

take it, if he could; you had a chance to fight him, if you had courage enough to do so. But the banks have taken a sneaking way of getting your money; they tickle you with a straw on the cheek, and put their hands into your pockets, or the next thing to it; they have deceived you in every way. Emigrants, and friends of emigrants, I would advise you when you come into this country at first, to put all your spare cash into the post-office savings bank; it will be safe, and drawing a little interest — four per cent.; but it is in a safe place until you want it; you will have to give three months' notice of withdrawal; but before you deposit your money the postmaster will give you all the proper and correct information as to what way you must proceed. Then you have plenty of time to look around, now that your money is in a safe place, and you leave it there on interest; and if you have a very large sum that you do not want at present you can deposit a thousand dollars in your own name, another in you wife's name, and a thousand dollars to each of your children, even if you have twenty-five; that would give \$27,000 at four per cent. per annum, which equals one thousand and eighty dollars (\$1,080) interest, and that is a very good "nest egg" to fall back on. Of course, before the year is up you have moved on to your little farm, your crops are all in, and you are preparing for our long winter, the interest comes in very handy. As you have only come out in the spring, and if you have taken up a bush farm, your fuel costs