



• \$40,000 •

—WORTH OF—

The Finest Line of

D.R.Y.G.O.O.D.S.

Ever Shown in the West, was

**SAVED FROM THE FIRE!**

Which, Totally Destroyed our Building on the 9th of February.

A GREAT MANY OF THESE GOODS ARE DAMAGED BY

—FIRE, SMOKE AND WATER!!—

Some were saved in a perfect condition.

Damaged Goods have been marked to sell from 10 to 25 per cent. on the nominal cost. Perfect Goods have been Reduced from 25 to 50 per cent. from the regular price.



It is our intention to  
**CLOSE OUT OUR ENTIRE STOCK**  
This month. Any person who has a Dollar's  
Worth of Goods to buy cannot under any cir-  
cumstances afford to miss this opportunity.  
Never Before have such Low Prices  
been made in this City.

Are you Coming to the City

—DURING—

**CONFERENCE?**

If so, do you intend to buy Dry Goods. Providing you do, you can more than  
save the expense of the trip by trading at

**THE LACE HOUSE,**  
119 & 121 MAIN STREET.

GROESBECK & HOUGHTON.

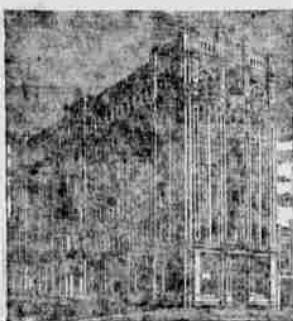
MERCHANTS desiring to close out certain  
lines will be given

**PRICES THAT WILL BE AN OBJECT.**

Improve this the  
**Greatest Opportunity Ever Offered**

In Utah to buy Dry Goods.

Zion's Savings Bank Building.



NO. 1, 3 & 5 EAST Temple St.

#### HISTORY.

Zion's Savings Bank & Trust Company was organized August 10, 1872. A meeting for the purpose of constituting the organization of the bank was held at the President's Office, July 16, 1872, President Brigham Young acting as chairman. At this meeting the name was borne by the institution was adopted and the articles of association constituted. The organization was under the direction of George W. Woodruff, then president. On death of President Smith, he was succeeded by Daniel H. Wells, and in turn by President John Taylor. President Woodruff, who was one of the original incorporators, and at that time elected a director, succeeded President Taylor as president of the bank, and holds that position at the present time. The present officers are:

#### DIRECTORS.

Wihel Woodruff, president; George Q. Cannon, vice-president; Joseph Feltman, Louis B. Rice, Franklin Lyman, Peter J. Grant, Anton M. Lund, August M. Cannon, T. G. Weeden, Jacob Jack, H. B. Clemons, George Reynolds, L. O. Hardy, George M. Cannon, cashier.

#### OBJECTS IN FORMATION OF THE BANK.

In all communities of intelligent human beings the duty of the mass of citizens is over the most important objects of the community, the welfare of which members of society. Among savages, very little care for the future is shown. Among those who are subject to the use of liquor or the enjoyment of vicious habits, all restraint and future happiness or the happiness of others is forgotten. As a rule, these men do not care for their own gratification. The drunkard, as a rule, does not care for his existence, although he knows that whatever a community is noted for its stability, gives the Savings Bank great safety. With this knowledge before him, the official incorporated of Zion's Bank, in forming it, had the idea that an institution would be a most important factor in aiding the wayward sons of men to acquire that empire over which should be the aim of every industrious citizen.

The growth of the bank has shown that its members were not mistakes. Many persons have stated that by depositing their wages or their wealth, as the case might be, in the bank, they could not expect to gain any sum from one dollar up, and pays interest thereon quarterly, of but one cent each year. If this statement is not known, when due to be communicated to the public, it will save the bank from being the object of much derision. However, the members of the bank have been well educated and placed at interest world around. First, a sum was set aside for fifty years and placed in a Savings Bank at five per cent, per annum interest, compounded quarterly, which at the end of that time leaves the depositor a sum which, when divided by any of the preparatory expenses, will leave him with the sum he originally had less a sum of one thousand dollars.

