

BIG RALLY TO GET ACQUAINTED

Manufacturers & Merchants' Association Reunion at Chamber of Commerce Monday Night.

SPEECHES, MUSIC AND JOY.

Leading Commercial Organizations of the State Invited to Participate in the Big Gathering.

The Manufacturers & Merchants' association is anticipating a most enjoyable "Get Acquainted" meeting at the Utah chamber of commerce next Monday evening. The executive committee having the arrangements in charge completed its work today and promise that those who attend will be well entertained.

The last meeting of the same character was attended by over 300 of Utah's business men, and a most profitable evening spent. Monday's meeting will be attended by the business men of Weber, Davis, Boxelder, Cache, Utah and Salt Lake counties, the jobbers' association, the Credit Men's association, and the manufacturers of the state. Several hundred invitations have been sent out and a number of the associations invited have expressed their intention of attending in a body. Any business man doing business in the counties named is cordially invited to be present.

THE PROGRAM.

The following program has been prepared:

Music, "Blaze Away," "Prince of Pilsen," orchestra.

Address of Welcome—Nephil L. Morris, director Manufacturers & Merchants' association.

Music, "Manufacturers & Merchants' association March," composed for the occasion by Prof. Donelson.

"Our Cache Valley Neighbors"—Lorenzo Hansen, Logan, Utah.

"The Irrigation Congress at Sacramento"—Fred J. Knebel, Ogden, Utah.

Music, Dixieland—Orchestra.

"The Retail Merchants"—C. C. Crapo, Sandy, Utah.

"The Caring Industry of Utah"—Mayor H. J. Sheffield, Kayville, Utah.

Music, "Under a Panama"—Orchestra.

"Prosperous Utah County"—J. G. Duffin, Provo, Utah.

"What Good Credit Means"—John Q. Crichtlow, Salt Lake City.

Music, "Daisies"—Orchestra.

Intermission and refreshments.

Music, "Dixie Girl," orchestra.

"The Busy Center of Utah," Mayor Charles Brown, Murray, Utah.

"Progressive Davis County," Mayor Jar. H. Robinson, Farmington, Utah.

Music, "Pride of Padric," orchestra.

"What the Southern End of the County Means," Mayor James Jensen, Sandy.

"What Home Industry Means to the Merchant," Hyrum Nielson, Holladay, Utah.

Music, "Good Bye Old Man," orchestra.

"Competition in Business," Wm. Cooper, West Jordan, Utah.

"What the Merchants in Utah are Doing," Lorenzo Jensen, state organizer Retail Merchants' association.

"How to Boost Utah," L. C. Marriger, Salt Lake City.

Music, "Home, Sweet Home," orchestra.

Refreshments.

THOSE ON THE COMMITTEE.

The "Make Acquainted" committee will consist of the following: John H. Back, Bert Bailey, John R. Barnes, Charles R. Berry, Harry Clark, J. E. Clark, S. E. Crager, Harry D. Crichtlow, Charles Dwyer, Henry Dwyer, George E. Ensign, L. H. Farnsworth, W. M. Farris, Henry Faust, Albert Fisher, Geo. E. Felt, H. H. Felt, Fred Fisher, H. H. Grimsdell, Lorenz Haddock, John Held, Geo. H. Hirschvogel, E. G. Holden, James A. Langston, J. G. McDonald, J. P. McGowan, G. Spencer, Joseph E. Taylor, J. Edwards Taylor, Charles G. Vickery, A. Fred Wey, Geo. A. Whitaker.

JUVENILE OFFENDERS.

Two Youngsters Make Their Escape From Custody in Novel Manner.

While on his way to the Morris school yesterday afternoon in company with two other boys, Ray Todd, a deaf and dumb boy, and a young man, succeeded in slipping away from his companions and has not been found as yet. Todd was found begging in a town on the west side and was taken before the juvenile court. It was learned that his father and mother are dead, and that he was begging for the purpose of securing enough money with which to secure his entrance to a deaf and dumb school.

