

order which supplies and caters to what would otherwise be a nice trade knows the difficulty of even asking for a settlement of such accounts. Offense is easily given, while to suspend that credit which is but a convenience and privilege at best involves presumption of insult and probably loss of that trade. If this class of accounts were but few, the difficulty would be less; and if months elapsed between payments it would not be so bad if the seller had the same privilege of extension; but this is denied, for as we have seen, the credits of wholesale houses have a limit, 30, 60 or 90 days is the rule, and promptitude in payment must be as certain as the rising of the sun.

We ask now, why should the retail dealer not expect and have just as definite a time with his collections, why should customers—buyers—act with him as though it was of but little moment whether he is paid or not? There are houses, firms, individuals in trade in this city today, who do not know which way to turn; their home and credit are at stake; sleepless nights and anxious days are theirs, because those whom they have accommodated are dilatory in settling their accounts; and probably the eclat of an entertainment, or a reception, the enjoyment of a trip, the effort at style and display, press and friendly comments upon family and social hospitality, were made possible by the credit of a little store or two, the owners of which would be unwelcome intruders into that charmed circle, which their means for the moment made possible, attractive and enjoyable!

"Short reckonings make long friends," was an aphorism in the days of our fathers. Modern custom reverses this, and finds that "long reckonings make short friends," and few know the amount of bitterness and ill-feeling which has its origin in this apparent negligence or indifference to small scattering accounts.

"Owe no man anything," said Paul. "Owe every man something" is if you can, is the modern idea. And so there are "dunners" and collectors and lawsuits and estrangement beyond computation; and if ever there was any profit in that trade which made the debt, it is all swallowed up in the expenses of collection. Leniency is thus made injurious; it must be understood that there is a limit—thirty or sixty days, as may be determined—after which some simple enactment should insist upon speedy payment by the debtor without expense to the plaintiff, or as some have suggested, debts should be uncollectable by law, thus making every debt "a debt of honor," and so compelling the seller or dealer to be more discriminating than he may have been or is at present.

There is no need for unfriendly feeling in this matter, nor is it unworthy of any community to sense an error or to repair a wrong. Better men than the writer have pointed out the unwisdom of debt, (only an old song maybe) but reiteration at a critical time is good, when reflection, endeavor and promptitude may bring relief to many; one obligation met may furnish the means by which many others can be liquidated, and to say the least of it, there is more real enjoyment in that which is paid for than in many things for

which we are indebted, and which we find it difficult to meet.

Economy, consideration, restraint, and justice are elements of peace, while extravagance, recklessness, indulgence and wrong are all provocative of those feelings which are undesirable anywhere, particularly in a specially representative community.

There are of course degrees of culpability in regard to indebtedness and but few are positively indifferent. When a debtor pleads inability in the main it may be accepted, and he is not always necessarily dishonest who is indisposed to promise at any given time; yet the ready promiser who fails to pay may win more easily the sympathies of a collector. One fact may be asserted in regard to debt in general; many may have an objection to pay part of an account—it must be all or none with them. That this is false pride and evidence of lack of wisdom every dealer would say, but as the installment plan is supposed to be a confession of poverty, so the non-paying plan is inferentially in favor of ability and simple inconvenience.

If the present crisis is accepted as an educator, and the disposition to pay when buying, or to pay on the first or fifteenth of every month is resolved upon and made habitual; if to buy just what is needed and stay when the purse says no, is made a rule, some who now feel embarrassed and humiliated will lose in momentary sacrifice a load of worry, which none save the indifferent and the dishonest can afford to carry!

TROUBLES AT PANACCA.

PANACCA, Lincoln Co., Nevada, July 24.—One of the most violent and destructive storms that has ever occurred since the settlement of the place, struck our town yesterday about 4:30 p.m., lasting about two hours. The storm seemed pretty general but the water causing the damage fell directly east of town where several awails or washes lead into the four principal streets, each carrying a river of water and spreading it over the growing vegetation. The lower town lots suffered terribly, being almost buried with mud and debris. Fences were washed down, cellars filled up, and the bones, tin cans, baskets, and such rubbish from the deserted Indian camps miles away were carried with the streams and piled up as monuments around our premises. Considerable damage has resulted below the village as the growing hay and grain is undoubtedly covered with trash from the streams, and hay lying cut in the fields is drenched and filled with mud.

A fatal shooting scrape took place here on the 17th inst., and in consequence of incorrect statements appearing in our local papers, I ask that you give this account in your paper: James Mathews, aged twenty-five years, who resided here, was shot and killed by Nephi J. Orton, aged twenty-seven years, whose home is at Parowan, Utah. These two men with a few others were drinking some during the morning, and at the noon hour they were in front of the Co-op store, preparing to eat some lunch. Just then D. Wadsworth came along with a load of hay. Mathews stepped towards the

wagon for the purpose of giving him a drink, when the horse, a young, fractious animal, kicked him twice slightly. This caused him to become enraged and he threw the bottle and glass at the horse. By this time the wagon was much cramped and in danger of tipping over. Orton rushed forward, pushed Mathews backwards, and straightened the team. Some few words passed between them about fighting, when Mathews said he was not big enough to fight him with his fists, but would get his pistol and fight in that way. "All right," says Orton. Mathews went home and was soon seen returning, firing two shots as he came up the road. At this point Wm. Kane, a street loafer, asked Orton if he was armed. His answer was, "No," and Kane says, "Come with me, I will get you one." These two soon returned, each having a pistol. Orton advanced towards Mathews, who was conversing with a man in the street, and asked him if he was the little man who was going to finish him with a gun. "I am," says he, and both pulled pistols and began firing, one shot striking Mathews in the right side, when he walked away and received another shot in the same side, which ranged through the heart. He fell forward dying. It is evident from the knowledge of what Mathews' pistol contained that he fired but one shot. Orton was arrested and taken to Pioche, and liberated the third day, the judge ruling that the shooting was justifiable. CORRESPONDENT.

IMPORTANCE OF SUNDAY SCHOOLS.

[Translated from the "Beobachter."]

The importance of the Sunday school not for the Church but likewise for the world can scarcely be overestimated. Untold thousands in almost every rank of society can testify that the Sunday school was one of the most important factors that aided in the formation of their characters—one of the road pointers that led their feet in the way of life.

Thousands of others will testify also that the opportunity to labor in the Sunday school has been one of the greatest blessings of their lives, that while imparting useful lessons to the young their own souls have been blessed, and they have received new strength for the arduous duties of life and clearer views in the divine purposes.

The Sunday school stands in such close relationship to the Church, in fact it forms so important a part in our system of religious instruction, that one can scarcely imagine what we would do without it. In some respects the Sunday school is a very good standard by which to measure the spiritual life of the Church. Point out a branch where there is a flourishing Sunday school and you will find that in that community the members are active in their religious duties; the fast meetings are well attended, the fast offerings are not forgotten, the missionaries and their families are kindly remembered, and the work of the Church in all its various departments will be active and progressive.

On the other hand, point out a community where the Sunday school interests are neglected and it will be