

# DESERET NEWS: WEEKLY.

TRUTH AND LIBERTY.

WEDNESDAY, - SEPT. 24, 1873.

## BURGLARS, ROBBERS AND THEIR SORT.

THE time when residents of this city, as of the various settlements in the Territory at large, could rest in peace and leave their property in safety, has gone by. Old settlers well remember when they and their families were in the habit of sleeping, if in the house, with windows and sometimes doors open, with perfect impunity. Then there were none to molest them nor make them afraid, not even women and little children. The sense of security was so perfect that the first thought of danger or annoyance was not conceived. Day or night men, women, or children could travel from city to city, town to town, settlement to settlement with the same confidence and certainty of absolute security. Such a thing as personal assault, robbery or house-breaking was neither dreamed nor thought of. Said a lady to us the other day, "In former times, when I was out and happened to meet a man, I was always pleased, because I knew I met a brother and a friend. Now, when I am away from home, and happen to meet a man, I am afraid, because there are so many bad men around." This statement contains the essence of one great difference between then and now. It is true that in those times there was some horse or cattle-stealing occasionally, and now and then in the remoter settlements the Indians would get "mad." But generally speaking, and as the prevailing rule, such things as personal assault of inoffensive individuals, burglary, housebreaking and stealing therefrom, garotting, highway robbery, and crimes of that class were unknown, not thought of, not dreamed of. They were not a part of the local experience of our citizens.

But what is the state of things now? Housebreaking, thieving, personal assault, and robbery, even rape and murder, are comparatively common, so that the condition of society here, in the larger places, has approximated somewhat to that of society in the larger towns and cities elsewhere, and crimes of various kinds have become almost as frequent as they are elsewhere.

It is to be hoped that things will not continue to progress in this undesirable direction much farther, that a check will be put upon them. This can be done and it is not done sooner or later, these valleys and mountains will be full of robbers and desperadoes, and life and property will become so insecure that they will not be worth much.

Among the chief causes of this prevalence of crime are the defiant stand which is taken by certain citizens and residents against the municipal ordinances and the Territorial laws, the encouragement which such bad citizens and residents have received from Federal courts, judges, and other officers, and the advantage which more undisguised, outright and brutal criminals have taken of such encouragement in the confident hope that their crimes also would escape due punishment.

## THE YELLOW FEVER.

For several days past the telegraphic dispatches have contained accounts of the ravages of the yellow fever in portions of the South. Three or four days since there was a statement to the effect that trains leaving Shreveport, La., were crowded with the fear-stricken, fleeing to more healthful quarters. This morning the news from the yellow fever district is more alarming than ever. The disease is raging with terrible violence at Shreveport, a small but hitherto thriving town in Red River, in Louisiana. The population is said to be about 4,000, and there are now about five hundred down with yellow fever, the death rate being from thirty to forty per day.

A thriving trade is usually carried on between this place and New Orleans and other river ports; but now trade is paralyzed, the town quarantined, and suffering and death are holding high carnival within its limits. The doctors and nurses of the place have far more patients

than they can attend to, and several of them have been prostrated by their labors. The Howard Association of New Orleans has sent a large number of both to the assistance of the afflicted, but still more help is called for.

An appeal for aid is never made in vain to the American public, and the wail for succor from the fever-stricken districts of the sunny South is already meeting with a response in the metropolis, and subscriptions are being received by Mayor Havemeyer, of New York city, and it is gratifying to believe that all that means and human sympathy and assistance can do will be done for the sufferers on the banks of Red River.

Shreveport is not the only place afflicted, but the dread disease has also made its appearance at Memphis, and some newspaper correspondents say that in portions of Louisiana, within twenty miles of Shreveport, negroes are falling victims by hundreds to the malady.

It may be that rumor and alarm combined have led to considerable exaggerations respecting the disease. Be this as it may, several towns have been quarantined, and the health authorities in various localities are thoroughly aroused, and are adopting measures to stay the spread of the plague. Fortunately the season is now far advanced, and with the advent of cooler weather, which may be expected in a short time, there is every reason to hope that the disease will be checked and its ravages terminated.