The court started the boy out for the Morris school for the night and until arranged for a permanent home. He was taken to the deaf and dumb institute at Ogden. According to the story of the two boys who were to go with him, the juvenile court. It was made the excuse that he wanted to go and get his clothes and gave each of them 25 cents to permit him to do so. They agreed to look for him and did wait until they were tired and then proceeded to the school where they told their story. Todd is still at large but the probation officers are looking for him.

Ray Edgar, a 12-year-old boy, proved to the superintendent of the Morris school on Thursday night that he was a deaf and dumb boy, and that it will take more than an ordinary deaf school to hold him in confinement. Edgar was locked in a room on account of misconduct and was not allowed to associate with the other boys at the school until he should improve. Thursday night he worked at the lock until he succeeded in slipping the bolt. He then dressed and left the school and has not been seen since although the entire day yesterday was spent in searching for him. The boy was formerly a ward of the school but was allowed to go to the Newhouse Betterment home. His conduct there became so objectionable that he was returned to the Morris school where he was being punished for his actions when he made his escape. When recaptured he will no longer be sent to the State Industrial school.

John Abbott, aged 9 years, was brought into the juvenile court yesterday afternoon by his mother who declared that he could do nothing with him and wanted the court to take him in hand. The boy was expelled from the Washington school for stealing pencils, knives and other small articles. The court will undertake to control him and has placed him on probation.

RHEUMATIC PAINS RELIEVED.

Chamberlain's Pain Balm relieves rheumatic pains and makes sleep and rest possible, which is alone worth many times the cost of the medicine. It is a general remedy for all rheumatic pains in the left arm and right leg. I have used three bottles of Chamberlain's Pain Balm and it did me lots of good." For sale by all druggists.

ACCIDENTS ARE ACCOUNTED FOR

Interstate Commerce Commission Attributes Many to the Neglect of Trainmen.

EFFECT OF BLOCK SYSTEM.

Reports Covering a Five Year Period Fix Blame for Nearly Four Hundred Collisions.

Summarizing the quarterly bulletin which has been issued by the Interstate Commerce Commission during the last five-year period, throws a flood of light on the causes of railroad collisions. Examination has been made of 19 bulletins which report and classify 448 accidents of this kind. Of these the commission attributes 217 to "neglect of trainmen and engineers."

Accidents occurring as a result of negligence "when working excessive hours was coincident" number only 24. The number of people killed in this class of accidents was 20, while the accidents in the first class formed 70 per cent. of the total, resulted in 80 per cent. of the fatalities (94), and were responsible for 70 per cent. of the money loss of \$4,777,215.

To show the effect of signal systems, the commission's bulletins classify collisions, (1) in automatic signal systems, (2) in places not so equipped, (3) those of which the automatic signal would have given warning, and (4) those in which the commission holds, block signal systems would have afforded no additional protection.

In the first class of accidents, where 25 accidents only one of which was due to failure of the system, as against 17 for which failure to obey or set signals was directly responsible. Only two collisions out of seven in class two were caused by failure of signals. The remaining 23 were due to negligence of employees.

More than 31 collisions are classed as preventable by the automatic block signal system, but it is pointed out that there is no reason to believe that all of these would have been avoided by signals since in the first two classes 25 per cent. of the accidents were due to errors of signal men and disregard of signals by trainmen and engineers. The conclusion drawn by railroad authorities from this showing is that the true explanation of eight out of ten accidents is unmistakably the failure of employees to obey orders made for the protection of themselves and the public.

Confirming this view, a growing deterioration in obedience to rules is given by the Railroad Gazette as the cause of numerous accidents, that paper says:

"Effective discipline and uniform obedience to orders by the trainmen and trackmen can never be secured. The ideal can be approximated. It is a general prevailing opinion among officials that in this country we are now not approximating the ideal; we are retrograding. A lack of zeal and fidelity among railroad employees seems to be growing."

It is the experience of railroad managers that comparatively few accidents

are due to the fact that men responsible for them had been on duty for an excessively long period.

GALLANT BOY MAULED.

Branch of the Peace Among Hoodlums Causes Incident.

