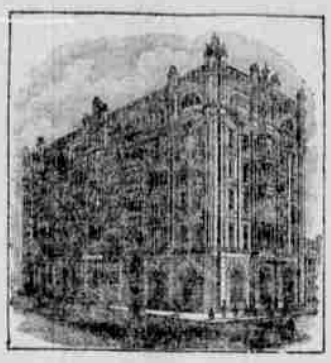
ZION'S ∴ SAVINGS ∴ BANK ∴ BUILDING,

Nos. 1, 3 and 5 EAST TEMPLE STREET.

HISTORY.

ZION'S SAVINGS BANK & TRUST COMPANY was organized August 6th, 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 name now borne by the institution was adopted and the articles of association considered. The organization was perfected on date named above, 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, George Reynolds,
T. G. Webber, Heber J. Grant,
Angus M. Cannon, Lorenzo Snow,
James Jack, Francis M. Lyman,
H. B. Clawson, Anthon H. Lund,
Leonard 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 weal or woe 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 earning. Statistics show that wherever a community is noted for its sobriety, there the Savings Bank grows fastest. With this knowledge before them, the original incorporators of Zion's Savings Bank felt that in a short time such an institution would be a most important factor in aiding the wage-earners among us to acquire that competence which should be the aim of every industrious citizen.

The growth of the Bank has shown that its promoters were not mistaken. More than 11,700 people have attested this by depositing 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 four times each year. If this interest is not drawn when due it is compounded or added 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 [illegible] 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 leave the depositor a sum greater than that left by any of the prominent citizens of Utah at time of his death, with the possible exception of a half 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 seasons of prosperity that which will protect and sustain life in times of depression. Where 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 8 p. m. In addition the institution has strong and ornamental auxiliary Savings Banks, which it loans to depositors, and which they are allowed to take home with them, returning same to the parent bank when they are to be opened to deposit their contents.

SAFETY DEPOSIT BOXES in our BURGLAR PROOF VAULT for Rent at a Reasonable Figure.

WAKEMAN'S WANDERINGS

THE GIPSIES OF LONDON AND ROUND ABOUT—II.

Wakeman, the "Gorgie Chal," or Gipsy's Friend, Continues Another Entertaining Paper Upon the Nomads of England—Grades and Classes, Curious Habitations, but No Idlers Among Them. Their Haunts and Handicraft in London.

[Copyright, 1892, by Edgar L. Wakeman.]

LONDON, Oct. 31.—To me there is something inexpressibly pathetic in the unvarying good humor and kind heartedness of English Gipsies when their hard and bitter though self chosen mode of life is considered. And this is nowhere on earth more so than and emphatic as when you find them in and about London, all the brightness of the summer roads and lanes but a memory, and the cruel deprivations of winter—generally a winter's battle for existence with a million other lonely—starting them squarely in their stolid faces.

Crafty, wary, hard, unweepingly vagabond though you deem him as he confronts you and mankind in the battle for life and those he loves, he truly has another side, a cheery, good and manly one, too, that, without one iota of the prompting to which all modern society stands indebted, often glows with kindness, generosity, helpfulness, good cheer and a spirit of positive loutishness.

There is a quality of sincerity and tenderness in their dealings with each other that is ever simple, sublime and beautiful. Their mirth, merriment and jollity are all considerable. Bullying is unknown; we never a mendacious weapon. With them good cheer is sacred. Money spent making leaves little sting; liberty never knows lewdness.

There are undoubtedly hundreds of localities which may be termed "Gipsy grounds" in London and its surrounding suburbs. I have visited scarcely threescore of these places within the past few years, in some instances they are in the most densely and forlornly populated sections of the metropolis. Here in perhaps the stable yard of some ancient historic inn, among the sheds and outbuildings of an abandoned warehouse or manufactory, in the moldy, unscrubbed precincts of some habitation which has got into chancery and inevitable decay, will be found whole families or little communities of the Romany folk. All are working in their way as if for dear life to sustain life until the springtime gaudies shall free them from their baleful prisonment, and contrary to general belief one, what any one may say none of them is idle.

Following up the trail and traits of Gipsies while in their London winter quarters brought me originally among the outcasts and vagrants of Whitechapel fame, and I found that there were hundreds of Gipsy families owning kindred ties to eastern and western Gipsies, and I found that there were hundreds of Gipsy families owning kindred ties to eastern who sought quarters among this class, and at once fell into their manner of work and ways. Acquaintance and association soon brought me to many of these almost unknown Gipsy and writer communities in the very heart of London.