## SAVINGS BANKS.

SAVINGS Banks, or institutions for the deposit of small sums, the savings of people in the lower ranks of life, have been known for nearly a hundred years. The first of the kind were those of Hamburg, established in 1778, and of Berne in 1787, which were restricted to servants, mechanics, etc. Jeremy Bentham suggested a frugality bank in 1797, and, two years after, the Rev. Joseph Smith, of Wendover, with two of his parishioners, established one by offering to receive from any person in the parish any sum, from 2d. upwards, weekly in summer, the total to be returned at Christmas, with a bounty of half the amount. If refunded before Christmas, no bounty was given. "Clubs" of this class have long been common in various parts of England, in some of which the total and the subscribed bounty are repaid in clothing in the winter season.

A charitable bank was instituted by Mrs. Priscilla Wakefield, at Tottenham, Middlesex, in 1804, in which deposits of twenty shillings and upwards were received and five per cent. per annum interest was allowed on such sums as were left on deposit not less than a year. Six years previously Mrs. Wakefield had established a bank for the saving of small sums by children.

The Rev. John Muckersy established the West Calder friendly bank in Scotland, for the savings of the poor, in 1807, and the next year eight persons, half of them ladies, formed a society for the reception of surplus earnings of domestic servants, on which four per cent. per annum was allowed.

The Rev. Henry Duncan, D. D., of Rothwell, Dumfriesshire, instituted the parish bank friendly society, paying five per cent. per annum interest. Three years after, Mr. J. H. Forbes, of Edinburgh, who was connected with a large banking house, started a savings bank in that city, allowing four per cent. the first year, and five per cent. afterwards, the deposits, when they amounted to £10, being exchanged for interest notes on Sir William Forbes & Co.'s bank.

The provident institution of Bath, afterward termed the Bath savings bank, was established in 1815, and the parochial bank of Stillorgan, in Ireland, about the same time. The next year there were 74 savings banks in England and Wales and four in Ireland, the idea having begun to spread rapidly. In 1817 Parliament first legislated upon them.

The English laws pertaining to savings banks are strict. They are established only with the approval of the commissioners for the reduction of the national debt, the trustees and managers have no salary or pecuniary benefit from the banks. The moneys deposited are paid into the Bank of England or Ireland, to the credit of the commissioners, and invested either in bank annuities or exche-

quer bills. The commissioners receive 3½ per cent. per annum interest, and give depositors an average of two and fourteen-fifteenths, the maximum being three and one-twenty-fourth. The minimum deposits are from one to five shillings, the maximum deposit in one year is £30, maximum total deposit £150. When principal and interest reach £200, the interest ceases. A notice of one to three weeks is required of withdrawal. No person is allowed to deposit in more than one savings bank. The expenses of management are reported at one-eighth of one per cent. There are said to be between five hundred and a thousand savings banks in Great Britain and Ireland.

Within the last very few years, various postoffices in the British Islands have acted as savings banks in receiving small deposits, which is a very great convenience to the public there, as the British post-office is a marvel of good, honorable, trustworthy, and successful administration. It is one of the safest and most admirably conducted institutions in the whole world.

Savings banks in Switzerland date back to 1787, and there are now between one and two hundred. Berlin had a savings bank in 1818, and Prussia of late years has several hundred. The rate of interest varies there, generally being from two and a half to five per cent. per annum. The minimum deposit is about 12 cents, the maximum for a month about \$7.50, and the total maximum 100 thalers, or 75 dollars. Other parts of Germany have a greater or smaller number of these banks. The flush times since the Franco-German war, and the Prussianizing of Germany may have had considerable influence upon these banks. Austria has few. In Italy, especially Sardinia and Lombardy, the savings banks are chiefly intended for and patronized by the higher classes.

