The Lace House

$40,000

—WORTH OF—

The Finest Line of

DRY GOODS

Ever Shown in the West, was

SAVED FROM THE FIRE!

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

The Lace House

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 circumstances 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

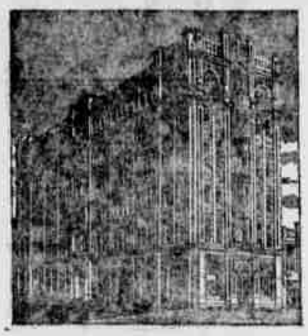
PRICES THAT WILL BE AN OBJECT.

Improve this the

Greatest Opportunity Ever Offered

In Utah to buy Dry Goods.

Zion's Savings Bank Building,



Nos. 1, 3 & 5 East Temple St.

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, Lorenzo Snow, Francis M. Lyman, Heber J. Grant, Anthon H. Lund, Angus M. Cannon, T. G. Webber, James Jack, H. B. Clawson, George Reynolds, L. 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 dependant 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 [illegible] citizen.

The growth of the Bank has shown that its founders were not mistaken. More than [illegible] 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, or 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 per 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 about half a score of our wealthiest men.

ZION'S SAVINGS BANK & TRUST COMPANY aims to give its depositors:

First. A safe place in which to store its [illegible] 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.

A Paternal Government.

Emperor William, who ever since his accession to the German throne has been calling himself the father of his people and telling them that if they obeyed his will all would be well with them, but if they did not obey him they would be "ground to powder," ought least of all to have been surprised at the Berlin riot. His will, be it observed, he considers the same as that of the Almighty. He has said so. If, then, his children come to him howling for bread when they are hungry, it is quite the right thing for them to do. All children go howling to their parents when they want something to eat. Emperor William has constantly preached to the German people that he was the one and the only one who could redress their wrongs, of whatever nature. When, therefore, 10,000 of them, many with families starving at home, marched to his palace door crying for employment, it was unkind, not to say cruel, for William to have his soldiers and police charge into their midst and disperse them. It was not the part of a parent. He ought to have emptied out the last bit of food in the palace storerooms to them.

It seems possible that the father business may be carried too far in case of a government, for it leads the people to depend on the paternal government when they ought to be stirring their wits to help themselves out of a bad situation. That is what they would do in a republic, where men are trained to depend on themselves. A curious feature of the Berlin riots is that the socialists, on whom it has been the fashion to blame every disturbance in Germany for the last thirty years, repudiate root and branch all responsibility for the riot. They declared at a public meeting that they had no share in it. Further, they passed a resolution to the effect that socialists must abstain from disorder, since this only furnishes government a pretext for repressive measures. It will be queer indeed if in the course of time the only law-abiding citizens of Emperor William should be the socialists.

The bad crops and the Herring failure, with Emperor William's foolish speech at [illegible], were the cause of the riots in Berlin. The majority of the rioters were really unemployed workingmen, as it appears, men who, though they had no food, still seem to have been able to get plenty of drink.

Average Life Is Improving.

In the last quarter of a century the average of man's life has improved 3 per cent.—from 41.9 to 43.5 years, and of woman's life 8 per cent.—from 41.9 to 45.3. Of every 1,000 males born at the present day twenty-four more will attain the age of thirty-five than used to be the case prior to 1870; the combined life of every 1,000 persons born at the present day is 3,700 years longer than it was twenty-five years ago. The average human life is now being added to at the rate of nearly five years each century.—St. Louis Republic.

OFFICERS.

HEBER J. GRANT, - President
GEORGE ROMNEY, - Vice-President
RULON S. WELLS, - - Secretary
LEWIS S. HILLS, - Treasurer

DIRECTORS.

HEBER J. GRANT, GEO. ROMNEY, ELIAS A. SMITH, JOHN R. BARNES, HENRY DINWOODEY, JOHN HENRY SMITH, THOS. G. WEBBER, J. F. GRANT, WM. H. ROWE, CHAS. S. BURTON, DAVID ECCLES, GEO. W. THATCHER, P. T. FARNSWORTH.

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.