

11. No charge is made to depositors on paying in or drawing out money, nor for Pass Books, nor for postage on communications with the Postmaster General in relation to their deposits.

12. The Postmaster General is always ready to receive and attend to all applications, complaints or other communications addressed to him by depositors or others, relative to Post Office Savings Bank business.

13. A full statement of the Regulations of the Post Office Savings Bank may be seen at the nearest Post Office.

Emigration Agents of the Dominion in Europe.—London: Sir A. T. Galt, K. C. M.G., the High Commissioner for the Dominion of Canada, 10 Victoria Chambers, London, S. W.; Private Secretary, J. Calmer. Liverpool: Mr. John Dyke, 15 Water Street. Glasgow: Mr. Thomas Grahame, 40 St. Enoch square. Belfast: Mr. Charles Foy, 29 Victoria Place. Dublin: Mr. Thomas Connolly, Nortumberland House.

Immigration Agents in the Dominion.—S. Smith, Hamilton; R. McPherson, Kingston; A. G. Smythe, London; W. J. Wills, Ottawa; J. A. Donaldson, Toronto; J. J. Daly, Montreal; L. Stafford, Quebec; E. Clay, Halifax, N. S.; S. Gardner, St. John, N. B.; W. Hespeler, Winnipeg; J. E. Têtu, Dufferin, Manitoba.

TROUBLE IN THE CLOVER STACKS.

In some localities, farmers who put up their clover hay in good condition, are surprised to find, when they come to feed it from the stack or mow, that it is apparently very mouldy, and hesitate to use it. A close examination shows that the appearance of mould is very deceptive, and that the whiteness is really due to great multitudes of siiken threads, spun by the clover worm (*Asopia costalis*), an insect that has been brought here from the old world, but which makes itself quite at home. The insects are usually found in the greatest numbers at the bottom of the stack, and after it has once established itself nothing can be done for the hay. The farmer who finds his clover hay in this condition should not, another season, stack or store his crop in the same place. It has been suggested that placing the stack upon a foundation, that will allow ventilation from below, will be of service.

"Why have you volunteered?" said rather a careworn-looking, newly-enrolled volunteer yesterday to a fine-looking country soldier. "Why, I have volunteered because I have no wife; and I go for war," was the unequivocal reply. "And now, why have you volunteered?" he added. "Ah!" said the careworn-countenanced little man—for he was little—with a significant sigh, "I have volunteered because I have a wife; and I go for peace!"

Improve the wit you have bought at a dear rate, and the wisdom you have gained by sad experience.

Less time spent in idle dreaming and devoted to the duties of life would give us wealth and contentment.

The afflictions of this life are neither too numerous nor too sharp. Much rust requireth a rough file.

AUGUST.—Oats are one of the staple crops of this country. If you read this in August, your then present year's crop will be harvested. Then look ahead for another year. Oats require good soil well prepared. It is a mistake to think and act as though any poor piece of land was good enough for oats. Poor land, poor oats, poor seed, poor crop. Oats are so important and useful that more attention should be paid to their culture. Every farmer wishes to sow oats that will stand straight, fill good, and yield well, both in straw and grain. The hullless oats offer no advantage, for we want them for horse feed, and for this the hulls are useful. New varieties are being constantly offered. Most farmers are content with good, bright heavy American oats, if possible brought from a northern locality. Hence the demand for good Canadian oats in the American markets.