Joe Draper, 17 years of age, a messenger boy employed by the Western Union company, was one of the principals in a most exciting episode last night. He was walking home with his young lady love when accosted by two young men who began using insulting language. Draper informed them that but for the presence of the lady he would immediately give them the "good mauling" he was capable of. The youths suggested that Draper go home with the girl and then return to do the mauling. This seemed to be agreeable to the young gallant, but the timid girl would not leave her home. The messenger boy then made a flank movement and charged bravely upon the enemy, firing several shots. But the enemy did not beat a hasty retreat as is usual in such cases made and provided. They denied Draper to throw away his murderous gun and fight with nature's weapons. Draper was killed and jumped at one of the hoodlums. He was just fixing to land a sleep producing wallop on one of the fellows when the other came up from the rear, led from a sneak and landed a jolt on Draper hard enough to put him down and out. Then the mauling Draper promised to his enemies was given to him. The young men then took the pistol away from the girl and were about to administer further punishment upon the prostrate form when Draper's father, attracted by the shots, put in an appearance and chased the enemy from the battlefield.

Draper went to the police station and reported the matter to the police. He said he would not wait for a warrant for the arrest of the young scamps who attacked him.

CHAMBERLAIN'S COUGH REMEDY IS BOTH AGREEABLE AND EFFECTIVE.

Chamberlain's Cough Remedy has no equal for coughs, colds and croup, and the fact that it is pleasant to take and contains nothing in any way injurious has made it a favorite with children. W. S. Pelham, a merchant of Kirksville, Iowa, says: "For more than twenty years I have used Chamberlain's Cough Remedy in my leading remedy for all throat troubles. It is especially successful in cases of croup. Children like it any more customers who have used it will not take any other." For sale by all druggists.

CHINESE RELIEF FUND IS STILL GROWING.

The Deseret News is still receiving contributions for the aid of the starving Chinese and the list will be kept open until April 1, at which time the amount is to be forwarded to the International Red Cross association.

The total list to date is as follows:

Previously acknowledged.....	\$355.29
Jas. L. Dunford.....	2.50
R. W. Underhill.....	1.50
Dr. J. J. Gardner.....	1.00
Citizens, Marysville, Ind.....	22.00
C. Rasmussen, Levan, Utah.....	1.00
Caroline Brady, Spanish Fork, Utah.....	1.00
N. Fredrickson, Sons, Vernal, Utah.....	5.00
Citizens, Ashton, Ida.....	4.00
George E. Miles and family, St. George, Utah.....	2.00
Alex. Harris, Turner, Idaho city.....	2.00
Joseph Donard, Spring City, Utah.....	5.00
Mrs. J. Sterling, Salt Lake City.....	2.00
Dr. J. L. Menan, Ida.....	1.00
J. L. Menan, Ida.....	1.00
Ernestine West, Vernal.....	2.00
Citizens, Winter Quarters.....	48.65
Total.....	\$459.40

JUST A FEW WORDS IN DIERL'S COURT

Mrs. Brooks Goes Back to the Beginning and Indulges in Tautology.

"SAYS SHE;" THEN DELUGE.

Court Passes Sentence of Death Upon A Vicious Dog at Large—Insane Vag.

Judge C. B. Diehl of the criminal division of the city court was called upon this morning to act as the official referee in a neighborhood mixup in which Mrs. Nancy Watkins was the complainant and Mrs. L. D. Brooks defendant. The fuss took place last Sunday at the residence of the complainant, 317 west Third South street. About a dozen women were on hand to testify for and against the accused but when they were placed on the witness stand each and all declared they knew nothing about the case beyond the fact that Mrs. Brooks and Mrs. Watkins "had some words."

But at this point Judge Diehl presented the "case," the accused was called to the stand and told she might make a statement of her version of the affair. She said:

"Well, I want to go back to the beginning. I had heard that Mrs. Watkins had said that she had heard that some woman said that I was back in my rent for three months, and that the collector said he had said he gave me a receipt for one month, and I said it was not so, and so, I said to Mrs. Watkins, 'You said I was back in my rent for three months, and she said she didn't say it, she said she showed her receipts for three months and says I was back in my rent for three months. She said she, that if I went onto her ground any more, she says, she would give me a beating, she says, and said she just wanted to get into a fight with me, and says she would give me a couple of black eyes, says she, and says, then, says she, I would not be so swell, she says and'."

