

he buys from one who has simply no office in any locality, from one who pays no taxes, and bears none of the burdens shared by a permanent resident citizen; transient men and foreign firms do not build up a country, they plant no trees, make no ditches, cultivate no farms, build no homes, have no interest in school houses, churches, manufactories, or the country; they take the profits of their deal in Utah to build up cities and interests far away.

Let the home dealer—the store-keeper—scan these numberless drummers, get at the bottom of misleading yet plausible circulars, keep within the range of their capital and credit, give preference to the home house, and deal as far as possible in genuine, honest, straightforward goods, avoiding slackfilled, underweight and adulterated stock; cease buying what you do not need and paying for something you do not get, and trade will be healthier, confidence greater, and credit more reliable than it is at present or for some years gone by!

Read up on your business, study the signs of the times, pull in your horns! If it is possible, reduce your stock to a minimum; study your debtors, and if the money is not reachable, take the next best thing that you can handle; look closely at your indebtedness, pay as fast as you can and save the interest on purchases overdue; avoid outside speculation, “keep to thy business and thy business will keep thee,” as poor Richard says; where you cannot meet an obligation promptly, state the fact frankly to the one who gave you credit, and keep him posted if you want to retain a friend. The writer saw a note for \$2000, by accident the other day, some \$800 interest had accumulated upon it; no business can stand this; it will eat any man out of house and home, a man’s courage (in view of such accumulation) is likely to ooze out at his finger ends, and yet both debt and interest were not in any sense unfair. Money commands its price, but professional money lenders are generally exacting, and “the man who goes there for wool will come away shorn;” another note was seen in the hands of such a borrower, which had paid interest endured upon it, far beyond the amount borrowed, but the principal was still unpaid. The same amount borrowed from Zion’s Benefit Building Society for a home would have been half extinguished by the same prompt payment. Interest, when exorbitant or moderate consumes like rust, it is always good for the one who loans, sometimes for the one who borrows. One per cent per month for money is a grievous sin, yet co-operative stores are known which have paid twice that, their patrons made as much possible; money in the chief centers of business in our country rarely reaches half that figure, and with gilt edge security barely a third.

Debt means mortgage on a man’s time, his energies, his life, his home, his reputation often, which may be dearer to him than all the others. Speculation, inexperience, diving in unknown waters, is often fatal; too many frogs in the fire is dangerous though many deny it; because a man has been or is successful in one or more things is no evidence that he

can circumscribe the world; there are doubtless innumerable things he has not learned; in them he may be “as green as a cabbage.”

A late failure demonstrates this very point, ‘twas a good business wrecked by the insane desire for novelty and extension; don’t be too smart, let it not be said, “this man began to build, and was not able to finish.”

A full purse is a great temptation to many a trader, and where a man empties his own, a few will give him sympathy, but when it is another’s, he is quite likely to be the recipient of blame or contempt. The mistaken may receive pardon however, but the un-reachable, the one beyond suggestion may think himself a genius, yet he is most likely one of two other things, or claiming to be an eagle, he is but an owl after all.

Beware of false friends, do not buy because a glib tongue urges you, rather deem him true who advises caution, who says “buy twice rather than once,” who studies your location, your needs, your prospects, and wants to sell to you reasonably, but objects really to your being “sold.”

For some drummers are both scrupulous and conscientious, most of them are hard workers, patient, persistent and enterprising in their profession; many sell on commission and all need to live, but even a good thing may be overdone, and they have swarmed into Utah like the locusts of Egypt, until the sign seen upon an office door the other day: “Only one at a time admitted,” needs to come into general use. It was well known among the friends of the famous Dr. Johnson that he had quite an antipathy to frogs, but in a conversation he asserted that “nothing in all God’s creation was unobnoxious to him.” “How then about the frogs?” someone asked. “Oh!,” replied he, “I have no particular dislike to frogs, but I do not care to have them napping all over my house!”

Business men who are all readers of the News, will entertain these rough hints, and most of them will justify in their feelings a criticism which they best can understand; the word long ago went out that “Utah people would pay their debts,” but this good feature of character has its drawbacks, one of which is the surplusage of drummers, each vying with the other for a small trade which has been hitherto considered as pre-eminently safe.

Another turn of the wheel, a little more stringency, a few more failures, and there will be greater discrimination in both sales and credit. Firms away off will realize that local houses are not only entitled to the local trade, but that they can take care of the accounts easier and with less expense; what business there is will be legitimately left to home merchants and home push; stores which have been “boosted” from the outside will mainly recede from view or deal at home; trade will be more certain, secure and profitable; liabilities will be less of a secret, and confidence will expand under the stimulus of recognized mutual interest; financial health, vigor and enterprise will go hand in hand with Utah’s progress, until business anxiety and failure will again be as uncommon as it was for many, many years in the not so distant past.

RETURNED ELDERS.

Elder Joseph F. Schoenfeld of Brighton, Salt Lake county, returned from a mission to Europe on Sunday, June 18 and paid the News a visit Tuesday, June 20th. Elder Schoenfeld left his home for the Orient August 29, 1891. He labored in Turkey for the first six months, but on account of ill health was transferred to the Swiss and German missions. He also spent six months in Switzerland. The remainder of his mission was in and near Dreden, Germany. He reports having made many friends and with others allayed much prejudice. A new field of missionary work was opened in the last named section and the prospects are that it will be a very fruitful one.

Elder Schoenfeld enjoyed the performance of his ministerial duties exceedingly and returns to his home in the best of health and spirits.

Clarence W. Taylor, son of George H. Taylor, of the Fourteenth Ward, called on the News June 24 h. He arrived home June 23rd, and is being warmly welcomed by a host of friends and acquaintances. On the 30th of March, 1890, he left Salt Lake City on a mission to New Zealand. When he arrived in that part of the globe he was assigned to the Waiapiri district to preach the Gospel, and engaged in that labor there until July 9, 1892, when he was transferred to the Bay of Islands district and there further continued his work. His labors were among the Maories, or natives of New Zealand, and he greatly enjoyed his mission. His health was good. The majority of the natives have heard the Gospel, as those who have received it are not gathering to this land, but have been well organized, and the Gospel message is well spread throughout the country.

Elder Taylor left New Zealand on December 31, 1892, in company with Elder Bennion. He went to Australia, and then on to Ceylon, where he remained two weeks. Egypt was the next stopping place en route, and presented many features of great interest to the travelers. A month was spent in Palestine with Elder Don. C. W. Musser, who at that time was laboring without a companion, and had been in that situation since the death of Elder Haag. After leaving Palestine, Elder Taylor came by way of Italy and England to New York. He stopped over ten days and visited the World’s Fair. Having gone around the earth, he is now greatly pleased to be at home again.

The News had a pleasant call today from Elder W. B. Dougall Jr, who was called in July 1892 to take a mission to England and labor in the editorial department of the *Millennial Star*. He left home in the early part of September following and upon his arrival in Liverpool immediately commenced his labors at the publishing headquarters for the British mission.

Since January last Elder Dougall has not enjoyed good health, nor, indeed, for some time before that, owing to the atmospheric conditions, close confinement and blood poisoning; but he endeavored, by occasional visits to different sections, to improve his condition.

On May 20, 1893, he left Liverpool