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AVOID DEBT AND CREDIT.

The evil of running in debt has often been pointed out in these columns, and there is frequent need of recurring to the subject. This man, the family, the firm or the company that keeps out of debt is an solid ground, and free from the anxiety and weakness that afflict honest folk who are in financial bondage. The topic is aptly treated in the Improvement Era for September, and we gladly copy the following from the pen of its editor, President Joseph F. Smith:

"An incident came under my observation some days ago which, as an illustration showing the value of correct business methods, is worth a passing notice. It appears that in one of our settlements a co-operative store had existed for many years, under diverse management. Its affairs had been so carefully attended to that in course of time it was involved in debt to the amount of many thousand dollars. The principal reason assigned for this condition was that through the credit system large sums of money were outstanding in many small accounts which it seemed impossible to collect. The people failed to pay. Finally, it became necessary for the directors to cast about them and see what could be done to relieve the financial strain. It was thought best to sell out, but the stockholders could not make an offer, under their financial burden, without, perhaps, leaving an assessment. At last, the complete sacrifice of their entire stock was apparently necessary. One of the directors at length offered to conduct the business at stated salary, provided, he should be given complete control. It was agreed that he should not be interfered with, and so he undertook to reorganize the institution. He announced that hereafter all business would be transacted on a cash basis. No more credit would be given. The sequel was that in three or four years the concern was on its feet, with all its debts cancelled, money in the bank, and it is now thrifty and prosperous.

The lesson to be learned is one of business economy; and one which the Latter-day Saints earnestly should take to heart. As a people we are doing too much credit business, not only in our mercantile and other trade establishments, but in our private business affairs. It would be much better for us, and our prosperity, not to say peace of mind, would be much greater. If, like the new manager, we determined to place our affairs on a cash basis and refused to give or ask so much credit. Why? Because credit business leads to carelessness, and to such extravagance as a person would never think of indulging in, if cash were paid at the time of purchase. It costs 25 per cent more to operate a credit business than one conducted on a cash basis. It is safe to say, also, that the creditor loses that amount, whereas, if he paid cash he would gain it. Somebody says that great sum either the seller or the purchaser—sometimes both. Credit plunges people into financial bondage, brings them into disputes—no matter how honest their intentions may be—and frequently destroys good name and character.

"Credit often involves persons in bankruptcy, and is most frequently at the root of all financial failure. It involves men in bondage which often works destruction to their characters as well as to their whole course in life. Only the free are free, and no person in debt is free. Of all people on earth, the Saints should be the freest; and, in order to fulfill the desires of their hearts as Latter-day Saints, they should have all people should be free from debt.

"The Lord has taught His people to keep themselves free from all extravagance, and it is as much a duty we owe to our families, to live within our means, and protect them from debt, as it is to devote our lives in other ways to their temporal and spiritual progress and protection. In fact, keeping out of debt and holding ourselves financially free are conditions upon which both temporal and spiritual progress depends. Many good men have gone into financial bondage because of the extravagant notions of their families. They demand leisure, dress, and entertainment, out of all proportion to the family income. Then it is that the pernicious credit system carries them still farther, until not only financial, but also moral, ruin stalks them in the face. Deceiving, lying, stealing and general demoralization of the character, follow.

"We have great need to exercise economy in many ways to protect ourselves from financial bondage. On the farm, in the matter of the purchase of carriages and machinery; in the home, in dress, food, drink and entertainment. It is, besides, coming to be the fashion, not only to visit constantly every pleasure resort and theater,

during the season, but also to travel afar, to the east and to the west, to the north and the south, in search of entertainment and pleasure. It doesn't require much of a political economist to predict ruin as the result of such a course, especially where, as in most cases, money for the purpose is obtained on credit.

"Under the credit system, too, extravagance is multiplied. The people are encouraged to overbuy, and to carelessness and indifference in the payment of their obligations. Honesty should be a characteristic of the people as a whole, as well as of the individual, and where much credit is the rule, this principle is discouraged, and the payment of debt is postponed, while the money is used for other purposes. The Saints should learn that it is not right, and leads to grave evil, to spend money in luxuries, for outings and other pleasure trips, that is not their own, or that has been obtained by going into debt for necessities. No invaries for undue travel, for dress, for eating or drinking, for amusement or entertainment, should be tolerated by the head of a family or demanded by its members, until the honest debts for necessities are cancelled. This is a good resolution to make for the young man who is entering upon business for himself, no less than for those who have already entered. To live within one's means, pay one's debts promptly, avoid credit as much as possible, both in giving and receiving, are old but worthy business maxims. Their observance should become a fixed habit with the man who desires to prosper in temporal affairs, and to lay the foundation of a character upon which a rich spiritual structure may be built.