But at this point Judge Diehl declared the bout a draw and told all parties to keep the peace, build a high board fence between them or move out of the neighborhood.

SENTENCED TO DEATH.

The case of the city vs. Ed Davies, charged with keeping a vicious dog was called but did not come to trial for the reason that the defendant admitted the dog was vicious and sought to get into a fight with me, and says she would give me a couple of black eyes, says she, and says, then, says she, I would not be so swell, she says and'."

But at this point Judge Diehl declared the bout a draw and told all parties to keep the peace, build a high board fence between them or move out of the neighborhood.

BELIEVED TO BE INSANE.

A young man named Albert E. Chamberlain was arraigned on the charge of vagrancy, but Asst. City Atty. Daly asked that the matter go over until Monday to give the city physician an opportunity to examine the young man as to his sanity.

SPINAL MENINGITIS.

Fatal Mysterious Disease is Rampant in Scotland and England.

The dread malady cerebro spinal meningitis has become so many deaths in Utah is prevalent more or less throughout the country. On the other side of the Atlantic it seems that the disease is claiming many victims, particularly in the larger cities of Scotland. The following from the Weekly Scotsman, published in Edinburgh, shows that nearly if not quite every case there during the early part of March proved fatal, following is the extract:

The registrar-general for Scotland reports that during the first week in March, 23 died from cerebro spinal meningitis, 19 were reported in Glasgow, 2 in Edinburgh, and 2 in Paisley. A child who was admitted to Edinburgh city hospital on Monday (Feb. 25), suffering from cerebro spinal meningitis, died on Wednesday (Feb. 27). It was reported at a meeting of Edinburgh city council that 27 cases of this mysterious disease had occurred in Edinburgh, and of that total 23 were said to prove fatal. It may be explained that in cases of the disease have been reported to the public health authorities of the aforesaid city, but 12 were discovered to be not cerebro spinal meningitis. They were other ailments, which in eight instances proved fatal. There have actually been reported in Glasgow 15 cases of cerebro spinal meningitis, and the 15 resulted fatally. There were then 40 cases remaining under observation, 15 of which were in hospitals. On Saturday, March 2, a young lad named Andrew Johnstone, aged 17, residing in Glasgow, was taken suddenly ill, and died after about 24 hours illness. Medical opinion was that it was a case of cerebro spinal meningitis and the body was taken to the mortuary.

WARD ENTERTAINMENTS

Eighteenth Ward.—Such a jam was packed into the amusement hall last night on the occasion of the first production of the "Shakespeare Water Cure" by the young people of the ward, has never been witnessed in that section before. The place went with unbounded hilarity from hosting to end, and all the participants acquitting themselves with decided credit. The piece is a humorous skit concerning four pairs of Shakespearean lovers, whose experiences are taken up where Shakespeare laid them down, and their careers brought strictly up to the twentieth century. Romeo and Juliet were portrayed by Mr. George God and Miss Ethel Rogers, Shylock and Portia by John D. Giles and Gertrude Moyle, Hamlet and Ophelia by Thaddeus Hammond and Inez Davis, Macbeth and Lady Macbeth by Leroy Clayton and Gordon Knewlton, and Will James and Harry Kimball appeared respectively as Othello, and the Ghost of Hamlet's father. The music was furnished by the incidental music and was heartily applauded. The same entertainment will be repeated tonight.

Winder Ward.—A large and appreciative audience witnessed a performance of the comedy-drama, "The East Mill Creek Dramatic company, Thursday evening. The bill will be repeated at Sugar House next Saturday night.

