

THE ONE THING NEEDED.

The hopeful tone in which the *News* Saturday spoke of the financial outlook proves to have been fully justified in the results. Today the feeling is materially improved and the situation generally is much easier. People are recovering their sober senses, they see there is no occasion for especial excitement, and that all that is needed is calmness, patience and a little confidence to extricate us from the crisis which a really absurd nervousness seemed likely to precipitate upon us. With the restoration of the normal feeling that it is now our pleasure to report, the time seems appropriate for a word of comfort and of advice upon the all-prevailing topic.

The two factors that either in combination or in antagonism constitute the difficulty alluded to, are the banks of a community and the community itself. Both are subject to sudden impulses, are influenced at times by trivial causes, are in such cases frequently their own worst enemies; and both accordingly have a plain and unmistakable duty which common sense and self-preservation should prompt them to perform.

We are bound to say that the community is in the majority of cases the chief offender. Its members scare at a shadow, and in the mad rush to save themselves from the impending danger, they pull down upon them the ruin that otherwise would never have come. Rather than trust their money in the banks in times like the present, they clamber over one another to get to the window to draw it out; and having obtained it, they sneak off home, hide their cash under the bed or bury it, and think they are wonderfully sagacious. Yet there has never been a day in the banking history of Utah when the money was no ten times safer in the banks than it was in the hands of its owners. This we say with the disaster at Park City and the two at Provo immediately in mind. If one exclaims, banks some times fail, we reply: that is true; but where there has been one bank failure, have there not been a hundred fires and a hundred burglaries and robberies in private houses? Admitting that at times a bank may be forced to a suspension; do not the figures show that it will be able with a little time to pay out not only dollar for dollar but even two for one? Is this not the case with the banks alluded to? Read the statements of the two Provo institutions. Every sane person will have to admit that their condition was good. The plain fact is, their patrons forced suspension upon them. The same foolish tactics are responsible for the majority of failures. In the very nature of things this must be so; it cannot be otherwise unless there is actual dishonesty in the bank itself, which in the case of our Utah institutions has never even been hinted at. People forget, apparently, that their bank officials are solid men in the community; that all their interests are at stake; that their homes and families and personal honor are part of the community. They forget that these men have been among them for many years; that

their word is everywhere unshaken and unsullied; that they are not adventurers and speculators and thieves. All this is brushed away by a silly rumor; the rush begins, depositors go wild, and the strongest bank is made to tremble. Could folly further go?

On the other hand, the banks have it in their power to help restore confidence by showing it themselves. As the financial anchors of the community they must on their part exhibit forbearance and patience. To force collections when the debtor is an old-time patron or a man or firm whose responsibility and honor are unquestioned, is to increase the distrust and hasten the peril from which they themselves have most to fear. As they expect confidence from others, they must extend it to others. If the public can be taught to feel that the banks are all right, their resources abundant, their integrity above reproach, the banks can surely manifest an equal feeling of security with reference to men whose business is all above-board and who value their honor higher than their life.

The times call for the display of mutual confidence. It alone is needed to bring back the accustomed security and prosperity. The community as a whole is all right individually; the banks, one and all, are all right, too. All that is necessary is that on both sides this feeling should be entertained and exhibited.

A RESCUE ON THE COLORADO.

The July number of the *Cosmopolitan*, John Brisben Walker's popular monthly, and which is hereafter to be delivered at the astonishingly low price of 12½ cents per number, contains among other excellent articles a graphic sketch by Robert B. Stanton, the well known civil engineer, entitled "Engineering with a Camera in the Canyons of the Colorado." The writer tells of the perilous journey of his party by boat down that wonderful river; and the rugged scenery and marvelous atmospheric effects give his fine descriptive powers full opportunity, the whole being plentifully and beautifully illustrated. Early in the journey the photographer meets with a mishap by which he breaks his leg and sustains other injuries. This renders him incapable of continuing the trip; but the problem is, what to do with him—the unbroken gorge appears to offer no escape to the plateaus above where here and there are scattered settlers. Mr. Stanton at length discovers a side canyon, and at daybreak himself and two companions essay it in the hope of finding a way out. Gaining the top at noon, his associates return to camp while their chief continues on 35 miles to a Mormon settlement to get a wagon. He reaches his destination at midnight, and after refreshing himself from his host's pantry, turns into bed and sleeps "the sleep of a Latter-day Saint" except for a throbbing, glistening blister on his heel. His next paragraph we quote in full:

How different were my surroundings the next night! The picture is photographed upon my memory if nowhere else. We had traveled many miles with the wagon around the heads of the side canyons on the plain west of Lee's Ferry,

but could not reach the sick man that day as we had hoped. It was late, and we camped for the night on the open prairie—the old Mormon, his little son and I. A snow storm was driving from over the mountains. Our supper was cooked by a sedge-bush fire—the bacon, the coffee, and the bread; but before it was eaten my friend knelt upon the ground, and turning his face up to heaven, while the snowflakes fell upon his white beard, offered up a fervent prayer for blessing upon ourselves and upon those at home, for care for the wounded man, and strength for ourselves and the horses till we could reach him and take him to a place of safety. I would that all of my Christian friends had the spirit of kindness and charity that it has been my good fortune to find among the Mormons in northern Arizona and southern Utah. This man was generous to a fault,—sincerely honest, and honestly sincere. What more can a man be?

Our appreciation of these graceful expressions would admit of nothing less than their entire reproduction, so that they shall meet eyes which might otherwise never see them. This pleasant duty fulfilled, it is only necessary for the purposes of this article to add that the unfortunate photographer reached Lee's Ferry in safety and was there tenderly nursed back to complete restoration.

HANDCART MISSIONARIES.

To the following letter, which explains itself, a place is willingly given:

Editor Deseret News—Since the publication in the *DESERET NEWS* of the handcart missionaries' experience while crossing the plains, thirty-six years ago, I am reminded by one of the captains of ten (Thomas Hall of St. George) that I omitted two names in my list, who were also members of the company. I much regret this omission and cheerfully forward them to you, if you will kindly give place to them in your paper: viz. John Malon and Robert Miller, the former from Box Elder, the latter from Parowan. Yours truly,

GEORGE GODDARD.

MANTI TEMPLE NOTICE.

Manti Temple will close for renovation on the 21st of July, and open for ordinance work on the 4th of September, 1893.

JOHN D. T. MCALLISTER.
June 20th, 1893.

Tramps are commencing to pour into Alameda county, California, and in consequence the constables and justices of the peace are prosperous. The county jail is now said to be filled with tramps, some of whom claim to be hard-working men. The constables arrest the poor fellows without any cause whatever, just to get the fees. The justice of the peace makes no objection, because he gets his fees also out of the arrest. The arrest of workmen for vagrants has now become notorious at the county jail. Sheriff McKillop is powerless to take any action in the matter because the law allows the constable the fees no matter whether his men are convicted or not. The fees each month allowed justices and constables are beginning to be enormous.