Ever an advocate of frugality, Benjamin Franklin suggested the idea of some kind of savings bank as early as 1763, but the first institution of the kind in this country was started in Philadelphia in 1816, another was formed at Boston the same year, and one at New York three years after, since which time their number has greatly increased in different parts of the Union. Each State has its own laws for the regulation of its own institutions of the kind, of course correspondingly affected by such action as Congress takes on the subject. The interest allowed varies in the Eastern States from three to seven per cent., mostly six per cent. per annum on sums under \$500, and five per cent. on any excess of that amount. One thousand dollars is usually the maximum of total deposits, but a person can deposit in more than one bank if he chooses. It was the custom for one dollar to be the minimum deposit, but of late years there have been established five cent, dime, and sixpenny institutions of the kind. These institutions are generally well managed, the managers being held liable, though, as they are usually wealthy men, they are supposed to have no pecuniary interest in the profits of the institutions. In the western country, however, people are not apt to be quite so disinterestedly benevolent or philanthropic, but, on the contrary, they expect some little return for their time and labor expended.

Not to be behind in any good work, Utah must needs have a savings bank. Accordingly the Deseret National Bank, formerly the Bank of Deseret, having incorporated in it a savings department, during the last two years has been receiving small sums on deposit, ranging as low as one dollar, upon which eight per cent. per annum interest is allowed, compounded half-yearly. This institution has been doing a good business, but the increasing and multiplying interests of the Territory require a savings institution of a more comprehensive nature, and consequently Zion's Savings and Trust Company has just been organized under the laws of the Territory. It is expected that it will commence business on the first of October. Deposits will be received in sums of one dollar and upwards, upon which a fair rate of interest will be paid. It is designed to establish branches in the various cities, towns, and settlements of the Territory, so as to accommodate all the people thereof, as far as possible. It will be an excellent convenience for all those

who desire to economize their periodical savings, for the purpose of purchasing farm or other machinery, or land, or houses, for sending for their relatives or friends from Europe or other portions of the world, or for any other purpose where such economy and accumulation of surplus cash is desirable.

The following are the officers of the company—

Geo. A. Smith, President; D. H. Wells, W. Woodruff, Geo. Q. Cannon, and J. F. Smith, Vice-Presidents; J. W. Young, H. B. Clawson, Le Grand Young, T. G. Webber, Thomas Williams, J. T. Caine, D. McKenzie, and J. A. Young, Directors.

## LOOKING TOWARD ANOTHER CRUSADE.

AN intimation was given in the dispatches a day or two ago that parties in Washington were beginning to work up Utah matters again, without doubt in anticipation of the meeting of Congress in December, and in preparation of another crusade against the civil and religious liberties of the people of this Territory.

This is not strange news. In fact, it is what everybody acquainted with the nature of the situation here expected. It has come to be a part of the ordinary course of events. Of late years, every winter, as sure as fate, this Utah question has been sprung and worked up, and at times all the powers beneath have been stirred up to obtain from Congress some proscriptive kind of legislation for the immediate benefit of Utah. Every season, too, Providence has overruled things, has said to the conspirators, "Thus far shall ye go, but no farther." And the sequel has proved the truth of the old Scotch proverb, that the ways of men as well as mice "gang aft a-gle."

This coming season, it appears, is to be no exception to the rule that has obtained of late years. Already the intriguers are at work. They are beginning again to avail themselves of their refuge of lies, in their renewed efforts to manufacture a public opinion and work up another excitement against the people of this Territory.

The great thing that is wanted by these unprincipled schemers is special legislation by Congress for Utah, depriving the people and their chosen representatives of any and all power, legislative, judicial, executive and financial, in the important public matters of the Territory and of portions thereof, and investing half a dozen appointed Federal officials with that power. This is the thing aimed at, which would be a great deal worse than monarchism, and not a whit better in working than autocracy. It is a struggle of a few men for almost absolute power over the privileges, rights, liberties, property and life of the people of our fair Territory.

A bold and unscrupulous attempt was made by the Federal courts of the Territory a year or two back to secure vantage ground leading fully in this direction, and that in spite of and in direct opposition to both Territorial and Federal laws, and the constitution of the Union. But the plotters met with an unexpected set-back in the unanimous decision of the Supreme Court of the United States, reversing their whole judicial course as flagrantly illegal.