Sixteenth Ward.—Beginning next Tuesday and lasting three nights the Sixteenth ward Dramatic and Lyric association will present the comedy-drama, "Hazel Kirke" in the ward amusement hall. As the young people have been rehearsing diligently for some time a very creditable presentation is looked for. Following is the cast of characters:

Arthur Carrington (Lord Travels)..... W. G. Bywater
Aaron Rodney..... Charles Bogardahl
Pittacus Green..... Stephen Eusath
Dunstan Kirke..... Marie Morris
Methuselah Miggings (called Met)..... Gus Backman
Barney O'Flynn (a valet)..... Geo. Parry
Joe (a miller)..... J. J. Bloom
Dan (a miller)..... Geo. Keddigton
Emily Carrington (Lady Travels)..... Inez Davis
Hazel Kirke..... Annie Perkins
Methuselah Miggings..... Marie Morris
Dolly Dutton..... Ethel Edmonds
Clara (a maid)..... Kate Bishop
Millers, Servants, Etc.

Twenty-ninth Ward.—The Oakley minstrels will give an entertainment in the Twenty-ninth ward, Thursday

and Friday, March 28 and 29, under the auspices of the Tenth quorum of elders. Eva Langston will have direction of the affair, and a good time promised to all who attend.

PERSONALS.

Rev. Michael Curran has gone to Ely, Nevada, to remain one month.

George T. O'Neil, general manager of the Consolidated wagon & automobile service, returned Thursday from Santa Barbara, California. When he emerged from Santa Barbara, he said he had been swimming half the way.

A SPLENDID SHOWING.

It is that made by the Deseret Building Society. At the end of the first month of its existence, the society's first year's business TWENTY PER CENT. of its net earnings was set aside as provided in its articles as a RESERVE FUND. The earnings remaining were large enough to enable the Directors to declare a SEVEN PER CENT. dividend upon all of the installment stock.

HOW IS THIS POSSIBLE?

FIRST.—The Society is formed after the Zion's Benefit Building Society, whose splendid record for more than twenty years shows that it has been the most successful and most satisfactory society of its kind ever organized. The only change in the article of the new society (The Deseret) are those that make necessary of experience suggestions.

SECOND.—The growth of the Deseret Building Society is unprecedented. The first year 2502 shares of installment stock were subscribed for; and in the first month of its second (present) year more than one thousand additional shares have been taken, with applications coming every day at a rate that warrants the belief that more than five thousand shares will be subscribed for before the end of the year. These shares are of par value of \$10 each, and are paid for in installments of fifty cents each, per month. For the benefit of those who desire an absolutely SAFE INVESTMENT, and who do not wish to make monthly payments, the Society issues PAID UP STOCK, up which SIX per cent. per annum interest is guaranteed, and which in other respects is governed by the same rules for withdrawal, etc., as installment stock.

THE MAIN REASONS

for the good results and the popularity of the society are that it is a MUTUAL; THE STOCKHOLDERS GET ALL THE PROFITS, AND ALL DIRECTORS, THE PRESIDENT, VICE PRESIDENT, AND TREASURER, SERVE WITHOUT PAY; the officers paid being the Secretary, and he receiving only a moderate compensation for actual clerical work. The Directors are: Raphael L. Morris, Frank Y. Taylor, Richard W. Young, Heber C. Iverson, Asahel H. Woodruff, Sylvester C. Cannon, Hyrum A. Silver, Charles S. Martin, Rubin S. Wells, Hugh J. Cannon, Philip S. Maycock, Henry T. McEwan, B. E. Grant, George R. Emery, Henry M. Dinwodey, Orson D. Romney, Wm. Wood, Jr., George M. Cannon, Wm. Lachlan, Edward T. Ashton, John H. Cannon, E. S. Fernstrom, Charles H. Hyde, Arnold H. Schultness, John H. Knight.

THE beginning of each new series of stock is in March, so that NOW is the time to subscribe. For the wage earner, whether old or young, and particularly for boys or girls who earn a little each month, a better system for saving regularly has never been devised. If you subscribe and keep up your payments you can never regret it. If you are obliged to withdraw, you GET ALL YOUR MONEY BACK, except ten cents per share entrance fee, and each year your interest is added to the principal and can also be withdrawn.

The office of the Deseret Building Society is at No. 18 East South Temple Street.

GEORGE M. CANNON.