"Finally, while times are prosperous, get out of debt, and then keep out; pay as you go, and do your business on a cash basis.

"JOSEPH F. SMITH."

THE OUTBREAK IN JAPAN.

Ramon Komura is reported, in the regular dispatches, to have reiterated his opinion that the disturbances in Tokyo were directed against the local branches of the government, and that they "cannot in the slightest degree influence the Emperor's determination to ratify the treaty when he receives an official copy of it."

We regard the diplomat's view of the course of the Emperor as probably correct, but think his opinion as to the cause of the disturbances at Tokyo is incorrect, and very likely given merely to minimize their importance. All the particulars indicate popular fury over the terms of the treaty as they have been disclosed, and therefore the outbreak is directed at the national authorities and representatives, and the "foreigners," who are supposed to be the gainers, instead of mere subordinate officers and Tokio affairs.

The attack on the Harriman party, the destruction of Christian churches, the rioting at Chiba, and the establishment of martial law at the Japanese capital, all go to show that the disturbances are against the easy terms for Russia embodied in the treaty, and not mere local disagreements. They are in one sense surprising, and in another quite natural. The Japanese are supposed to be a very submissive people who almost worship the head of their nation. But they are also imbued with hatred of Russia, and trained from childhood to cherish a desire for vengeance against the Czar and his subjects.

The relinquishment of the indemnity demand, and the cessation of half the island of Sakhalin were matters of astonishment to the world, considering the complete victories achieved by the Japanese. There must be something of moment, besides the wise offices of President Roosevelt, to have effected those arrangements and made peace possible between the belligerents. No wonder, then, that the Japanese populace, as much in the dark concerning the secret reasons for those remarkable concessions as are the public generally, have shown their displeasure, in the forcible manner detailed in the dispatches.

"That the Emperor of Japan will approve the treaty and that peace will be established, there is little room to doubt. This is gratifying to the European powers as well as to the United States, and the Japanese people will fall into line when they understand the benefits of a cessation of hostilities, and the advantages which, after all, will accrue to their nation, and the blood sustained by their big enemy which will surely defeat Russia in any future designs against Japan. We look for tranquility once more for awhile in the Orient.

ORIGIN OF THE FLAG.

Referring to an article which appeared some time ago in the Deseret News respecting "Flag Day," Mr. Charles Hardy, of Auckland, New Zealand, writes to Elder Benjamin Goddard some interesting particulars of what he regards as the origin of the Stars and Stripes as the national standard. He states that in Cambridge, England, there is a little old church called St. Mary's the Less, in which is a plain marble tablet erected to the memory of Godfrey Washington, who was an ancestor of George Washington. "Over it," he says, "is a device with two blue stripes with several stars above them, the whole surmounted by an eagle." He thinks that this is sufficiently striking to make it appear probable that the American flag was fashioned from the Washington family coat of arms. Mr. Hardy adds:

"There are still Washingtons to be found in Cambridgeshire. When I was a boy, one George Washington used to drive a carrier's cart between Liverpool and Ely. I am informed that George Washington, in all probability a son or grandson of the former, still drives a carrier's cart between the two places, situated four miles apart. I am a native of Ely, and my grandmother, Ann Canham, was a native of Liverpool and married to my grandfather, George Hardy, August 24, 1783.

Mr. Hardy suggests that the connection between President George Washington the Father of his Country, and George Washington the carrier in Cambridgeshire, could be established

through the American Historical Society at Washington, and the genealogical records at Ely, Cambridgeshire. At any rate, he thinks, that what he has said about the Godfrey Washington tablet can be verified beyond dispute. The letter is interesting and may lead to some further information on this subject.

The gentleman sends with his letter to Elder Goddard some copies of a new journal called the Maori Record, which he commends to Zion's Maori Society and the Elders who have labored in New Zealand. Further particulars concerning the Maori Record can be obtained by application to Mr. Benjamin Goddard at the Bureau of Information in this city.

