

SATURDAY, NOVEMBER 12, 1892. SALT LAKE CITY, UTAH TERRITORY.

RECEIVED BY ARTHUR WINTER.

Brother John Henry Smith, in his recent remarks, touched upon a subject which is of vital importance to the Latter-day Saints, and that is, the subject of home employment and home industry. It should not be that any of our people are without employment in this country, and some efforts ought to be made by the leading men in the various settlements, where men are unemployed, to give them some kind of employment. It is a great blessing to them, and they may not be consciously in need of it. In connection with this subject it may be as wise to state at this time and to the congregation the fact that during the winter of 1892-93, the Latter-day Saints were very earnest in their prayers and efforts that home industries should be established among the people. I remember distinctly that I was called upon by President Brigham B. T. Horton and others to unite their means together and build a home factory up here on Parley's Hill. I remember that President Young himself also had a factory there about that time. I also remember that President Young called upon me to go to the States and to try to get a start in time to establish a woolen factory near Ogden, and they did so. I remember President Young was very anxious to have a woolen factory established down in our "Hillside" country. I remember certain brethren were called and commanded to go down there to establish it. I remember that the factory was very anxious that the employment should be given to some of the people in the direction of plant-

[illegible][illegible][illegible][illegible][illegible]

of Wisconsin, in the
New, he has
to number of
and you wish
on industrial
education, was
the fact that
industrial laws,
that he does not
myself, nor
better that
an out-thrust
of the state. It is
that it is not
rather to be re-
to be controlled.
I say it is
not a social
law, but a
law, though all
at putting.
I have been
that this and
and then.

able my own
in order to be
all you, that
or you, and
themselves, why
possibly? If I
return to use
the law, I can
use it, why
then? And if
I can use it, I
refrain from
use the moral
upon your
to you that
can from those
view that you
hear that I
as any more
a good piece
of your sister
to that I do
not intend
that I have
of that has
and to the
of this I have
been faithful,
and to be
and ex-
I intend in
the industrial
to close in the
home-made
today things
to close, pay-
of or none
we in the
in the work-
sail Lake, in
the Territories
to those that
to ourselves
and none present
that, you will
the law, and
industrial into
of the people
thousands of
and their
and their
their own

real, wealth, property
gave supporting it. I
may (and help me
play) in the 19th

—James C. Smith

The highest of the
fairly said to be
Ireland, and Ireland
in a better light
and settle the land
in a better light.
I do not mean
to mean anything
more definite than
I have already
expressed in letters
to the friends of
the cause in
the domain of public
and law the second
the same property
which will be all
of the land.
Works will will
possibly, as only
the friends will
ought to every the
will be of the same
force.—A. In Canada
again.

Valuable results

Two valuable results
A. G. Pratt, in Kansas
Co., got two letters
in the morning. They
three hours before he
ruled, and any letter
of them is Madison
city of 1844 the
North are well known
Ohio. The attitude
of the and almost
parted.—C. H. Bacon

**EA
QUAKER**



**NEARBY, BUT
QUAKER, BUT
THE WORLD TO MAKE
MONEY AND BE
THE**

**T
OATS**



NO GRIT.
No heart food in
crumbs, bones and
and pure and

NERVE, BUT NO GRIT.
Quaker Oats is the best food in the world to make nerves, bone and muscle; and it is clean and pure and free from evil.

HISTORY.

ZINN'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 name now borne by the institution was adopted and the articles of association considered. The organization 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 Juvenal 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:



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,			Anthony 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 well 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 enjoyment of vicious habits all 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 industry, 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-earner among us to acquire that competence which should be the aim of every industrious citizen.

The growth of the bank has shown that its promoters were not mistaken. More than 11,700 people have attended this by depositing their wages, or their wealth, as the case might be, in this 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 leave 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 our wealthiest men.

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 3 p. m. In addition the Institution has strong and ornamental auxiliary 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