THE RETAIL MERCHANTS' ASSOCIATION OF UTAH

"The Retail Merchants' Association of Utah has been organized for the sole and special purpose of extirpating from our midst such blood suckers as premiums, coupons or gifts of any kind."

The above is an extract from the Open Letter of the Utah Retail Merchants' Association to Commercial Savings Benefit Company, dated February 25, 1907.

C. S. B. CO. ORGANIZED TO IMPROVE.

The Utah Retail Merchants' Association, Salt Lake City, Utah:

Gentlemen:

We are in receipt of one copy of your open printed letter to our Company dated February 25, 1907, a number of which copies we understand, you have generously circulated amongst the merchants and others of Salt Lake City and Utah, in addition to publishing the same in the "Retail Merchant."

We infer that you have intended to advertise us extensively throughout the State of Utah, and to give to the public a damaging opinion of our "INVESTMENT REBATE SYSTEM," of which you seem to know but very little, not having obtained or made any effort to procure from us, direct information on the subject, or particularly that part of it which concerns Retail Merchants, and which contemplates benefiting every one of them.

If we are to understand that this letter was generally circulated for the purpose of boycotting, intimidating or stopping the progress of a beneficial system, recognized as such by the Patent Office at Washington, D. C.; and that you are further organized, as you state in your letter, "for the sole and special purpose of extirpating" something that proposes to benefit the people, we are greatly surprised. It would be well for you to read the laws of Utah and the United States statutes and decisions on the subject of trusts, pools, unlawful combinations, boycotting, etc., as well as the general sentiment of the common people on these subjects.

In addition to your letter, we have before us the "Retail Merchant" containing State President Marriott's somewhat fantastic scare, that the people of Utah might be given a chance to save something for their future benefit; also the unwarranted letter of Mr. T. G. Webster to your Mr. Asst. City Atty. Daly, purporting to be an approval by the Z. C. M. I. but which the Directors of that institution can not consistently endorse before the eyes of the people.

Following procedure, we learn from the reports brought to us that members of the U. R. M. A. are canvassing the situation and are attempting to fasten the same prejudice upon the people that the open letter sought to do. And after all your efforts in this direction, it seems for the want of proper information, which you should have obtained from our office, that you are working on the wrong scent. It is simply a case of mistaken identity and you are pursuing the wrong company and attempting to boycott much different systems than the one you picture in your open letter. The evils that you complain of are in no way a part, or any result of the system we are offering; but on the contrary, our plan corrects every evil of which you complain.

It will make this letter rather long to answer your open communication in detail, and give you the desired remedy; but if your members are writing you will call at our office, we will give you the valuable information complete.

We desire to say, that if the skirts of any members are free from the giving of rebates, premiums or discounts at any time during their respective business careers, the facts should be announced by them individually, lest you impeach yourselves as a body.

Robates, premiums, discounts and bargain sales are generally given by the Z. C. M. I. and are a part of the business of your U. R. M. A. because you all like to do so, sometimes, in the interests of your business, and because the people like to receive these favors. Robates, discounts and premiums are some form or another, always have been given, and always will be allowed to the people, by successful merchants in all the world, as an essential part of the purpose of disposing of their goods, and according to the circumstances requiring same. They will never be eradicated or abandoned by the business world, and the people, for the purpose of procuring goods at a lower price, or for the purpose of "extirpating" even by the U. R. M. A.; but the plan will be corrected and improved from time to time by the brain of progress, for the benefit of the people. Force and "extirpation" will always fail in their efforts to stay this progress. These premiums, discounts and rebates are generally given from a part of the profits on sales, for the purpose of procuring such business, and perpetuating. If possible, the trade obtained. They are also allowed from the cost of articles thereby creating a loss to the merchant, for the purpose of disposing of undesirable or slow stock. In either case, a drain is made upon the principal or profit of the merchant, which becomes necessary as the circumstances warrant, regardless of the fact that the same discounts, rebates, or premiums, when in the hands of the people, are often wasted, destroyed or consumed, and do not permanently benefit or add to the customer's wealth. Whether the rebate is a cash or a merchandise premium, the same waste too often occurs.

