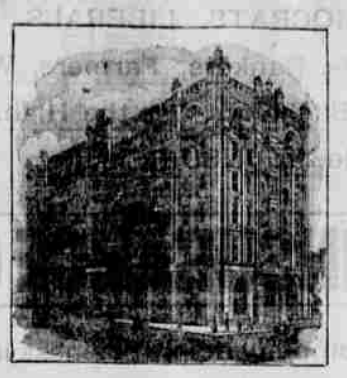
ZION'S ∴ SAVINGS ∴ BANK ∴ BUILDING,

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 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 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.

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 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 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 promoters were not mistaken. More than 11,700 people have attested 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, on four times each year. If this 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.

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 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.

WAKEMAN'S WANDERINGS

AMONG THE GREAT SCHOOLS OF ENGLAND—II.

Eton College, Beside the Thames, Noted by Royalty for Four and a Half Centuries—Its Venerable Buildings and Wooded Environs—Sketch of the Present Great Establishment—Flogging and "Fagging" Still in Vogue.

[Copyright, 1892, by Edgar L. Wakeman.]

ETON, England, Nov. 1.—Eton, in many respects the greatest of the endowed schools of England, has always basked in the sunshine of royalty. Literally and figuratively the sun has always shone upon it from the direction of Windsor. Literally and figuratively, too, the eyes of the sovereign are always upon it.

If you come by rail from London to Eton you must of necessity pass through the royal borough of Windsor; for at Windsor is the terminus of the little branch line over which roll the stately coaches of the Queen. You will at course visit Windsor Castle. From its towers and terraces the most remarkable object in all the landscape is Eton College. The castle is a short distance from the south bank of the Thames, and the college is about the same distance from the northern bank.

Around Windsor Castle huddles a compact though shovely old town. Crowding close to Eton College is a lesser though pleasanter collection of narrow windowed shops, sung and often picturesque boarding or "dames" houses where the youngsters of Eton dwell, decayed hostelries and tiny homes of those who in time come to subsist upon the meager though permanent gainings of an modest and decorous collegetown. The Thames, here a beautiful, placid and almost dangerous stream, winds in and out and on between, separating Buckinghamshire and its olden college town from Berkshire and its world famous royal demesne.

The chief thoroughfare of Windsor winds from east to west around the southern walls of the castle, at its southwestern angle, just beyond the Henry VIII Gateway, merges into High street, and this, abruptly descending under the famous Curfew Tower, becomes Thames street. The latter, disclosed by the castle walls on the east and modified shops on the west, leads to a bridge across the Thames.

When you have filed here for a time among the crowds of gay boatmen thronging the bridge and river banks above and below and set your face toward the college, you are upon the one long straggling street which Eton possesses. This, now and then entered by pretty courts and lanes, extends no more than a half mile, when it breaks into two beautiful country roads—the one winding to the west to Slough, where dwell the vicar of chameleon fame, and the other to Slough, where Herschel lived, and thence on to Stoke Pogis, where sang and lies buried the author of the "Elegy."

Just where these roads diverge, beneath noble elms, where ivy and creepers almost cover every ancient wall, are clustered the chief buildings, various offices and principal masters' houses of Eton College. Invested entirely of its scholastic association it is as pleasant and restful a spot as one can find in England.

Along both sides of the highway, which here runs northeasterly toward Slough and back northwesterly toward Windsor, close up to the street line are massed the quaintest of strange old structures. From time to time most of these have been added to the original college buildings, or some building devoted to other purposes has been in a way transformed for school uses. Still the charming and curious spectacle is presented of a town's chief thoroughfare, retaining many of its old time town aspects, forming something like a long yet respectful and stately way through an ably planned and vagariously disposed though always picturesque college retreat.

The original college buildings are all to the east of this highway. Opposite are the score or more which have been built or acquired. It you should stand immediately in front of the former by the worn archway through which for more than four and a half centuries have passed in and out stately Collegers with flowing gowns and dippant Oppidans without, as far as you could see toward Windsor and up the gentle turnings of the diverging highways, every ancient building has its use for Eton school, Eton master or officer, Eton printing, Eton books, or some other sort of occupancy necessary to the conduct of Eton College affairs.

