

Written for this Paper

## PEDDLERS, BIG OR LITTLE.

It has been often said that experience is the best teacher, and some would say the only one of value; but some lessons are learned from observation and the experience of others, while personal experiences are often forgotten or overlooked.

The training of a community in habits of thrift, economy, forethought, wisdom, is one of more magnitude than a simple looker-on would imagine. It seems to need continuous talk, advice, counsel, amounting almost to a "weariness of the flesh," for even a small measure of success.

If ever there was a community where the majority have been so disinterestedly advised, this is the one; disinterested we mean from a pecuniary standpoint, but as a matter of fact from the most profound interest and from thoughtful anxiety as to the welfare of those addressed. The people of Utah are naturally very sanguine—very hopeful. They love to look upon the bright side of things, and many times under distressing circumstances, by virtue of this characteristic they have been preserved from despondency and despair. But this feature of progressive human nature has its limits and should always have a legitimate basis for the probable as well as for the desired outcome. How many there are in this Territory who with the best intent and the fullest assurance of hope, have assumed responsibilities—incur indebtedness which has been a worry and drag for years, and compelled sacrifice undreamt of when the obligation was made. Iron-clad notes by the thousand have been signed for fancied or real necessity and for some desirable gratification. Our farmers have bought wagons, threshers, reapers, mowers and other implements, all useful of course and in prosperous times maybe without danger; but as produce has to be sold to raise the cash for these notes, the price of that produce in running down from year to year has made a fearful burden of that which was originally expected to be very light. If there is a depressing thing it is to see a man selling his potatoes at twenty-five cents, his wheat at forty, his oats at thirty, to pay a debt contracted when the prices were nearly double. It appears hard to meet a store account for what would be called necessities, bought when wool was twelve to fifteen cents, but at the day of settlement scarcely bringing one-half; this, however, has been the condition of affairs in Utah, and considerable of our indebtedness has been for things outside the limits of necessity, but yet strictly in the line of comfort, refinement and family enjoyment.

Amid the struggle and effort of the last two years, no doubt many resolves have been made. When retrenchment was compulsory, reform was everywhere common. A dollar became as big as a cartwheel, and taxes seemed even more mountainous than an old or current debt. But it is yet, as before, an easy thing to sign a note, and not infrequently hopeful human nature either concludes the debt is cancelled, or that a year of credit is illimitable. So it comes to pass that spite of trouble

hardly surmounted, spite of anxious experience in the recent past, no sooner is a new temptation presented than resolves, promises, intentions, and sacrifice are alike forgotten. It only needs that some adventurer come along with a range, say (by way of illustration) and he offers to put it up without money on a year's credit without interest, than scores snap greedily at the gilded bait. They know nothing of the seller, nothing of the article bought, nothing as to quality or price, save as the glib-tongued dealer may assert; and yet such is the credulity—shall it be said gullibility?—of the people, that carload after carload is being dumped into our settlements on "promises to pay." There can be no fault found probably with enterprise, with legitimate trade; but while these dealers escape taxation, pay no rent, bear no public burthen, we have it on the best assurance from a prominent house which pays an annual tax approaching twenty thousand dollars, and has done more to build up this country in twenty years than these agents would do in twenty centuries, that they will sell a better range for twenty-five per cent less money than those sold with iron-clad security to an easily persuaded and unwise buyer, north or south.

And it is beyond all conceptions of business procedure and official supervision, that settlements can be invaded and the people swindled in so many ways without some remonstrance, and without that denunciation which is almost chronic in some other directions. Information too is supplied that many buyers are not yet "out of the woods," and others can hardly meet present emergencies, and the many (if such there are) do not know whether in a year from now they will be able to meet obligations which are so common and mean so much. Not unlikely these notes are hypothecated forthwith, money is raised on them, and a bank notification is the first intimation that the day of settlement has arrived. Whether such notes are so used or otherwise, there will be little if any leniency in collections. Some have said that in case of failure, interest from the date of signature will be exacted as well as principal, and quite likely few, very few, who so endorse carefully read the obligations at all.

No doubt the willingness to sell in this way appears complimentary to the buyer. He may flatter himself that a stranger is doing for him what no one at home would do. But the whole business is a "delusion and a snare." Its success is predicated upon the general reputation of the community for honesty, and somewhat upon the weakness of the average man, to buy when payment is deferred. The farmer may be willing—obliged—to do business for glory; may have to allow others to put a price upon his labor, "more's the pity;" but the bargain is for dollars, and not for wheat, oats, potatoes, beef, dried fruit or any product whatever.

It would seem as if a business as well as a social and religious training was badly needed in Utah. The Territory is overrun with speculative business adventurers. The home dealer, merchant or manufacturer, who sustains the country by building, paying taxes,

creating labor, and whose interest is in every sense identical with the home-buyer, is far too often overlooked. Even legislation (municipal, county or territorial) allows the stranger to inaugurate an illegitimate competition, made by men who pay no license, contribute no taxes, neither build nor rent save a paltry office, or act as peddlers almost without let or hindrance.

If this is fair, the home business jobber does not see it. If the little store, the country merchant, does not see that this unwise preference does him no good but is a grievous error and a wrong, then he is blind indeed! Illustrations come to our prominent business houses every day, showing how easily even so-called astute dealers are deluded, and in hosts of instances the home merchants' goods are bought on credit and sold at a profit, and the proceeds thereof are coolly turned to the payment of an obligation contracted outside. There has been much feeling in this and other cities of Utah because of this, and it would seem as if reckless and indiscriminate trading should give way to something more systematic, orderly and profitable than the present method. Some protective measures on the part of local jobbers is assuredly needed. Peddling importers ought to be discountenanced by the trade. Retail dealers should buy from Utah firms, or pay them in regular order along with others. There should be unanimity, good feeling and mutual confidence in all trade circles. And the distribution of goods, the giving of credit (wholesale or retail) should be based on greater certainty, and a better understanding, so that suspicion, jealousy and double-dealing may be among the things that were.

The press can afford to voice the sentiment of business men, home men, because they are their best patrons. Irregular and irresponsible traders bring "no grit to their mill." But the first appeal, whether for charity or support, is made without any circumlocution on the merchant or storekeeper as though there existed somehow a vested right. The great public are also interested in this matter, for it is a home question. "Self preservation is the first law of nature," it is said, and the suicidal policy of giving support to strangers and outsiders to the neglect or detriment of those near by, is reprobated in every state and in every land beneath the sun.

## MALAD STAKE CONFERENCE.

A quarterly conference of the Malad Stake of Zion was held at Portage during the 9th and 10th inst. The stand was occupied by Elders John Henry Smith, Seymour B. Young and C. D. Ejdstedt of the general Church authorities, and the Stake presidency. During the meetings Stake President O. C. Hoskins reported the Stake as being in very good condition. Elder John Henry Smith spoke on finding fault, what constitutes trials, and the results of allowing ambition for wealth to guide our acts. Elder Seymour B. Young treated on the duty of the reasoner. The result of getting into a passion and the payment of tithing. He advised all to study the things of God, by the Spirit of God, and of all histories to believe the