word van die dienaar se salaris of loon vir die betaalmaand voor dié waarin die eerste bedrag ten opsigte van die behuisingslening afgetrek word tensy toestemming ingevolge regulasie no. 3 aan die dienaar verleen is om met sy bydraes voort te gaan vir die doeleindes van enige daaropvolgende lening waarvoor

No. R. 85.]

[15 January 1965.

The State President has, in terms of section thirty-two of the Railways and Harbours Service Act, 1960 (Act No. 22 of 1960), been pleased to approve of the South African Railways and Harbours Staff Regulations, published in Government Notice No. R. 1045 of the 15th July, 1960, as amended, being further amended as follows:—

SOUTH AFRICAN RAILWAYS.

STAFF REGULATIONS.

SCHEDULE OF AMENDMENT.

(Operative from 16th August, 1964.)

Regulation No. 56.

Substitute the following for sub-paragraph (b) of paragraph (3):—

“3 (b) Where the amount due to a driver (road transport service), trainee or assistant, who was employed on a road transport service prior to 16th August, 1964, in respect of overtime worked during any one month is less than the appropriate rate on the scale contained in Annexure B to these regulations, a minimum payment equivalent to such rate will be made to the servant concerned on a personal to holder basis.

This provision does not apply to servants appointed to any of the positions mentioned on or after 16th August, 1964.”

No. R. 84.]

[15 January 1965.

REGULATIONS MADE UNDER SUB-SECTION (6) OF SECTION SEVENTY-SIX OF ACT NO. 70 OF 1957.

The State President has been pleased to approve the amendments, as shown in the following Schedule of Amendment, to the regulations in regard to the Railways and Harbours House Ownership Fund published under Government Notice No. R. 1987, dated the 27th December, 1963:—

SCHEDULE OF AMENDMENT.

Regulation No. 3.

Substitute the following for regulation No. 3:—

“3. Any servant of the Administration, whether married or unmarried, who is a member of the Railways and Harbours Superannuation Fund, shall be eligible to be granted permission in terms of sub-section (3) of section seventy-six of the Act to pay house ownership contributions to the Administration for the purpose of obtaining preference in the granting of a housing loan in terms of regulation No. 8 and of establishing a capital credit to augment any housing loan which may thereafter be granted to him, including any subsequent loan for which he may wish to be considered in the event that any loan already granted to him should lapse by reason of the cancellation of his agreement with the Administration. If such permission has been granted, contributions may be paid from the date on which the servant becomes a member of the said superannuation fund, or from any subsequent date, but in any event not from an earlier date than the 1st April, 1956.”

Regulation No. 10.

Substitute the following for regulation No. 10:—

“10. When a housing loan is granted to a servant by whom contributions have been paid, the last payment of such contributions shall be deducted from the servant's salary or wages for the pay month preceding that in which the first deduction is made in respect of the housing loan, unless permission has been granted to the servant, in terms of regulation No. 3, to continue his contributions for the purposes of any subsequent loan for which he may wish to be considered.

hy moontlik in aanmerking wil kom. Sodanige bydraes, saam met die rente wat ingevolge regulasie no. 7 daarop opgeloop het, word daarna aan die dienaar beskikbaar gestel en aangewend vir die aankoop van 'n huis ingevolge die skema, hetsy as 'n aanvulling van die maksimum behuisingslening wat aan hom ingevolge die voorwaardes van die skema toegestaan kan word, of as 'n kontantstorting teen die koopprys van die huis as die maksimum lening nie gebruik word nie. Indien 'n dienaar aan wie 'n behuisingslening toegestaan is, met sy bydraes voortgaan of bydraes begin betaal vir die doeleindes van 'n daaropvolgende lening waarvoor hy moontlik in aanmerking wil kom, word sodanige bydraes tesame met die rente daarop, insgelyks aan hom beskikbaar gestel en vir die voormelde doeleindes aangewend, ingeval so 'n daaropvolgende lening aan hom toegestaan word."

No. R. 86.] [15 Januarie 1965.]

Dit het die Staatspresident behaag om kragtens artikel *wee-en-dertig* van die Wet op Spoorweg- en Hawediens, 1960 (Wet no. 22 van 1960), goedkeuring daaraan te verleen dat die Personeelregulasies van die Suid-Afrikaanse spoorweë en Hawens, soos gewysig, wat in Goewermentscennisgewing no. R. 1045 van 15 Julie 1960 gepubliseer s, soos volg verder gewysig word:

SUID-AFRIKAANSE SPOORWEË.

PERSONEELREGULASIES.

WYSIGINGSLYS.

(Van krag van 1 Augustus 1964.)

Regulasie no. 50.

Vervang paragraaf (6) deur die volgende:

„(6) Spesiale toelaes is betaalbaar teen sodanige skale en onder sodanige voorwaardes as wat van tyd tot tyd bepaal mag word, aan lede van die personeel in die Lugdiensdepartement, van wie daar vereis word of vereis mag word om diens aan boord van 'n vliegtuig gedurende vlugte te doen.”