The antiquity of the school is very great. The place Henry VI was its founder. Some material token of his affection for the Holy Church must be made. Evidently his idea was to emulate the example of William of Wykeham, who established the first endowed school of this class at royal Winchester, and New School at Oxford, to receive its graduates. So Henry made Eton the secondary school of the secular King's College in the University of Cambridge, to which scholars are elected from Eton. The site was undoubtedly selected so that the institution might be under the immediate eye of Henry. A dreary, dull and lonely spot it must have been in olden days. The King did not even own it. It was entirely outside the royal demesne of Windsor. He was compelled to purchase the perpetual advowson of the parish church of Eton and many tracts of land in the shires of Bucks and Berks, and some of the estates still held by Eton College were taken from such ancient abbeys as Feramn, Fontenay, Vry and St. Stephens at Caen.

Though the college was founded in 1440 minum admission was not given to the provost, fellows, clerks and scholars until December, 1443. The emoluments for Eton were almost a literal transcript of those at Winchester. Its incorporated name was "The King's College of our Lady of Eton beside Windsor," and its original foundation provided for a provost, ten fellows, four clerks, six choristers, a schoolmaster, twenty-five poor and indigent scholars and twenty-five poor and infirm men, who were "to pray for the king."

Aside from the official governing body the actual school officers of Eton now comprise a crown appointed provost, a similarly appointed "principal or president," who must be a master of arts and a member of the Church of England (not necessarily in orders) over thirty years of age, ten "fellows," who are members of the governing body, a vice provost, masters, secretaries or clerks, an auditor, a head master, a lower master, about thirty assistant masters, and "conducts" or chaplains.

All ordinary discipline may be said to emanate from the "houses," whose keys are at the foundation reside, whose masters are directly responsible to the head and lower masters for the good conduct of those in charge; to the "captains" of the "houses," who are selected from among the scholars in the houses to assist in keeping order, and, secondarily, both from "fagmasters" over their respective deputized "fags," and through the general supervision by all upper forms or divisions of the school over all members of the successive grades below them. It is an odd system to us Americans, but it is a good one here, because its results are good.

The seventy free or foundation scholars are called "Collegers." Formerly they wore the black cloth gown to distinguish them, but this badge of poverty was some time since removed. The foundation scholarships are open to all home-British subjects between the ages of twelve and fourteen, and are only tenable to the completion of the nineteenth year. These Collegers are educated and maintained during school term or time out of the funds of the college. At the beginning of the century the Collegers' routine and fare were far from enviable. They dined most meagerly at 12 o'clock every day, and supped at 6 on whole school days and at 5 on other days. They assembled in the Hall at 7 every night, and sat there reading for an hour under the care of their captain. At 8 they proceeded to the Lower School, where they recited the prayers, which used to roll earlier times to be said in the Long Chamber. They were then locked up for the night. On Sunday morning they went to the Upper School to sing the 100th Psalm, and to join in prayers read by the Fifth Form Pupposter. Collegers and Oppidans alike went to church at 10 o'clock on Sundays, and they all had to sit in the Upper School between 2 and 3 while a member of the Fifth Form read aloud several pages of that exciting essay, "The Whole Duty of Man."

The dinner consisted invariably of mutton, potatoes, bread and beer, with the addition of pudding on Sundays. As a matter of fact almost every Colleger hired a room in the town in which to get his breakfast and tea, which the college did not furnish, and in which to prepare his lessons. This rendered his expenses nearly equal to those not on the foundation, and an old Etonian vehemently states that begin unlike to incur increased expenses underwent "privations that might have broken down a cabin boy, and would be thought inhuman if inflicted on a galley slave." An ode on a "Nearer Prospect of Eton," after Gray, written in 1790, was filled with sighs for better fare of things and hastened reformation. The quality of the beer was thus alluded to:

Put after plan you drink to satiety
Still sober, you may drink again.
Who can't get drunk with Eton beer?

Everything is now different. Good food is supplied for the hall. Breakfast and tea are furnished at trifling cost. Servants lessen the imposition of "fagging." An assistant master and a matron have domestic supervision. Long Chamber of old, famous for its fifty-two beds, fifth and frolics, has been practically abolished and a new building with separate rooms provided, chiefly by subscription from old Etonians. All badges of inferiority have been done away with. To be indigent and a pauper is no longer necessary to eligibility, and some of the best families of England are glad to have their sons become foundationers.