Two of them are very interesting and historic. If you were wandering about Lambeth Hatch, say and should come to ancient Parnival's Inn, you might note that its decrepit back buildings over the one trance to a narrow lane. This is Leather Lane. Scarcely wide enough beneath the back windows of Parnival's Inn to permit the entrance of a donkey and cart, it gradually widens toward Theobald's Row, and in the east and west is itself entered by almost nutmeg, three and coarse. No casual frequenter of Holborn would see it, but the locality is one of the densest in London in point of population. Among the thousands of lowly humans living here are fully 500 costermongers, and in the winter time half as many slipjies. The great resort of all these folk is the Leather Bottle, a public house within the shadowy precinct.

The former class rather pride themselves on their utter recklessness in the matter of gambling, carousing and drinking. While they live in entire harmony with their Romany friends and possess a certain respect for their winter companions which consists of no trifling, it was easy to see, that from the sober standpoint of ethics the Romany folk are not considered fairly progressive. They are too quiet. They attend closely to work and minimize the ill effects of poverty in London.

"Her lill me!" said a friendly coster, "I can ya be comfort hard o' yer neighbors. Jes ya run up every 'ow 'ow you an ag'in from the Leather Bottle! Strike me lucky, if Hi didn't believe they'd rather hoot wittles than fish pertaters! (Looking pewter,) it must be known, is easier for poverty-stricken folk to find a place to sweat one in 'em for the loan o' a lock (shillings) for a few pots at the Bottle, an their lously heyes stick hout like bleedin muscles, Gor bless us, they do!"

Most of the Gipsies in this locality live from a half dozen to a score in a room. They possess the constant envy of homebuilt tinsmiths. Their native ability to make the most of little enables them to patch up a few coats, and they sleep comfortably and cheerily packed together like herrings. Some of their sheds are wretched hut description to one who is unable to comprehend their own gladness at getting on at all. They work hard and long, long first at the green markets and late to have the streets. Headlamers are usually most of these. The mother, father and the grown sons and daughters all share in the severe work of pushing the barrow or cart. Many will cover twenty and thirty miles a day in their rounds.

The little folks left at home work on baskets, colored eggs and wild grasses, of which they have brought in a supply of material from their summer wanderings, and which are sold little heap for mantel ornaments, or mantle out shawls or bonnets. All do something and earn something. If there is a loss in one day's trade, they work the harder the next. All thus keep from starvation, which is more than many who are sick enough to go to London and some even get through the hard, wet, foggy, windy, bone wringing winter with their lives and a few shillings to the good.

A few weak huddle in these congested districts have the regulation water cart and the helpful donkey, and most curious creatures are often found for both Gipsies and donkey. Last winter, while haunting the lot of ancient London, I got on very good terms with a Gipsy family who had lost their donkey and, not nearly the kindness through fateful collision with a Hansom cab's hoof. It was early in the winter, and the low pretty nearly meant starvation. There are scores of dealers in costers' carts and barrows in London, where a coster may borrow one to hire, though at ruinous rates, or purchase on weekly payments. At one of these I made a first payment of ten shillings, a cheap donkey cart in behalf of the Gipsy family, and nearly twice that amount for the remainder, and the highest interest ever known in Dorsetshire upon money to the innermost recesses of London Lane.

It was in one of these innermost recesses that my Gipsy friends had their habitation, and it is certain that a no more curious dwelling place and disposition of some belongings were ever seen. About half way from Parnival's Inn to Theobald's Row a narrow, dingy court, above which a strip of sky could barely be seen, wriggled a hundred feet or more to the east. At the right and left the ramshackle yet stout one house fronts seemed pitching at each other threatingly. From the hideous patches to the cleft of sky it seemed as though hundreds of human were constantly in a state of existence a trembling balcony and tottering window sills. The density of half fed life behind these ramshackle fronts clinging to the outer walls made here even terrible.

The dark court narrowed at the end, owing to a sudden step against a black dead wall, which rose thirty or forty feet above the pavement, as if to shut out the desperate poverty of Leather Lane from some better inclosure. Here, at the end of this court, against the dead wall, my Gipsy friends had practically encamped, by a system of some than partial suspension. Some twenty five feet from the ground a mass of patched bits of sackcloth and blankets formed the only roof. Ingeniously braced bits of wood—fetaam and beams from the materials and the Thames—made there interesting stories or floors between the flapping roof and the pavement of the court, all of which were open to the weather and Leather Lane way, save where rags and other sackcloth blankets and sailcloth answered the place of curtaining.

These stories or floors were about six feet square, except the lower or pavement story, which was as long as the presence of the Gipsies could make it against the hordes of the stifling court. An aperture had been made in the dead wall which, with a few bricks and a little mud mortar, provided a capital chimney place. The draft was perfect. There was a good deal of comfort, too, about this extraordinary dwelling. The cart was "shortened" so that it turned bottom side upward for a table. A sackcloth piece of timber had been fastened against one side wall for a lounging bank and bench. A ladder ran from this along the wall to the second story, where cooking utensils and food were kept.