SENATOR CULLOM'S PAPER

The North American Review for September gives a very fair summary in one paragraph, of the article in its columns from the pen of Senator Shelby M. Cullom, which has been reviewed at some length in the Deseret News. It will be seen that the Review takes a similar position in regard to the chief points in the Senator's paper to that taken by us in our comments upon the gentleman's contribution to the literature of the day. Following is the note offered by the editor of the Review for publication by the press in reference to the article in question:

"United States Senator Shelby M. Cullom of Illinois discusses in the September number of the North American Review 'The Menace of Mormonism.' Senator Cullom acknowledges that he is ready to accept the statements that there is much that is vigorous, energetic and commendable in the general conditions engendered by the Mormon system, and that in many of its details the Mormon faith is a strong advocate of justice, righteousness and integrity. Mormonism could be a menace only through two cardinal features of its promulgation, namely, polygamy and hierarchy; and there is no question that through these disgraceful factors Mormonism was at once time a serious menace to the country. The question is whether these factors are being eliminated. There is evidence that the practice of polygamy is decreasing, and perhaps, also, the principle is losing its hold upon the Mormon people. But whether the principles of polygamy and hierarchy are or are not discarded by the Mormons, we cannot deal with them as a menace to the country, so long as in practice they conform to the law to which we all owe obedience."

M. de Martens has sailed with the treaty. Pax vobiscum.

"A princely salary" isn't in it with a life insurance company president's salary.

Anyhow, the German authorities do not claim to have the cholera "under control."

The riots in Tokio show that the Japanese are human beings just like other people.

Japanese radicals would call it the Piece of Sakhalin and not the Peace of Portsmouth.

Gyama will never know what a crushing defeat he escaped at the hands of Linevitch.

Purging the Philadelphia assessors' lists is not entirely unlike cleansing the Augean barns.

These striking mail wagon drivers must beware lest they encounter Uncle Sam's mailed fist.

These Tartars who are making so much trouble at Baku, are the cream of Tartars of course.

"Lucy Neal" has been translated into Latin. And now who will say that Latin is a dead language?

It begins to look as though the President's next tender of his good offices would be to Baer and Mitchell.

The Mikado can't pacify his people with the promise of a dooma. Already they have something better in that line.

A pleasure resort up City Creek canyon, the source of the city's water supply for domestic purposes? Not much.

The showers are doing great good. They are bringing out the lawns and causing water thieves to sin no more.

Perhaps Tokio has only been indulging in a little street carnival which to western eyes has looked like rioting.

Kicking over the ice bills is soon to be supplanted by kicking over the coal bills. And thus it is there is always kicking.

All the cookbooks are sadly lacking in one important particular. They never tell how to keep a cook when one is secured.

The dancing masters declare that waiting is becoming a lost art. There are so many lost arts that one more or less does not count.

What could be expected but that the inflamed passions of the Armenians and Turians in the Baku district would set the oil wells on fire?

It has been judicially established by the State Supreme Court that every dog has its right as well as its day. Dogs may not be poisoned.

The Sultan of Morocco bowed so gracefully to the terms of the ultimatum that it must have astonished the French themselves, those very paragons of grace.

Congressman Williamson should take courage. His third trial has been begun. "First the worst, second the same, third and last best of all the same."

"Next to your President, Witte is a past master as a diplomat. Your President, however, is possibly better." Says Professor de Martens. Appropriation from Sir Rupert is praise indeed.

The Kaiser wants the United States to have a big navy; but why it is hard to see. He is not engaged in manufacturing armor plate or ordnance

for sale. Nor is it a case of the fox with his tail cut off.

Pedro Alvarado, the "Pon mining king," has struck a vein of almost pure silver in his famous mine and renews his offer to pay the public debt of Mexico. If Diaz refuses the offer, he might make it to Uncle Sam.

Were there to be a battle tomorrow between the Russian and Japanese armies it could not evoke more interest than the coming race contest in California tomorrow. Perhaps it would not call forth so much, especially in the Golden Gate state.

The experience of two members of the Harriman party in Tokio in being stoned by a mob, is unique. It gives a distinguished party a distinction that it could not otherwise have attained. Then what an enlivening of the usual monotony of the average tourist's journey! Really, they are to be congratulated and envied.

John C. McCall, a son of President John A. McCall of the New York Life, the day after he graduated from Harvard, in 1893, went to work for the New York Life Insurance company, at a salary of \$2,500 a year, as assistant secretary, and he now receives \$14,000. This is simply a recognition of true merit and not a case of nepotism.

WEATHER REPORTS SAVE MONEY.

Country Life in America.

