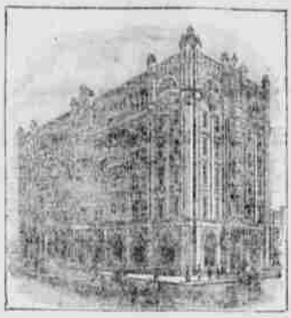
ZION'S ∴ SAVINGS ∴ BANK ∴ BUILDING,

Nos. 1, 3 and 5 EAST TEMPLE STREET.

HISTORY.

ZION'S SAVINGS BANK & TRUST COMPANY was organized August 6th, 1873. A meeting for the purpose of considering the subject of the formation of such a Bank was held at the President's office, July 1st, 1873, President Brigham Young acting as chairman. At that meeting the same took form by the Institution being adopted and the articles of association considered. Incorporation was perfected on date named above, George A. Smith being elected president. On death of President Smith, he was succeeded by Daniel H. Wells, and he in turn by President John Taylor. President Woodruff who was one of the first 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.

WILFORD WOODRUFF, - - President.
GEORGE Q. CANNON, - - Vice-President.

Joseph F. Smith, George Reynolds,
T. G. Webber, Heber J. Grant,
Angus M. Cannon, Lorenzo Snow,
James Jack, Francis M. Lyman,
H. B. Clawson, Anthon H. Lund,
Leonard G. Hardy.

GEORGE M. CANNON, - - Cashier.

OBJECTS IN FORMATION OF THE BANK.

IN all communities of intelligent human beings the thrift of the mass of citizens is one of the most important factors of the weal or woe of the individual members of society. Among savages very little care for the future is shown. Among those who are addicted to the use of liquor or the employment of vicious habits of restraint and self-sacrifice for future happiness or the happiness of those dependent upon them is thrown aside for the pleasure of present gratification. The drunkard, as a rule, does not save his earnings. Statistics show that wherever a community is noted for its sobriety, there the savings Bank grows fastest. With this knowledge before them, the original incorporators of Zion's Savings Bank felt that in a short time such an institution would be a most important factor in aiding the wage-earners among us to acquire that competence which should be the aim of every industrious citizen.

The growth of the Bank has shown that its projectors were not mistaken. Note that it has been the people have availed themselves of the opportunity of depositing their wages, or their wealth, as the case might be, in the Institution. The Bank receives deposits in any sum from one dollar up, and pays interest thereon quarterly, or four times each year. If the interest is not drawn when due it is compounded or added to the principal, and earns interest from that time as if it were an original deposit. Have you ever considered what a little saved each day or each week and placed at interest would amount to? Five dollars a week saved for fifty years and placed in a savings Bank at five per cent. per annum interest, compounded quarterly, would at the end of that time have the depositor a sum greater than that left by any of the prosperous citizens of Utah at time of his death, with the possible exception of a half score of the wealthiest men.

ZION'S SAVINGS BANK & TRUST COMPANY aims to give its depositors: First. A safe place in which to store in seasons of prosperity that which will protect and sustain life in times of depression. Where those who are full of vigor and energy may provide for those days when peaceful rest should happily follow a youth and manhood of earnest toil. Second. To pay the highest rate of interest consistent with conservative banking.

For the accommodation of those who are busy until after usual banking hours, the Bank is open for deposits every Saturday until 8 p.m. In addition the institution has strong and ornamental small, ary Savings Banks, which it loans to depositors, 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 contents.

SAFETY DEPOSIT BOXES in our BURGLAR PROOF VAULT for Rent at a Reasonable Figure.

Prize Essays

On Utah, her Climate, Scenery & Products.

• • •

(The essays here published weekly are from the Rhetoric Class of the B. Y. Academy. They took the prize for "The best collection of compositions on Utah: Her climate, scenery and products." They are presented, as above indicated, only as amateur work, but, it is hoped, as amateur work in the right direction.—N. L. N. Teacher.)

The Climatic Conditions of Utah with Regard to Moisture.

If one were to study the characteristic features of a locality, with a view to making it his home, the keenest consideration would, undoubtedly be the moisture or rainfall.

When the Pioneers were en route for this country, Utah was described to them as a barren waste, almost devoid of vegetation. Upon entering Salt Lake valley they found this to be true, and it did not require a great length of time to ascertain the cause.

Utah lies in the very heart of the arid region of the United States, and it is not surprising that early travelers who had crossed it regarded it as undesirable, if not entirely unfit for human habitation.

