

adopted citizens, was estimated at 18,000. There are also about the same number of non-citizen whites. The latter own no land, but they rent from the citizens and pay the owner one-third or one-fourth of their crops. They are also required to obtain a permit from Indian government to live in the nation. Some parts of this nation are very productive, the soil being very rich; but a large portion is rough and mountainous, and very inferior farming land, though well adapted to stock-raising.

The chief wealth of the Choctaw country, however, is the seemingly inexhaustible coal beds, which are being developed very rapidly, and the royalty paid to the nation from this source amounts to a considerable sum. There is also an abundance of timber in the Choctaw nation, which increases their revenue materially since the advent of the railroads.

The full-blood Choctaws are very strict in keeping their word. When one is convicted of crime and sentenced to be shot, instead of being confined in prison, he is given his liberty until the time set for execution. It is said that they are always on hand at the hour designated.

The majority of the Choctaws are becoming very much enlightened and many of them have large farms under cultivation. Some of these live in good houses. But there are still a few of the full-bloods who live in the backwoods and cultivate a "tom fuller" patch, and keep a few hogs. The latter live on the "mast" and roots found in the woods, which are usually very plentiful, and cause the owners very little trouble.

The Elders have not been as kindly received by the people in this part as in some other parts of the territory. Some few meetings have been interrupted and broken up by the rough element at the instigation of those who are supposed to be teachers of the Gospel. But of late no such disturbances have occurred. It was in this part where two of our Elders were robbed of their watches last spring, an account of which appeared in the NEWS at the time. In the same vicinity myself and companion were required to remain out in the cold all night, as the people were so prejudiced they would not allow us to even sit up by their fire. It was a bitterly cold night, but because we were "Mormons" they would not give us shelter, although some of them were well able to do so. But we have many friends in this nation, who would sacrifice a great deal for the Elders, realizing that they will receive the blessings promised for so doing.

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Written for this Paper.

AFTER THE HOLIDAYS!

From a business standpoint it may be said that much more was done than even the sanguine expected, and while there was a color of economy, in that those who bought were less lavish than usual and selected less costly presents, or more useful and necessary ones, the aggregate was somewhat surprising.

Business men and firms, during the lull which generally comes with the New Year, engage in stock-taking, and

have a regular cleaning up, and we hear already of prominent business houses in this city which are thus engaged. Not unlikely some will shrink from this, for with high taxation, heavy rents, and little business, some fear as to the showing is naturally felt; but it is better to know the worst, and this can only be done by thorough overhauling. The more hopeful may endeavor to make their assets more than is justified by the circumstances. There is always, in the best managed firms, a proportion of their stock which should be heavily discounted. Late styles, unseasonable goods, articles in excess of demand, some things bought in all good faith which do not "catch on" with buyers; a few generally which are old and shopworn, should be overlooked altogether, and in these times of fluctuation when tariff agitation affects certain lines, they should be handled at depreciated rates. Then, while a dealer is expected to meet his obligations, he is not always sure that his patrons will be as reliable. Some accounts become uncollectable at all, others will cost all the profit on the first transaction before collection. Some are good if slow, and a few are beyond suspicion. The grading of this indebtedness is one that every business man must look squarely in the face. If hopefully counted at par, this is not a trusty, honest representation of financial standing. Fixtures, teams, grain, all appliances of business, including real estate, should be revised and discounted at least annually; wear and tear counts, and even real estate forced on to a market from necessity, rarely brings its estimated value.

Of course the instincts of business are self-preservative. Men give to it their time and attention for the profit expected; but trying times come, and the most experienced become anxious and sometimes doubt the outcome. All they have is at stake, including business honor and reputation, to maintain which "no stone is left unturned." If they succumb it is a calamity, and to a sensitive man akin to death. Another class meet such a condition with stoicism and indifference. Their sensibilities are not quick and repudiation is a venial thing. The few, feeling the inevitable, fortify themselves, and, after failure, they are better off than ever. It is a difficult thing for a wholesale house to meet this diversity of business ability or to fathom the ultimate of those to whom they give credit from time to time. Continual supervision and a conservative weeding out of unreliable patrons is the test of true business insight and the knowledge which comes by experience of chameleon-like human nature.

It hardly does to "holler until you are out of the woods;" but Utah merchants have "kept a stiff upper lip" during nearly a year's depression. Lenity may have been shown to them—they have certainly shown it to others, and this confidence of the older and larger houses and firms has been financial salvation to the Territory at large. There has been an abiding faith in the honesty and integrity of debtors, from the wholesale to the retail, which finds no equal in our entire country; and as a consequence failures have been comparatively

few; indebtedness has been quietly reduced both at home and abroad, stocks are low in most instances, and "collections fair," so that whether a change comes or otherwise, panic has found no place, and there is a fearless and healthy looking into the future. The lessons of restraint, economy and consideration are worth all that they have cost, and an education has come which is both appreciated and understood, not to the death of enterprise or the placing of an undue brake upon the wheels of progress, but a too sanguine—a semi-reckless spirit has been brought to bay, which unchecked might have permeated all through society.

This stock-taking season is also likely to confirm a feeling of legitimate business caution—caution in buying, caution as to selling. There will be a greater disposition to look after the resources of even a small store. Grain held or produce waiting for better prices, will be placed in market, even if the anticipated price is not secured. Dealers will see that live money commands interest where dead stock suffers depreciation; and there is more likely to be a profit in selling than in holding. Besides, there will come a feeling of relief to the wholesale house, whose patience perchance has been stretched to a point which was unpleasant, to say the least. Besides, this reacts upon the public mind, and the farmer begins to conclude that he, too, can better afford to sell for a few cents less than to pay interest or lose the esteem of his trading neighbors. Every store—nay, every small dealer, will take to heart the situation. Mammoth stores, like Z.C.M.I., have to do this, and we understand that this institution is already counting up for stock-taking, and its officers would no doubt recommend this course to all their patrons, so that a fair, honest, reliable statement of the humblest store may be had if it were deemed desirable.

The NEWS would not be invidious nor have its readers think that stock-taking should be confined to the dealer in imported merchandise exclusively. There is no branch of business, there is no occupation followed, but will admit of this intelligent inquiry and supervision; and even among men earning daily wages the writer has found that a man who keeps an account of his income and expenditure is generally among the most thrifty and prosperous of his class. Business habits are a restraint against random deal to any right-minded man. He must gauge his ability to meet obligations which are no less sacred than those of the merchant. In fact, it is this lack of consideration among the people of this Territory which has made of their hopeful feeling a snare of indebtedness, far, far too great for an emergency, similar to the present, whatever it might be in unobstructed times.

This thought of stock-taking, if it were our purpose, might be carried out into the domain of moral, social and religious life. There is ample room for reflection, inquiry and comment. But business is uppermost for the moment, and the Press is in its legitimate sphere when it suggests to all its readers of the mercantile profession, who are so easily affected by financial influences originating outside of Utah, that they continue to