

I doubt whether the ideal one has yet been proposed. I am now having information upon this subject collected from all parts of the world. Nearly every nation of Europe has a postal savings system of its own. These systems have been in operation for years and by looking them over we can take the best elements of each and form a new system for ourselves that would be especially adapted to our conditions. I think, perhaps, the Canadian system is about as near what we want as anything that is now in existence. I am getting a great deal of information from the postoffice department there and when Congress meets I shall be able to answer almost any questions which are asked me on the subject."

"But, general, can you not give me some of the features of such banks?"

"The idea," replied General Gary, would be to make the postoffices all over the country banks of deposit, where the people could put their savings in small amounts and upon which they would receive a low rate of interest. Each depositor would have a book, the postmasters would take the money and credit the deposits on the book, forwarding the money to Washington for investment. In case the man wanted his money, all he would have to do would be to call upon the postmaster, and it would be paid him. There would of course be certain restrictions as to the amounts of deposits, the time allowed for withdrawal and other things."

"How small an amount would one be able to deposit?"

"The idea would be to make it very small in order that the poorest might be able to use the system."

"But how small, general? Would a deposit of twenty-five cents be received?"

"I think the deposits might be even smaller than that. We have dime-savings banks in Baltimore, which are well patronized, and I believe there are some savings banks which take deposits of one nickel. In the French postal savings banks deposits of one franc or twenty cents are received and in order to encourage the people to save, postage stamps are accepted as a deposit when their value reaches a franc. In some of the countries they have stamps which can be bought and pasted upon a card until an amount is reached equal to the smallest allowable deposit, a franc, for instance, when it is credited on the depositor's book. In some of the countries they have school banks connected with the savings banks. There are thousands of school banks in France, in which the children can deposit a cent or more at a time. A record of the amounts is kept by the teacher and as soon as a child's deposits have reached a franc the credit is made on the postal savings bank books. There are penny banks in England, which are somewhat similar."

"How much would be the largest amount received?"

"That is a question I am not ready to answer," replied General Gary. "I can't say how much one person will be allowed to keep on deposit. The limit will probably be somewhere between one thousand and five thousand dollars. It would not be best to have the limit very high, as the banks are for small savings and not for the investment of the money of the rich."

"What would Uncle Sam do with so much money? The sums deposited would be very great. The amounts in the English savings banks represent an investment of \$10 per capita. If the same ratio should prevail here you would have seven hundred and fifty million dollars on your hands. What could the government do with it?"

"That is another serious question," replied General Gary. "If we were like

some of the nations of Europe and believed in a government debt it could be put into government bonds. We think differently, however. We do not believe as Ben Butler did, 'that a national debt is a national blessing.' Still, even if the debt were paid there will be plenty of places to invest the money for years to come. There will be state bonds, city bonds and other secure investments. We are only on the edge of our development as a nation. We have seventy million people. Our country will support seven hundred million. Until we fill up we will always have need of great sums of money. Our industrial future has possibilities beyond conception, and there is public improvements of different kinds which will be undertaken, the bonds of which will be safe. My idea is that the money should be reinvested, so that the profits would pay all the expenses of the postal savings bank system. I think we could easily do this."

"But would there not be great danger of defalcations? Government officials would be tempted in handling so much money."

"I think not," replied General Gary. "We would surround the system with sufficient safeguards to protect it. Take the national banking system. See how it is guarded. If a national bank breaks over the rules a bank examiner is there the next morning to inquire into the action. I think the government could regulate the savings banks quite as easily as it does the national banks."

"Would we not have some of the postmasters skipping off to Canada?"

"No," replied General Gary. "The postmasters would have but little money on hand at one time. They would have to send the money on to Washington almost as fast as they received it. The rule might be that they would send daily accounts. They would also have to give bonds, so that there would be no danger of loss there."

"Would not such a system require a new clerical force?"

"No, not to any extent," replied the postmaster general. "Our postal machinery is already organized. Many of the postmasters have more time than they can use, and it will only be in the larger places that more clerks would be needed."