No. R. 87.] [15 Januarie 1965.]

Dit het die Staatspresident behaag om kragtens artikel *wee-en-dertig* van die Wet op Spoorweg- en Hawediens, 1960 (Wet no. 22 van 1960), goedkeuring daaraan te verleen dat die Personeelregulasies van die Suid-Afrikaanse spoorweë en Hawens, soos gewysig, wat in Goewermentscennisgewing no. R. 1045 van 15 Julie 1960 gepubliseer s, soos volg verder gewysig word:

SUID-AFRIKAANSE SPOORWEË.

PERSONEELREGULASIES.

WYSIGINGSLYS.

(Van krag van 1 Augustus 1964.)

Regulasie no. 46.

In die eerste reël van subparagraaf (a) van paragraaf (3) vervang „R3,000” deur „R3,600”, en in die eerste en derde reël van subparagraaf (b) van paragraaf (3) vervang onderskeidelik „R3,000” deur „R3,600” en „R3,150” deur „R3,750”.

DEPARTEMENT VAN POS-EN-TELEGRAAFWESE.

No. R. 83.] [15 Januarie 1965.]

Dit het die Staatspresident behaag om kragtens subartikel (4) van artikel *twee* van Wet No. 44 van 1958 sy goedkeuring daaraan te heg dat Goewermentscennisgewing No. R. 610 van 29 April 1960, soos gewysig, verder gewysig word deur die skraping van die sterretjie langs „Angola” onder die hoof „Verskillende Klasse Telegramme” op bladsy 1.

All contributions, together with any interest accrued thereon, in terms of regulation No. 7, shall thereupon be made available to the servant and shall be utilized for the acquisition of a dwelling under the scheme, either by way of augmenting the maximum housing loan that can be granted to him under the conditions governing the scheme, or by way of a cash deposit against the purchase price of the dwelling when the maximum loan is not utilized. Where a servant to whom a housing loan has been granted continues his contributions or commences to pay contributions for the purposes of any subsequent loan for which he may wish to be considered, such contributions, together with the interest thereon, shall likewise be made available to him and shall be utilized for the purposes aforementioned, in the event of such subsequent loan being granted to him.”

No. R. 86.] [15 January 1965.]

The State President has, in terms of section *thirty-two* of the Railways and Harbours Service Act, 1960 (Act No. 22 of 1960), been pleased to approve of the South African Railways and Harbours Staff Regulations, published in Government Notice No. R. 1045 of the 15th July, 1960, as amended, being further amended as follows:—

SOUTH AFRICAN RAILWAYS.

STAFF REGULATIONS.

SCHEDULE OF AMENDMENT.

(Operative from 1st August, 1964.)

Regulation No. 50.

Substitute the following for paragraph (6):—

“(6) Special allowances are payable on such scales and under such conditions as may be laid down from time to time to members of the staff employed in the airways department, who are, or may be, required to perform duties on board an aircraft in flight.”

No. R. 87.] [15 January 1965.]

The State President has, in terms of section *thirty-two* of the Railways and Harbours Service Act, 1960 (Act No. 22 of 1960), been pleased to approve of the South African Railways and Harbours Staff Regulations, published in Government Notice No. R. 1045 of 15th July, 1960, as amended, being further amended as follows:—

SOUTH AFRICAN RAILWAYS.

STAFF REGULATIONS.

SCHEDULE OF AMENDMENT.

(Operative from 1st August, 1964.)

Regulation No. 46.

In the first line of sub-paragraph (a) of paragraph (3) substitute “R3,600” for “R3,000” and, in the first and third lines of sub-paragraph (b) of paragraph (3), substitute “R3,600” for “R3,000” and “R3,750” for “R3,150” respectively.

DEPARTMENT OF POSTS AND TELEGRAPHS.

No. R. 83.] [15 January 1965.]

The State President has been pleased, in terms of sub-section (4) of section *two* of Act No. 44 of 1958, to approve that Government Notice No. R. 610 of the 29th April, 1960, as amended, be further amended by the deletion of the asterisk against “Angola” under the heading “Classification of Telegrams” on page 1.

No. R. 69.] [15 Januarie 1965.

Dit het die Staatspresident behaag om kragtens artikel drie van Wet No. 44 van 1958, sy goedkeuring daaraan te heg dat Goewermenskennisgewing No. R. 1790 van 11 November 1960, soos gewysig, verder soos volg gewysig word:—

Op bladsy 6.

(1) Onder die hoof „Basiese Telegramtariewe (Inter-territoriale)” skrap—

„Angola 14⁽³⁾ 14⁽⁴⁾”

en vervang dit deur—

„Angola (met inbegrip van Kabinda) ... 17⁽²⁾ 17⁽⁴⁾”.

(2) Onder die hoof „Buitelandse Telegramme”, subhoof „Afrika”, skrap—

„Portugees-Wes-Afrika (Angola en Kabinda).”