It would not be right to say that these intriguers have learned nothing by the authoritative judicial rebuff mentioned. They have learned something. They have not learned sense or right, but they have learned a little shrewdness. They have come to understand that they cannot with impunity ride rough-shod over the rights of the people in opposition to the laws. Their next great hope is to induce Congress to enact laws that will authorize them to ride rough-shod over the people's rights. To do this by law would not seem so bad. The injustice of the thing they are as keen for now as ever. This is their card for the coming session, and they are beginning to play it now. By and by we shall have from those parties once more the old rehash of lies and as many new ones as fiendish ingenuity can devise, foisted upon the public at large, but especially upon the representatives of the people and the government in Washington. We tell the public beforehand what is likely, that they may know what to expect, and that they need not be deceived by the false representations and base schemes of corrupt and evil-designing men, no matter what cloak of "loyalty" or other

high-sounding name they may put on to disguise or hide their hypocrisy and villainy.

## HOT AGAIN.

THE unpleasant and unhealthy hot, dry weather is upon us again, the mercury running up to 90 or near it every day, with an occasional breeze sufficient to raise the dust and fill the air with it. In this raising of the dust the many vehicles help considerably, and it is no difficult matter for anybody to find his "peck." The difficulty rather is to avoid the dust, with all its disagreeable minute components of alkali and animal excretion.

But as it has become so hot again at this usually very unhealthy season, it becomes everybody to continue to take extra care of his health, to be temperate in eating and drinking and in everything else, that the vitality of the system may be retained as much as possible, and thus more power and vigor be reserved to resist the debilitating effects of the heat and dryness, and the nauseous dust and the miasm which may be floating in the atmosphere. By and by the "equinoctial storms" will be here, and if they are not very agreeable of themselves but do some damage, they will cool and purify the air, and so far contribute to the health and comfort of the people.

## IRRIGATION CONVENTION.

As will be seen by our dispatches to-day, a convention is to meet at Denver, Colorado, in November, to discuss the subject of irrigation, with the object of enlisting the attention of public men upon the subject, and of securing assistance from Congress in the development of the cultivation of the soil in the Western States and Territories where irrigation is necessary.

Irrigation is as much needed in Utah as anywhere in this region, and it might be well if delegates from this Territory would attend this convention at Denver. They might contribute valuable information to the convention, and in return share in the resulting advantages, whatever they might be. It is a matter worth taking into consideration by our farmers and other public spirited citizens.

## LOOK AFTER THE CHILDREN.

THE sad accident the other day at the Depot, whereby the little boy, Tanner, was so severely injured, and narrowly escaped with his life, should teach a lesson to parents, and serve as a warning to them to look after their children as carefully as they conveniently can. Children go to the Depot with sacks to pick up bits of coal which have fallen from the trucks to the ground, and in so doing they crawl under the cars and among and between the wheels thereof. The wonder is that there are not more accidents than do happen. If parents give a thought to the matter, they must surely see the reprehensibility of sending their children out on any such errand, or of allowing them to go at all if the parents can possibly keep them away. It is the duty of parents, so far as they reasonably can, to know where their children go, and what they do, and to keep them out of all danger and evil, and from all dangerous and evil places. Where parents do this, and teach the same caution to their children, they are not blamable when accidents happen, but otherwise they can not be held altogether excusable in case of accident.

In these remarks we are not casting reflections on any individual, but speaking on general principles. Any parent can apply these remarks to himself or herself, if he or she thinks they are fitting, and will do him or her good. At all events, the children should be looked after and kept out of harm's way, so far as can be.

RE-APPEARED. — Thompson, the missing witness in the cases connected with the Bingham tragedy has re-appeared. He claims that the cause of his absence was that he has been searching for his lost son, Putnam Thompson, of whom he has been unable to find the slightest trace since the two took breakfast together at the Washington House, in this city, four weeks ago. Thompson was on the stand yesterday, as will be seen by the Probate Court minutes.