If the rebates, discounts and premiums are therefore a necessary part of the mercantile business, and the demands of the people, under the various conditions that prevail, is it not a good idea to improve the system, so as to stop the drain upon the merchant and the waste to the customer, and plan purposes to accomplish this very thing, by an economic system of savings, that will preserve the entire rebate, and turn it into a fruitful and lasting security that will continually thereafter give valuable tribute to both merchant and customer.

We are practically and successfully demonstrating in our business that the cash paid by a merchant to us from stamps, can, for investment rebate purposes, be placed in an automatic and safe channel, where it renders the following benefits:

FOR THE MERCHANT.

1. It will reimburse the losses of every discount and rebate.
2. It will give him a valuable consideration for his entire outlay.
3. It will give him a perpetual dividend thereon.
4. It causes him to save, through this beneficial system, where he would otherwise neglect to do so.
5. It turns his "scanty" (or otherwise) profits, in part, or even all, from speculative chances into a safe future competency for him.
6. It fully demonstrates that all the profits of the ordinary merchant, even saved for a period of fifty, or even twenty years, produces an independent fortune—a competency enabling him to retire from active business."

FOR THE CUSTOMERS.

1. It distributes among them, all the value that the merchant deposited for their benefit.
2. It comes to them as investment stamps or coupons—something to save, and not to waste or consume.
3. It will start them to save, where they, like the merchant, would otherwise neglect to do so.
4. It will cause them to add cash savings thereto, where nothing was saved before.
5. It makes the monument of savings larger, more interesting and profitable, as each investment rebate is received.
6. It will give every purchaser of the necessities and luxuries of life a growing reserve fund, and make obsolete the word "savings" in the community.
7. It will make an old age income for all.
8. It will steadily prepare for the child a business capital or home to start him in life.
9. It will help everybody to pay for homes on the installment plan—like paying rent.

FOR THE STATE OF UTAH.

1. It will insure the lives of people in the most easy manner.
11. It will better the condition of every individual in various other ways.

FOR THE STATE OF UTAH.

1. It will, if the merchants do their duty, take millions of dollars out of the channels of waste and consumption and make the state that much better off.
2. It will add to the taxable property of the state.
3. It will beautify the commonwealth by building many necessary and acceptable homes for the people.
4. It will better the good people of Utah socially as well as financially.

FOR THE U. R. M. A.

1. It will cure all the complaints offered in your open letter to us.
2. It will fairly, not forcibly, "extirpate" the "blood sucker" fear suggested by you.
3. It will completely cure all tendency that "borders on the criminal," when you mention.
4. It will explain how merchants can "conscientiously and honestly" as well as "profitably" "give away" rebates, premiums or coupons of any kind, without making the consumers pay for the same.
5. It will explain how merchants now giving investment rebates, can advertise consistently as follows:

"WE MEET THE PRICES OF EVERY COMPETITOR, AND GIVE INVESTMENT REBATES BESIDE."

"CALL ON US FOR THE PRACTICAL ILLUSTRATION OF HOW IT IS DONE."

"Whenever you resolve to fix prices in Texas, right then you strike a blow at the retail grocers, because we have the respect of the general public, because we think we are entering into a combination and without the confidence and respect of the general public, no organization can live in Texas."

Let us also incidentally remind you, Mr. Webster, that by your letter you second your unqualified approval of the actions of the U. R. M. A., which has every appearance of being a combination for the purpose, among other

T. G. WEBBER IN FULL SYMPATHY WITH U. R. M. A.

Thomas G. Webber,
Supt. Z. C. M. I.,
Salt Lake City, Utah.

"Dear Sir:

In the "Retail Merchant" published March 6, 1907, we find the following:

"Z. C. M. I. APPROVES."

W. J. Donnellan, Esq.,
508 Atlas Block, City.

"Dear Sir:

We have before us the circular letter of the Retail Merchants' Association of Utah, which is addressed to our open letter to the officers of the Commercial Savings Benefit Company. We are in full sympathy with the stand the Retail Merchants are taking in this matter, and can assure you that the concern in question will have no encouragement from us. The profits of the retail merchants are small enough and we see no reason why

they should be reduced by schemes of this nature. We are,

"Yours truly,"

"THOMAS G. WEBBER."