The "Oppidans" are all Eton boys not free scholars or "Collegers." There is no bar to any boy entering Eton as soon as he can read, and some have been received as young as seven years. The Eton system provides that from the moment he enters until he leaves he good be under the immediate control, so far as his intellectual guidance is concerned, of a tutor who stands to him, while at Eton, in the entire relation of parent or guardian. There is now perhaps on average attendance of 1,000 boys. Fully six are assessions. All of these live in boarding houses, formerly conducted by women or "dames," and while now all but one are under the supervision of boarding masters, who each care for from thirty to fifty youths, they are still known as "dames' houses." These boarding masters are assistant masters of and teachers in the college. So far as mere life and discipline are concerned all of these houses are strictly subject to college law and regulation as though they were set down and securely locked within either of the two college quadrangles.

The principal and original buildings form two huge quadrangles. The first, entered from the highway through a stately battered archway, is adorned by a central statue of the royal founder in bronze. This square, called the "School Yard," is inclosed by the chapel, schools, dormitories, masters' chambers, clock tower and "election chamber," where the highest gifts of the college, the scholarships to King's College, Cambridge, are annually bestowed.

The lower quadrangle, nearest the Thames, which Eton college properly faces, comprises the cloisters in which are the residences of the provost and fellows, and the library, which is reached by a flight of steps to the left of the entrance of the cloisters. Beyond the cloisters are the fine college gardens, and still beyond these, through a small pastern gate inconspicuously mounted with ivy and "Weston's Yard," you come upon the "Playing Fields," where on holiday evenings, in what is called "Poets' Walk," the cricketers are wont to take their rest. These "Playing Fields," dearest of all things at Eton to all Etonians past and present, comprise an extensive tract of ground, intersected by a pretty stream running into the Thames and crossed by a small bridge. They are covered with rich verdure and shaded by venerable elms, the Thames calmly rippling by, the cloisters, tower books, and Windsor Castle towering in the distance.

The chapel is a noble structure. Here, in the silent mementos to those who have rendered the old school famous by their own subsequent prominence, in the Upper School, adorned with its marble busts of Etonian worthies who became England's greatest statesmen, divines, philosophers and poets, and in the best of noted names carved every where upon the ancient woodwork by not boyish hands, one finds the real answer to all impulses of criticism upon what seems at first to an American a dead sea system of education of the British youth of today. Two digging blocks have been in past times the unmistakable home away, but another stands in their place. It was not so long ago that the famous Dr. Keate (1809-34) flogged eighty boys in one night; thus quelling an incipient rebellion. Dr. Keate was a little fellow, but he was a man. If your boy or mine or the boy of the proudest earl of England enters Eton, there is no power to prevent him from flogging the most menial drudgery for the fifth and sixth form lads. He is their slave until he himself reaches the Sugarcane's estate.

It is a wonderful lovely, Gladstone, Lord Randolph Churchill, Chief Justice Coleridge, Lord Chatham, Lord Southborne, Canning, Peel, Bolingbroke, Pitt, Sir Humphrey Gilbert, Horace Walpole, Fielding, Holden, and the poets Waller, Gray, Shelley, Benson, Praed and Keay were all in their time boys at Eton—carrying the beer, cleaning the boots, grilling the herring, sounding the toast and shaking the footpacks of their fagmasters above them. The Eton system is hard, horribly hard, from one point of view, and yet, hard all—as imperfect, scrappy and ambitious effort—are impressible memorials of those dead and living lords who have made it a public honor to have worthy sons born at Eton for.

EDGAR L. WAKEMAN.

A CHEST IN WHICH there is no rent can be made warm enough to prevent freezing in it by the use of known paper or newspapers. Sweep down the walls and ceiling joists to remove dust. Then cover them with paper four or five layers thick, pasting them over the lower edges of the joists, leaving air spaces between them and the floors above. In covering the side walls it is not necessary to press the paper into the interstices or uneven places.

How to Make a Cement for Broken Marble.

Add water enough to gum arabic to make a thick mucilage. With this mix well 1½ pounds powdered plaster of paris and five ounces of slited quicklime. The marble must be heated before this cement is applied.