But the most curious of all was the slightly disposition of donkey, what was left over from the day's hawking and the Gipsy family itself. Immediately on arrival the donkey was hauled up by rope and tackle into a little room or pigeon-hole in the third story under the sailcloth roof. Such vegetables as were left that the family did not use were stored on a shelf alongside the donkey, and on retiring for the night the family, comprising eleven grown people and children, retreated into the second story loft, and in a manner fished all movable belongings up after them.

"Yes," admiringly said old man Lovell, the head of this Gipsy house, after I had just witnessed the sprawling donkey hoisted into his cage for his rest and provender, "we has had ones hup ere hover hin my night an pulls the 'ole hup after 'em!"

The East end district is locally called "The Mile," where London's ancient mint was located, is another favorite haunt of Gipsies in winter. From Lane street, in the Borough, to Blackfriars Road are some three hundred almost impenetrable lanes and alleys. This region was the former home and home of Jack Sheppard and Jonathan Wild, and from the same local by have strong owners the good price Sphere of our time. Billingsgate porters, the most powerful and rollicking of all Londoners, costermongers, and a class of Gipsies who are noted for their little prowess are the only inhabitants. Into this savage region one must come well introduced, but when once known as a true friend of my inhabitant progress through the quarter is attended often with even embarrassing courtesies and familiarities.

I found the Gipsies of this locality, with similar perhaps fifty families, which number fully 300 souls, chiefly those who ply their various vocations at country fairs and all huge gatherings, such as the Derby and London holiday "outings" at Epping Forest and the like. They are a portion of that vast horde of local gipsies but most picturesque English Gipsies who, usually seen, proved represent the fakirs of our American country fairs, our circus followers and the bowling alley winners of such summer and seaside resorts as Coney Island and Nantucket. The Punch and Judy shows are getting into their hands. They are beginning to exhibit freaks and conduct the merry-go-rounds. All the fruit and nut stands at fairs are now in their hands, and the mention there called "cockney cat") ranges, where a cat can occasionally be kicked, where for a comparatively trifling penny "a shy," one of the most popular forms of initiatory gambling sports at all fairs and outing gatherings in England, are all owned by these running Gipsies. Their fists are as ready as their tongues, and their women folk are the most tenacious of intuitive and prominently gifted fortune tellers in all the world.

But the genuine green rights, or Gipsies of the road whose vocations of today are really honorable, thrifted and dignified by the ancient hard work and fair dealing, though still full of genuine Gipsy traits and bearing in a mild form the Gipsy taint of dickering and dickering (fortune telling), are the Gipsies who, in their ancient wicker London carrying, retain most the manner of the summer road life. I should think there could be found from 10,000 to 20,000 of these in the suburbs of London from November until March. These are entirely exclusive of several thousand more who never leave London, but travel in endless circles about the outer edges of the great city, interminable Bedouins at all outing gatherings, pea and strawberry pickers and lavender gatherers in the country, hop pickers in the autumn and scavengers in general the remainder of the year. They camp where they work, and though often reduced to abject wretchedness are a kinship and cheery set of men and women.

The road Gipsies generally retain and occupy their own carts and tents. On Southwark way, over in Surrey, are large communities. Many may be found round about Battersea and Woking. The Gipsies therefore are another variety from the Epping Forest, depths and edges, are full of them. With these summer thrift is never endangered for winter blizzard. Many of the town Gipsy lads and employment in gentlemen's and public stables. The men haunt the horse markets and work the stables, and the lads will work and trade horses and donkeys. Many of the women are about the power stations of the city before business for whatever they can get. These tend for those passing round the pots, kettles and little ones against the waxworks, nightly return. Old men and lads and women sometimes are never idle. Rude mats, useless baskets, stools and street brooms by the hundred are made by them. Their skins are tanned and their hair dyed, and the millions of chances in one at the London most stalls are every one whistled out by their tiny hands.

EDGAR L. WAKEMAN.

Agricultural Briefs.

Light crops of sweet potatoes are reported from many sections of the south.

In proportion to its weight the goat is the most valuable milker on earth, says The Rural New Yorker.

Three thousand dollars in premiums will be offered by the Aberdeen-Angus association at the World's Fair.

Asparagus beds can be made in October to advantage and will be ready to start at the opening of spring, says Vick.

The heredity is injuring dairy cattle in New York state.

The sixth annual convention of the Association of American Agricultural Colleges and Experiment Stations will meet in New Orleans Nov. 15.

Fruit Drying.