Of the 84,000 square miles contained within the boundaries of Utah, only a small percentage can be brought under cultivation.

Unlike the largest portion of Uncle Sam's domain, Utah, with the exception of a small tract lying at the base of the Wasatch mountains between Farmington and Brigham City, depends entirely for her farm products, upon irrigation.

The farming districts lie, for the most part, along the principal rivers or mountain streams. These are subject to great fluctuations resulting from the improvident use in the mountains during the winter, which rush in May and June and swell the rivers to such proportions that great damage is sometimes done to property and crops.

Careful observations have shown that there has been an almost steady increase in the rainfall since the first settlement of this Territory. It is now 14 inches greater than during the first years of the settlement.

Several theories have been advanced to account for this fact. Some have said that it was owing to the manifestation of Divine Providence in behalf of the Latter-day Saints. Some think it is due to the laying of railroad tracks and telegraph lines, but fail to show in what way these would affect the climate. Others impute it to the volcanic theory, and still others to the climatic theory. But evidently the true explanation lies in what is known as the theory of human agency.

In 1847 the area of Great Salt Lake was 1700 square miles, while it is now increased to 2100 square miles, showing too there had been a very material increase in the volume of water contained in the Lake.

It is also ascertained that there has been an increase in the amount of water carried by the rivers into the Lake.

It has been frequently noticed that wherever a settlement is established there follows an increase of the rainfall.

Now let us inquire how man has modified the conditions by which the water supply is regulated or controlled. All the moisture that falls in Utah, either in the form of rain or snow, returns eventually to the air. A part is absorbed by vegetation and soil, only to be given again to the air; another part runs from the surface in streams; and still another part sinks into the ground and afterward emerges as springs.

A part of the water in the streams is taken up by the porous soils, and the remainder flows into Great Salt Lake.

Now the theory of human agency supposes that man has modified these conditions in three different ways: First, by the cultivation of the soil; second, by the raising of herds; and third, by the raising of trees.

By plowing the soil man has made it more porous and absorbent, so that a smaller percentage of the shower runs off. The farmer has also diverted the water from the streams and for irrigation purposes, has forced it into the land, from which it is absorbed by the air.

Cattle, horses and sheep have ranged over large sections of country and have destroyed or reduced the native grasses, thus removing all obstruction from the way of the water in feeding its way to the streams instead of sinking.

The cutting of trees has also had the effect of increasing the rainfall. The removal of the foliage allows that part of the moisture which formerly fell on it and was thrown evaporated, to reach the ground and run off in rills.

But the greatest source of increase in moisture has been the ever-extending area of vegetation, especially in the planting of trees. Every tree is a natural aqueduct, carrying daily two tons of water from deep down in the earth and scattering it as vapor through its leaves. This is the main source of dew. It is believed that the value falling shortly after cutting the first crop of timber are mainly due to the moisture given off by the leaves in becoming hay.

Accordingly Congress passed a law known as the "Timber Culture Act" for the encouragement of tree culture. The object is to increase the area of timber land for the purpose of engendering the fall of rain.

Utah is almost wholly dependent upon local evaporation for her rainfall. Situated as we are, remote from large bodies of water, and surrounded by towering ranges of mountains, the moisture carried by the winds is nearly all precipitated before reaching the Great Basin. And since the circulation of the moisture within the Great Basin is almost purely local, we may conclude that the farmer has been instrumental only in making that circulation more rapid, by removing obstructions.

If it is true that human agencies have been the cause of the increase in our water supply, the prospect for the future is indeed bright. For we may prefer a still greater increase as the West becomes more thickly peopled.

This subject is worthy of study, for by systematic efforts the work of the farmer may be re-inforced still more efficient in increasing the amount of moisture.

P. G. Evans, Lehi, Utah.

The American Girl in Europe.

The universal training of the American girl in Europe crudely describes her as beautiful, rich, strange, with also one defect, so to speak, upon her. I have rarely heard the first descriptive epithet omitted, indeed one is accustomed to see the remaining three adjectives, and I have even heard the first two omitted, and only "Charmer" in America. It seems a new imagination of the Roman race, for in London, Paris or at Nice or Homburg one runs against a tinted beauty of such surprising hues, of a demeanor so tall, so superb, so flashing, with such heads and feet, that the proverbial darkness, who is supposed to have a monopoly of those appendages, is nowhere; than to find that this glorious Helen has come from Denver or Kansas City or still further west? There is no doubt that the relations of race or atmosphere, or whatever makes beauty—that which has not demonstrable authority—is flowing this way. Two-thirds of the Venus de Medici feet of Chinese emigrants, and the opposite nature and little, small hands which would perish in an ordinary of a thousand cards. The one defect, indeed, only I state it—is the American pronunciation, most unusual and, perhaps, one, who now has her feet, self-conscious enough of their southern sisters, who pronounce "the Queen" monopoly.—"The Land of the Almighty Dollar."