JAPANESE LIVER PELLETS

UNION PACIFIC

UNION PACIFIC SYSTEM.

THE THROUGH CAR LINE.

EFFECTIVE OCT. 12th, 1892.

Trains Arrive and Depart at Salt Lake City Daily.

ARRIVE.

From all Eastern points ..... 2:00 a. m.
From Butte, Portland and San Francisco ..... 6:00 a. m.
From Park City and Cache Valley ..... 10:30 a. m.
From all Eastern points ..... 12:40 p. m.
From Cache Valley and Ogden ..... 7:00 p. m.
From Milford and intermediate points ..... 10:00 a. m.
From Juab and Eureka ..... 6:10 p. m.
From Terminus and Tooele ..... 4:00 p. m.

DEPART.

For all eastern points ..... 8:00 a. m.
For Ogden and intermediate points ..... 8:00 a. m.
For Butte, Portland, San Francisco and Cache Valley ..... 10:00 a. m.
For Cache Valley and Park City ..... 5:30 p. m.
For all Western points and San Francisco ..... 7:00 p. m.
For Eureka, Juab and Milford ..... 7:00 a. m.
For Juab and Intermediate points ..... 4:00 p. m.
For Tooele and Terminus ..... 7:45 a. m.

Sleep, Parlors excepted.

Trains between Juab and Milford do not run Sundays.

CITY TICKET OFFICE, 201 MAIN ST.

D. E. BURLEY, Gen'l. Agt. Pass. Dept.
S. H. H. CLARK, Pres. and Gen. Mgr.
E. DICKINSON, Ass't Gen'l Mgr.
E. L. LOMAX, G. F. & T. Agent.

RIO GRANDE WESTERN.

Standard Guage.

CURRENT TIME TABLE

In Effect August 28, 1892.

TRAINS LEAVE SALT LAKE.

No. 2—For Provo, Grand Junction and all points East ..... 8:00 a.m.
No. 4—For Provo, Grand Junction and all points East ..... 8:30 p.m.
No. 6—For Provo, Provo, Eureka and Silver City ..... 4:30 p.m.
No. 8—For Brighton, Provo, Heber, and points ..... 5:30 a.m.
No. 10—For Ogden and points West ..... 4:00 p.m.
No. 8—For Ogden and West ..... 11:00 p.m.
No. 1—For Ogden and the West ..... 11:00 a.m.

ARRIVES SALT LAKE.

No. 1—From Provo, Grand Junction and the East ..... 11:00 a.m.
No. 3—From Provo, Grand Junction and the East ..... 11:00 p.m.
No. 7—From Provo, Provo, Eureka and Silver City ..... 10:00 a.m.
No. 9—From Brighton, Provo, Heber, and points ..... 4:45 p.m.
No. 2—From Ogden and the West ..... 7:00 a.m.
No. 4—From Ogden and the West ..... 3:10 p.m.

Pullman Palace Sleepers on all through trains. Excursions, close connections. Satisfaction and comfort.

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Trial. Why suffer from the bad effects of La Grippe, Lame Back, Kidney and Liver Disease, Rheumatism, Indigestion, Dyspepsia, any kind of weakness or other disease, when Electricity will cure you and keep you in health. (Headache relieved in one minute.) To prove this, I will send it any one on trial, free.

DR. JUDD'S ELECTRIC BELT.

Pitiers $1, $2, $3 and $5, if satisfied. Also Electric Trusses and Sun Batteries. Costs nothing to try them. Can be regulated to suit, and guaranteed to last for years. A Belt and Battery combined, and produces sufficient Electricity to shock. Free Medical advice. Worse cases, more wanted, price and full particulars. Agents wanted. Address DR. JUDD, Detroit, Mich.

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ROPE SILK,
Wash, Embroidery Silk,

There are the goods, in blue and in red,
Made for the smoothest, strongest of thread;
The silken thread, that every one sells
Was worthy the Mills
"Corticelli" bells.

C. H. SAMPSON, Agent.

'CORTICELLI' KNITTING SILK.
SUPERB WASH COLORS!!

"CORTICELLI" ROLL DRESS BRAID
ABSOLUTELY PERFECT.