When there is a surplus of fruit which the grower cannot sell in a green state or work up into jam or preserves, the value of the drying process is most apparent. The New England Homestead,

A SERVICEABLE FRUIT DRIER.

in strongly impressing upon fruit growers the necessity of preserving some of this surplus by the process of drying, illustrates the following simple device for so doing:

It consists of a water tight tin vessel, or rather pan, 2½ feet wide and from four to five feet long and three inches deep. The usual method of using is to place one end of the pan on the stove, the outer end being supported by the light bench, as shown in the engraving. At or near one corner of the top is soldered a small funnel, through which water is poured into the pan, which is partly filled. A cork is then placed in the funnel, leaving a small hole for the escape of steam should too much be formed.

The fruit is spread evenly over the upper surface of the pan, the juice being evaporated from sliced apples in two or three hours' time even with a moderate fire. This arrangement can be and is often used, and the cooking and baking programming at the same time, as indicated in the accompanying sketch. Those who do not have a large stove often build a simple arch out of doors, upon which the pan is set.

Seeding Wheat.

The Ohio agricultural experiment station has for several years been investigating such problems in wheat culture as the quantity of seed per acre, the depth of seeding, drilling versus broadcasting, the raising of different varieties, cross drilling and the use of the roller press. The average results favor sowing at the rate of five to seven peeks per acre of thoroughly cleaned seed, and sowing this not to exceed two inches deep. In favorable seasons broadcast seeding has produced about as large a crop as drilling, but if the seeding season be hot and dry, drilling is likely to give the best results. No advantage has yet been discovered in the raising of different varieties. There has been a slight increase of crop where the wheat was cross drilled, the same quantity of seed being used in each case. This increase may be partly due to the more thorough pulverization of the soil accomplished by the double drilling. The rolling press—a wheel following each row of the drill—has not increased the yield sufficiently to warrant its use.

There are times when men have to be treated like children, when they are very ill, for instance, or when they are in imminent danger which must be averted first and explained afterwards.

Nero tried to kill himself, but was afraid to do so. The finally gave himself a slight wound in the throat, one of his friends pushed the sword further in, and a fatal wound resulted.

A shoemaker advised a customer, when he complained of his new boots being tight, not to put them on until he had worn them for a day or two.

Horse chestnuts and potatoes carried in the pocket to keep off rheumatism or for other superstitious purposes are useless.

HIGHLAND Evaporated Cream.

PURE, UNSWEETENED —AND— STERILIZED.

For Sale by Grocers and Druggists.

Southern White Lead Works

ST. LOUIS,

Manufacturers of

STRICTLY PURE WHITE LEAD

RED LEAD. LITHARGE.

SOUTHERN COMPANY WHITE LEAD & OIL ST. LOUIS & CHICAGO

THE SOUTHERN WHITE LEAD is manufactured entirely from the best refined Pig Lead, and is ground in Pure Linseed Oil, and as the company manufacture only STRICTLY PURE, parties buying White Lead branded "Southern Company" are absolutely sure of obtaining a PERFECTLY PURE ARTICLE.

For Sale by All Dealers in White Lead.

CHURCH BLANKS

Printed and for Sale at

THE DESERET NEWS OFFICE,

SALT LAKE CITY.

Clerks Reports	50c.	per doz.
Ward Reports	50c.	"
Relief Society Reports	50c.	"
Primary Association Reports	50c.	"
Y. L. M. I. A. Reports	50c.	"
Y. M. M. I. A. Reports	50c.	"
Silver Certificates	50c.	"
Bishops' Sacramental Books of 50, 100, or 150 leaves	$1.00, $2.00, $3.00	
Primary Association Roll and Record Books	$2.00	
Y. L. M. I. A. Roll and Record Books	$1.00	
Ward Reports, 1 qr., $4.00; 2 qr., $6.00; 4 qr., $10.00		
High Priests' Sacramental Books in Order.		
Secretaries' Records Made to Order.		

UNDERTAKERS.

ESTABLISHED, 1869.

Joseph E. Taylor,

Pioneer Undertaker of Utah.

Manufacturer and Dealer in All Kinds of Metallic, Wood and Cloth Covered

COFFINS AND CASKETS.

Full Line of Coffin Furnishings kept constantly on hand.

Telephone and Tel graph Orders promptly filled.

Bodies preserved in their Natural Condition without extra charge.

OPEN DAY AND NIGHT.

Factory and Warerooms: No. 255 E. First South, one and a half blocks east of Theatre.

TELEPHONE No. 79.

Joseph William Taylor

—SON OF UTAH'S PIONEER—

UNDERTAKER AND EMBALMER.

Carry the Largest and Most Complete Stock of

COFFINS, ∴ CASKETS,

And Undertakers' Goods in Utah.

Wholesale and Retail at Immovable Bottom Prices. Lower than ever offered in Utah.

LOTS AND GRAVES Furnished in any Cemetery in the City.

All orders filled day or night at the Storeroom, Opposite Theatre.

OFFICE AND WAREROOMS OPEN CLOSED.

Nos. 21 and 23 WEST TEMPLE STREET.

P. O. Box 924. Telephone 931.