Homemade Lines.

It is almost with a feeling of veneration that I now speak my homespun lines which I wove for dinner. They are the lines of a troubled of thus brought over the Atlantic thirty years ago. Through the long period they have been in constant use, and now, after being washed by power looms, they and it as good. For some time they press the hands to so willingly soon and more. Some threads for dinner we have been enough to impress from the ancestral wheel which descend to those relics of a bygone generation.

Here, in this country, the one and only industry is the manufacture of woolen goods. The people are learning to realize its value and manifest as an article of wearing apparel. The southern product, the cheapest cotton, employs the South almost. Why may not the north and to its resources by making this all and in patient, more to take and to make cloth, thus be to meet contemplated. The season, too, would gain by its restriction, instead of spending time and strength upon the more worthless fabric, to be a long, quick, rainless either than sixteen year leases, they might again possess their stores of homemade linen, wool, for dinner, to take and to make cloth, the best product of the problem. We for such for a day. Why may we not do more also? Why not we be more independent of manufactures, the fabrics carried by the people is nearly all precipitated before reaching the Great

CORRECT WAY TO FRY

KNOWLEDGE WHICH SHOULD BE POSSESSED BY THE COOK.

The "Wet" and "Dry" Methods of Frying—Save the Fats and Keep Them Clean—To Have Fried Articles Dry and Crisp Instead of Greasy and Soggy.

During the last thirty years we have made rapid progress in the culinary art, and the cookery of country who have never seemed to have set labored in vain, yet many people are still woefully ignorant. They "fry" in a certain way because they have seen others do it, that fashion, and so to "follow" followed to work almost. Their work strongly their imitations are also.

There are two methods of frying known to experts, rather indiscriminately named in English "wet frying" and "dry frying," or in French by the terms "mouillé" and "frire." Both are excellent when used sensibly, which unfortunately employed the result is, to say the least of it, unfortunate, and leads to the waste of good material. The reason why our cooks so often fail to fry successfully is that they "dry fry" everything, having no notion whatever of wet frying.

To some, to dry fry, is to cook food in a small quantity of hot fat, and in a shallow pan. Omelets, pancakes, fried and boiled, chopped vegetables cut small, are samples of the sort of food which may be correctly cooked thus. Small pieces of meat and fish may also be sealed, and when carefully done are very good, although it is open to question whether they would not be much more satisfactory if fried in a larger pan and a more generous proportion of fat. When meats, articles should be in contact with, using a large pan being, if not so much from sticking, and they should be turned, so that they may be equally cooked on both sides.

To wet fry is to immerse in hot fat, and this method is one which English cooks are so much afraid, and which constitutes wet frying. To fry properly for it is to have plenty of fat—sufficient, that is, to cover the food as soon as that the fat shall be removed as every part alike above and below. Not only is it supposed that to be equally of fat this is essential, but it is on the contrary convenient, as the fat can be used again and again. The small quantity of fat then required in a frying pan is thrown away, and is always through and wasteful for people used for most cooks to throw away a quantity of fat that has been used, and, if it is not thrown away, it is carried the next time it is used, and so on, until it is spoiled, and the pan is left in a state of filth and disgust. The pans of the fishmonger and fishmen will, if you have any, be much more clean, quality is to never allowed to burn, because it is a very bad one. It takes a long time after it has once begun to burn, people who understand frying wood for boiling, but fat, and, if it is a boiled fat, it is not fit for use.

Our mamas very well used to expected to be somewhat, given to fine food, to be a quick food for it. It cannot be too strong, by boiled upon the fire, to the very much fat that can be used for this purpose, and it is the cheapest. Nearly all the great manufacturers of country are boil the greasy and save the refuse to melting that, the greasy and dirty, to be fit for use. Kitchen fat—the skimmings of soup—is the best, and is fit for immediate use, and is fit for use, which, and, and, and