"Give me in a word, general, what you think would be the greatest advantage from such banks."

"I have not spoken of the chief profit that the government would get from them," replied General Gary. "Their greatest advantage to us would be in the patriotism which they would inculcate among the people. Every man who has a dollar in the Postal Savings bank will be a better American citizen. He will feel that he has an interest in the government which has charge of his money and is paying him interest on it. He will work hard to support it and will fight for it. The men who have money in the savings banks are not going to join mobs to burn up property. You will not find them among the socialists, and they will be careful not to injure the government credit. Such banks will do much to break down the feeling between the rich and the poor. They will make our people more thrifty, more self-respecting and more patriotic."

FRANK G. CARPENTER.

IN SOUTH CAROLINA.

Rock Hill, S. C., Sept. 26, 1897.

The present time finds myself and companion, W. E. Dawson of Weston, Idaho, at the home of Brother Samuel McFadden, after a walk of twelve miles since we broke our fast with the Lamanites. During the past week we

have held a series of sixty-nine meetings and in doing so we have had our testimony strengthened greatly in the Gospel, which we know to be, as Paul says, "the power of God unto salvation."

I arrived in South Carolina Nov. 17, 1896, at Seneca City, Oconee county. The train stopped and I stepped off alone, a stranger in a strange land. But I soon found a man who said he knew where Elder James A. Smith lived and would drive out in a buggy for the nominal fee of 25 cents, an offer which I accepted. But as with the boy who gave all his coppers for the whistle, so it was with me, for we had scarcely got comfortably seated ere we were there, and I came to the mental conclusion that I had no business with money anyway. As Elder Buckwalter, who was released, was going home, I proffered him my remaining few cents, and took it without purse or scrip.

Sometimes my faith in that line has been put to pretty severe tests, but I have always felt, as our beloved Prophet Joseph Smith says, When God commands obey! "Therefore let no man among you (for this commandment is unto all the faithful who are called of God in the Church unto the ministry), from this hour take purse or scrip, that goeth forth to proclaim this Gospel of the kingdom." Doctrine and Covenants Sec. 84, paragraph 86. The news of my arrival spread like fire among the dry grass of a prairie, and in the evening there was quite a gathering to hear the new preacher. How I got through it I never knew but I managed to feed them second-handedly for the space of thirty minutes, being myself fed in turn by the Fountain of all truth.

My first companion was Elder John Martin. We took up our labor among the Saints pending the arrival of further instruction from President Samuel P. Oldham, and the Lord blessed us exceedingly and richly rewarded us and also His Saints for the faith they put in His promises. Many of them were healed from their infirmities immediately; notably was this the case with Brother William More; he attempted to get up in the morning but found that he could not rise; we hurriedly dressed and administered to him and he arose and went about his work praising God.

After a space of two weeks instructions came to the effect that our presence was necessary at Antreville, a small town in the north center of Abbeville county. Thither we bent our steps, traveling the first day in a snow storm, which was not a very agreeable introduction, but one which I bore as best I could. According to appointment we met there Elders Call and Haskell, the former of Idaho, the latter from Colorado. On the 5th of December we four met Elders Glen of Salt Lake City, B. E. Chatlain of North Ogden, Adrain Wilcox of Lyman, Idaho, and Elder S. P. Oldham of Paradise. We then repaired to the woods (with which this country abounds) and there as a band of servants of the lowly Nazarene, we assembled ourselves in a Priesthood meeting for an hour. I was then assigned to labor with Elder Call in Abbeville county, where we labored until the 22nd of February, 1897, when we finished canvassing the county and were assigned the county of Anderson to canvass. We continued our labor there until the annual conference, which convened May 15th and 16th, near Society Hill, Darlington county. I was assigned to labor in York county with Jos. W. Parker; he was released to return home on the 23rd of June and I continued my labor until the present with Elder Dawson.

We have much to rejoice over, and I feel always that God takes note of