We are surprised that a gentleman of your standing has placed himself in an inconsistent position by endorsing such a hasty letter of this kind, before considering all the facts in the case, and fully acquainting himself with our investment rebate system, or that which we intend to do.

As yet, you have not visited our office, or made any effort, whatever, to ascertain from us the truth concerning a "Savings" system, which our stockholders and the people regard as a beneficial and progressive plan, and which is recognized as such by the United States and the United States and other nations. Instead, however, you permit yourself to receive information from outside sources, and from prejudiced individuals, who are prone to

know but little more about the good intents and purposes of our institution than do you. It further appears, that the entire communication made by the U. R. M. A. Association is against a system, which our plan proposes to correct, for which reason, the entire procedure, up to this date has been unwarranted. If those gentlemen really want the true remedy, they can get it by calling at our office.

Taking the officers of the Z. C. M. I. as a whole, it is hard to believe that they would willfully injure any person or institution; hence we are not prepared to admit, at this time, that your board of directors will endorse the approval announced on the top of this most remarkable letter. Our reasons for this are as follows:

First.—Because the intelligent men of that directorate would order a complete investigation on both sides of a question before passing judgment.

Second.—Because the Z. C. M. I. itself, gives rebates, discounts and premiums, from time to time, as the necessities of its business require, and is therefore not in a consistent position to advise our company, or anyone else for doing the same.

Third.—Because a number of your directory claim to be in hearty sympathy with the principal purpose for which our company was organized—namely, that of encouraging and assisting the people and the merchant in saving money for their future use and maintenance.

Fourth.—Because the Z. C. M. I. proposed by that great commander, Brigham Young, was organized as the people's friend and institution, as against combinations, formed to afflict them with high or fixed prices.

Fifth.—Because it is ought to be contrary to the spirit of the Z. C. M. I. to enter into any alliance, or sympathy, with any individual or corporation, to extirpate, boycott, intimidate or interfere with the rights of any other individual or corporation.

Sixth.—Because the spirit of the organization, known as the Utah Retail Merchants' Association, and their purposes, are "exclaimed" by themselves, are antagonistic to the original spirit and purpose of the Z. C. M. I. for the reason that they are opposed to the interests of the common people.

Seventh.—Because the mottoes of the U. R. M. A. are not pleasing to the people, and are in line with the intent of the original founder of the Z. C. M. I. One of these mottoes, as published in the "Retail Merchant" of February 27, 1907, is as follows:

"PUSH THE GOODS PROTECTED BY AGREEMENTS. CUT OUT AS FAR AS POSSIBLE"

ALL GOODS DEMONSTRATED BY PRICE CUTTERS."

Eighth.—Because the people of Utah are intelligent, and endorse such sentiments as the closing remark of John Capper, published on Page 3, "Retail Merchant" of March 6, 1907, reading as follows:

"Whenever you resolve to fix prices in Texas, right then you strike a blow at the retail grocers, because we have the respect of the general public, because we think we are entering into a combination and without the confidence and respect of the general public, no organization can live in Texas."

Let us also incidentally remind you, Mr. Webster, that by your letter you second your unqualified approval of the actions of the U. R. M. A., which has every appearance of being a combination for the purpose, among other

things of keeping up the prices of goods against the people.

Quoting from your letter, you say to the representative of the U. R. M. A., "and can assure you the concern in question will have NO ENCOURAGEMENT from us." We desire to say that we have not asked for your encouragement, nor would we accept any, that is not in the interests of the people.

We are getting our ENCOURAGEMENT FROM THE MASSES. The people are delighted with our system, which benefits and improves the condition of every individual, and injures none.

Yours very respectfully,

DAVID J. WILLIAMS, Manager, Commercial Savings Benefit Company.

By DAVID J. WILLIAMS, Manager, General Office 2016 Constitution Building, Salt Lake City, Utah.

(ADVERTISEMENT.)