Zion's Savings Bank & Trust Company, aims to give its depositors first, a safe place in which to store in safety of property that which will protect them from the effects of depreciation. Where those who are full of vigor and energy may retire for the years when physical force should no longer sustain a youth and manhood of earnest life.

Second, to pay the highest rate of interest consistent with conservative banking.

Third, for the accommodation of those who are poor until after usual banking hours, the bank is open for deposits at a moderate rate of interest. In addition, the institution has strong and commendable auxiliary savings banks, which it has in operation, and which they are allowed to take home with them, returning same to the parent bank when they are to be opened to deposit their savings.

An Oliver's Tragedy Death.  
A member of the Thirty-fourth Regiment of Cavalry, named Oliver, was killed in the raid down the east side of New York, during the burning of the city, which took long, very little notice, because he died shortly after leaving headquarters. While passing the well known Clinton Square the horse took fright and started on him, Oliver, who was mounted, fell off, and was unable to arrest his progress. The horse was unstrung to stop the animal around the horse, but coming to a right-angled turn to the road at a spot known as Italian Capes, he lost all control. The horse, however, was quickly checked, and after having fallen, rolled over the rocks below.

The animal of the Mediterranean aqueduct, a strong horse, four-year-old and fitly mounted with gunpowder to try and find the bottom. They found a box on the ground, and when they opened it, they found the officer's chamber on the left side, and some hair of the horse stuck to the rocks. Up to the present, however, the bodies have not been recovered. They have probably been taken out to the mountains. Mr. Prentiss, who is now in New York, visited the scene of the accident. The unfortunate officer, who was only thirty years of age, was most popular.

An Englishman's Tragedy.

The election to the Ecclesiastical position in Paris must be a very strenuous contest.

He suffers from rheumatism, and if he prospers in his bid, he will suffer a great deal, yet while it is being stopped and all, we are told, to exceedingly painful, he is yet gently making his trials.

This is an open secret, particularly painful.

A good deal of anxiety exists

in the church. A man might have

entered the Victoria Cross and yet have

some misgivings when that battle began

to rage. In the case in question it was

the English who entered the church.

He may be too old, and his proceedings

were considered but it might have been

put to a different use.

This report does not inform us whether

the chaplain is placed here with the

army, or in a position with

which he can be easily identified.

There is a little difficulty in

knowing when a soldier brings

home, which he may never leave his

grave—house. (See "Illustrated London News".)

Another's Tragedy.

The tale of the chess-trap has al-

ready been told elsewhere.

For the past week the application for ad-

mission to the Associated chess

club has been made up steadily.

These have been to date only for a

day or two, and they generally come

from chess-players.

These applicants are compensated that those that morally

indicate to the worth of the conve-

nient of chess, where they stay until

the season of spring, when they turn

their backs northward. (Washington Post.)

If you are a bank president, never

borrow from the funds of the bank to

engage in speculations of your own

account, even though the bank is owned

by yourself. Then you will not get

into trouble.

#### OFFICERS.

HERBERT J. GRANT, GIDEON BOWDISH, ELIAS A.  
JOHN R. BAILEY, RICHARD DIBBLESS,  
GEORGE R. MITCHELL, THOMAS G. WOODRUFF, J. P.  
GILDED, W. H. BROWN, CHARLES K. BROWN, DAVID  
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## FARM INSURANCE.

We take pleasure in announcing to  
The FARMERS OF UTAH

That the

## HOME FIRE INSURANCE CO.

OF UTAH

Has decided to engage in the Farm Insurance business. Remember that the "HOME OF UTAH" is the only local Insurance Company, and in patronizing it you are dealing with your friends, and the money paid into that Company is kept at HOME and invested in HOME enterprises.

SPECIAL CARE will be used to put Reliable Agents only in the field, whose promises and statements may be fully relied upon.

In order that IMPOSTORS may be prevented from deceiving our friends, every solicitor for the "HOME OF UTAH" will be provided with a commission of authority, signed by the President and Secretary and countersigned by

HEBER J. GRANT & CO.,  
General Agents.