$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.

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

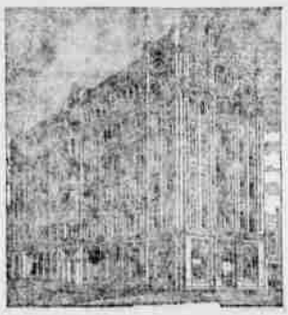
PRICES THAT WILL BE AN OBJECT.

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 9th, 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 same now before the institution was adopted and the articles of association completed. The organization was perfected on the same evening, 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 social or civil 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 fattest. With this knowledge before them, the original incorporators of Zion's Savings Bank felt that to a short time such an institution would be a most important factor in aiding the wage-earners among us to acquire that composure which should be the aim of every industrious citizen.

The growth of the Bank has shown that its founders were not mistaken. More than 10,000 people have entrusted to its keeping 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 twice each year. If the interest is not drawn when due it is compounded to add 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, show 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 in a manner of security that which will protect and sustain life in times of dependence. When 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 7 p. m. In addition to the facilities for closing and economical auxiliary savings banks, which it loans to depositors, and which they are allowed to take home with them, it stands alone to the parent bank when they are to be opened to myself their savings.

SAVING WAGES.

A large number of small wage-earners are seen to men at the present time, though sometimes merely for small special purposes. An iron or copper ring is often filled with gold and half silver in colonial characters and inscribed in English with the words, "May God protect the wearer." It is a favorite present from father to bridegroom. Some that are direct copies of the old metal work of Italy, Venice or Genoa are also shown in the shape of our jewelers for gentlemen's wear. They are mounted with star sapphires, lucky stones, which are said to provide that the star of good fortune shall accompany the wearer.

The Alexandrite is a metal stone which is silver green by day and red by night. It was unknown to the Greeks, and therefore cannot be associated with its magic lore. It was only discovered in the reign of the late Alexander of Russia, whose name it bears. A chalcedony sapphire is another stone which is set in these rings.—New York Tribune.

Dodge of a Bank.

"Did you ever give any particular thought to how magnificent and informal is the evidence of debt which a bank gives its regular depositors in return for the large sums of money they entrust to it with their?" asked the head of a big metropolitan house, as he glanced at the entry just made in the firm's bankbook, which a clerk had returned with "like the $2,923 in gold and currency, he set nothing of the $4,263.91 in checks and silver, which we left with the bank just now all we got in return were the six figures and the date, no promise to pay—not even an I. O. U from the bank. Where in any other department or in any other circumstances of mercantile life can we find the equal? Positively nowhere else! In many respects I consider this feature one of the seven wonders known of in connection with no other period of the world, so far as I know."—Exchange.

The Knew Other Boy.

Office Boy—There was a man in the front office wanted to see you, but I felt pretty sure he had a job, so I told him you wasn't in.

Jones—What made you think he had a job?

Office Boy—Oh, he had a smoking, hanging sort of a look.—Good News.

Old newspapers are said to make valuable outlaw wrappers for fare and winter clothing, the ink upon them being nearly as repellent to all kinds of vermin as camphor or coal tar paper. They are likewise good to line carpets for a like purpose.

Thackeray says, "We grieve at being found out, and at the idea of shame and punishment, but the mere sense of wrong does very little pain to the culprit himself."

OFFICERS.

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

DIRECTORS.

HEBER J. GRANT, GEO. ROMNEY, ELIAS A. SMITH, JOHN R. WINDER, HENRY DINWOODEY, JOHN HENRY SMITH, THOS. G. WEBBER, J. F. GRANT, WM. H. SHEAR, CHAS. S. SCOTT, DAVID ECCLES, GEO. W. THATCHER, F. S. PARSONS.

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.