In spite of the standing joke about the weatherman, it is probable that for every dollar spent on the weather bureau \$10 are saved. At the time of the Mississippi flood of 1897, \$12,000,000 worth of livestock and other valuable property were saved as a result of warnings issued a week ahead. Signals displayed for a single hurricane have detained in port vessels valued, with cargoes, at \$20,000,000. The West Indian stations, established in 1883, inform us of hurricanes as soon as they begin. The course of the hurricane that caused the Galveston flood was charted for a week before it struck our shores—four hurricanes move slowly. Eighty-five per cent of the forecasts now come true, and by the aid of rural free delivery 25,000,000 forecast cards were distributed last year to farmers, many of whom could not have had them five years ago.

COMPRESSED SUMMER ENJOYMENT.

New York Evening Post.

The "Saturday-to-Monday" sojourner in the country may be a pleasant companion, but when the day of his exodus arrives he forsakes his sedentary occupation, in order to crowd into forty-eight hours activity which should require a fortnight for its expenditure. We are pleased that he is able to get away, but when he returns our joy is turned into mourning. When Monday comes he is no longer a sane and comparatively healthy person. Instead of refreshing him, unwelcome exercise has for the time made him a cripple. Nor will he consent to bear his sorrows in silence. Others must be reminded of his sufferings, both present and retrospective. The shadow of his miseries is cast across our path. We are glad to have stayed in town; we are not so glad that our friend has returned to the country. But next Saturday he will repeat his visit, undaunted, and the last state of that man will be worse than the first.

REFORM IN DANCING.

London World.

Society's deportment, society's dancing and society's manners generally have been taken in hand by the Imperial Society of Dance Teachers, which august body, shocked at modern ballroom rowdiness, and pained by the deplorable carriage of duchesses and the aloofness of the present day youth, has determined to restore to us the elegance, grace and prestige of ball room dancing in England. Until we have set our steps in order and ceased to regard dancing as a kind of general romp, there does not seem to be much chance for us as a nation, according to Mr. Turveydrop, whose aim it seems to be to establish a college of dancing, which shall be recognized like the Royal College of Music, and confer degrees for proficiency and merit. Seriously, the R. A. D. would be by no means a bad institution. Despite the gymnastic training through which we all go nowadays, it is a melancholy fact that men and women no longer walk, sit, move or dance with any dignity, and anything which can restore dignity to us should be encouraged. If Turveydrop can do anything with us, by all means let him try, but it is to be feared he has set himself a severe task.

THE NEWEST FAD.

New York Telegram.

The idle rich have found an exciting pastime. If Evangelist Morgan has the thing shaped up right, he speaks of "dilettante church members" fooling with heaven and frolicking with hell. Neither Tom Lawson nor William Jennings Bryan ever did better than that.

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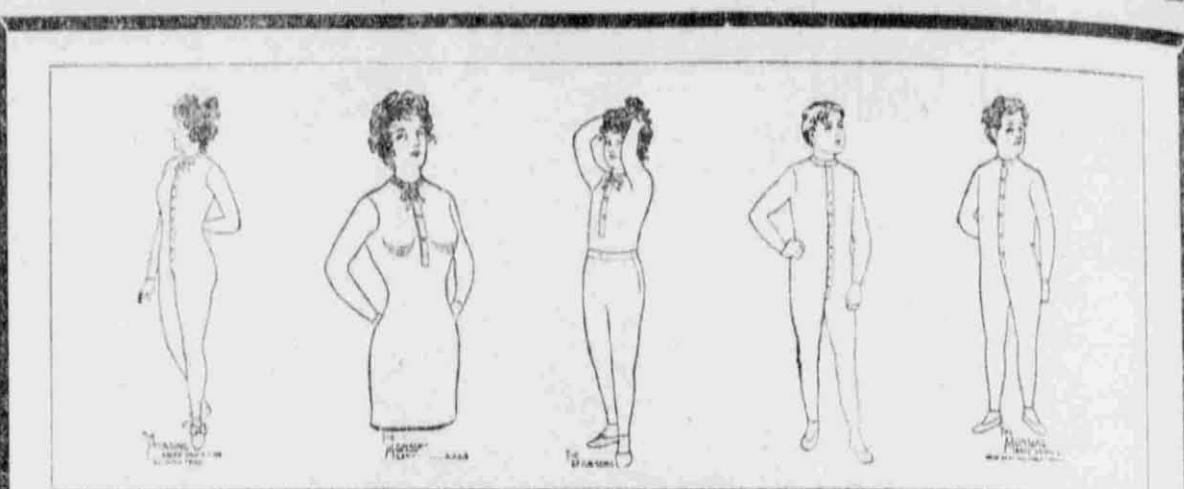
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