DEPARTEMENT VAN ARBEID.

No. R. 68.] [15 Januarie 1965.

WET OP NYWERHEIDSVERSOENING, 1956.

BAK- EN BANKETNYWERHEID, PRETORIA.—
VERLENGING VAN GELDIGHEDSDUUR VAN
OOREENKOMS.

Ek, ALFRED ERNEST TROLLIP, Minister van Arbeid, verleng hierby, kragtens subparagraaf (i) van paragraaf (a) van subartikel (4) van artikel agt-en-veertig van die Wet op Nywerheidsversoening, 1956, soos gewysig, die tydperke vasgestel in Goewermenskennisgewing Nos. 1989 van 11 September 1953, 1713 van 20 Augustus 1954, 2106 van 15 Oktober 1954, 2065 van 14 Oktober 1955, 1876 van 19 Oktober 1956, 540 van 12 April 1957, 1226 van 16 Augustus 1957, 764 van 22 Mei 1959, 1607 van 9 Oktober 1959, 1608 van 9 Oktober 1959, 78 van 22 Januarie 1960, 915 van 27 Oktober 1961, 114 van 26 Januarie 1962, 851 van 8 Junie 1962, 109 van 25 Januarie 1963, 488 van 5 April 1963 en R. 103 van 24 Januarie 1964, met 'n verdere tydperk van ses maande.

A. E. TROLLIP,
Minister van Arbeid.

No. R. 69.] [15 January 1965.

The State President has been pleased in terms of section three of Act No. 44 of 1958, to approve that Government Notice No. R. 1790 of the 11th November, 1960, as amended, be further amended as follows:—

On Page 6.

(1) Under the heading “Basic Telegram Tariffs (Inter-territorial)” delete—

“Angola 14⁽³⁾ 14⁽⁴⁾”

and substitute therefor—

“Angola (including Cabinda) 17⁽²⁾ 17⁽⁴⁾”.

(2) Under the heading “Overseas Telegrams”, subheading “Africa”, delete—

“Portuguese West Africa (Angola and Cabinda).”

DEPARTMENT OF LABOUR.

No. R. 68.] [15 January 1965.

INDUSTRIAL CONCILIATION ACT, 1956.

BAKING AND CONFECTIONERY INDUSTRY,
PRETORIA.—EXTENSION OF PERIOD OF
OPERATION OF AGREEMENT.

I, ALFRED ERNEST TROLLIP, Minister of Labour, hereby in terms of sub-paragraph (i) of paragraph (a) of sub-section (4) of section forty-eight of the Industrial Conciliation Act, 1956, as amended, extend the periods fixed in Government Notices Nos. 1989 of the 11th September, 1953, 1713 of the 20th August, 1954, 2106 of the 15th October, 1954, 2065 of the 14th October, 1955, 1876 of the 19th October, 1956, 540 of the 12th April, 1957, 1226 of the 16th August, 1957, 764 of the 22nd May, 1959, 1607 of the 9th October, 1959, 1608 of the 9th October, 1959, 78 of the 22nd January, 1960, 915 of the 27th October, 1961, 114 of the 26th January, 1962, 851 of the 8th June, 1962, 109 of the 25th January, 1963, 488 of the 5th April, 1963 and R. 103 of the 24th January, 1964, by a further period of six months.

A. E. TROLLIP,
Minister of Labour.

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DIT BETAAL U OM TE SPAAR!

SPAAR

- ★ VIR U FAMILIE SE TOEKOMS!
- ★ VIR U EIE HUIS!
- ★ VIR U AFTREDE!
- ★ VIR ALLE GEVALLE VAN NOOD!

POSSPAARBANK

Die Posspaarbank verdien $2\frac{1}{2}\%$ rente op die maandelikse balans, waarvan tot R100 per jaar van die rente van *Inkomstebelasting Vrygestel* is.

Die eerste belegging hoef nie meer as 10c te wees nie. So 'n rekening is baie handig in tye van nood of wanneer met vakansie, omdat stortings en terugvorderings by enige Poskantoor in die Republiek gedoen kan word.

Nie meer as R4,000 mag gedurende 'n boekjaar deur een persoon ingeleë word nie.

IT PAYS YOU WELL TO SAVE!

SAVE

- ★ FOR YOUR FAMILY'S FUTURE!
- ★ FOR YOUR OWN HOME!
- ★ FOR YOUR RETIREMENT!
- ★ FOR ALL EMERGENCIES!

POST OFFICE SAVINGS BANK

The Post Office Savings Bank earns $2\frac{1}{2}\%$ interest on the monthly balance, of which interest up to R100 per annum is *Free of Income Tax*.

The first deposit need to be no more than 10c. Such an account is very handy in times of emergency or when on holiday, as deposits or withdrawals can be made at any Post Office in the Republic.

Not more than R4,000 may be deposited by one person during a financial year.