

times of famine, distrust, inanition and failure. Even President Cleveland acknowledges before the nation that with astounding prosperity the condition cannot be explained. And so men who cannot give anything like a united diagnosis of the disease can hardly be united as to the remedy, while those who look at the surface of things merely can hardly be expected to pass beyond the vestibule into the "great arcana," or secret place, where cause and effect are indissolubly prearranged and bound together!

Is this present feverish desire and greed for gold a normal feature of man, or is it begotten of unnatural conditions, ambition and drift? Is its intention the precursor of happiness or does its possession and use minister as fully as is thought to the highest and best interests of man? For it men will undergo fatigue, endure sacrifice and place upon its unhallowed altars all the sweet endearments of life almost without compunction. To get a little of it, homes have been jeopardized and lost; families have been denied common comforts and have finally been turned adrift, because the gold mania has seized upon the head of the household with demoniacal grip and made him sordid and soulless, until thoughtful men turn from the wreck of faculty and endowment to less suggestive themes.

The "love of money" was once said to be "the root of all evil," as many who have it misuse and abuse it, and sudden wealth in boom times has turned many a man upside down; yet spite of crazy, extravagant or miserly uses, surely money must be had. It used to be said, "With all thy getting get wisdom," moderns read, "with all thy getting get money," "honestly if thou canst" as Shakespeare says—"but get money." Here in these mountain tops this virus of inoculation asserts its almost universal sway; amid the quiet of rural life and in peaceful settlements at a distance from example and the delirium of speculation, men become affected, until for all sane and insane purposes suggested by money mortgages have been multiplied beyond precedent in Utah, and those who have escaped this epidemic or mania are few and far between! One man fancied he saw his way to money by engaging in trade. He opened his little store, probably unacquainted with goods, which was disadvantage the first; he by his little capital secured a measure of credit, which was disadvantage the second; he was not familiar with human nature, which was the last and crowning disadvantage. His customers got into his debt and forgot to pay; his credit had become extended at the wholesale house, and to secure that he mortgaged his store and home, gave a chattel mortgage on his goods and then after a few hurrying weeks or months of wearing anxiety, his little capital had melted away, his debts are uncollectable, and he comes out of the crucible sans everything, a naked, sadder, mayhap a wiser man. Our Territory has within its borders hosts of victims to this fatuity, the insanity of trade; and to them these times of depression which are beyond the conception and understanding of the most shrewd, astute and experienced traders there comes like the

shock of an earthquake failure and disgrace, so that men may peruse at their leisure a famous query: "If the true merchant scarcely is saved, where shall the novice and inexperienced appear?"

We hear of a man who mortgaged his farm and home, to pay \$2000 for what was really a magnificent stallion; there might have been money in it and redemption, had ability to use such an animal been equal to the fascination and glamor of possession: The farm will most likely be sold.

Another one took a notion to a pair or span of "English shire mares," the price \$3000, the guarantee a mortgage on the home and farm, which is as good a slot.

Some have mortgaged to secure an accommodating store until harvest; others until the wool was sold; a threshing machine allured another, a self-binding reaper, a buggy, or wagon, perhaps an organ, a sewing machine, speculation in mines or other foolery; all, however, commanded that ironclad note which has crushed—is crushing lots of men and families as between "the upper and the nether millstone."

The mortgage indebtedness of Salt Lake county is declared by experts to be over twenty-three million dollars, and according to good authority other counties are similarly burdened, exclusive of taxation, but the latter (save where bonds are issued) are mainly expended at home, while this interest on mortgage, owing alike by Mormon and Gentile, is cramping their energies and destroying their life-blood, because most of it is exported for the benefit of money lenders in the far-off East.

Whence comes this mania, this disease, this contagious epidemic, if such it may be called, for it is transmitted as easy as cholera, it is as continuous in its effects as la grippe and as fatal as paralysis, unless both action and remedy are alike, swift and operative in the body politic.

Nor is this confined to Utah. It is almost omnipresent in our country—this incubus of mortgage and debt; the people reel beneath it, the nation staggers as one "drunken though not with wine;" the "signs of the times" are ominous, and there is confusion in the very air, for Babylon moves to her appointed destiny, and the day may not be so far distant when the prophecy will be fulfilled which declared that "the merchants of the earth shall weep and mourn over her, for no man buyeth her merchandise any more." Some assert that there is a periodicity in these things, that every so many years unrest and panic and disaster are among the inevitables of industry and commerce; but the controlling law, the why and wherefore is speculation or remains undiscovered, and when experience all fails, then the world is as helpless as are the dwellers on the plains when Boreas marshals his forces of the air.

The friends of Utah have hoped that neither her nor the cause of Zion which she represents might be caught in those calamities which her people were gathered to avoid; that they might not be involved in that ruin which has been anticipated for years; that her sons and daughters being forewarned might not even be astounded at the

magnitude and tumult of a world's upheaval, but that as counseled they might "avoid all entangling alliances," paying as they go, and so demonstrating the wisdom of her leaders and the aptness and obedience of her pupils to an astonished and envious world.

BRIGHAM YOUNG ACADEMY SUMMER SCHOOL.

At Monday evening's session Prof. Baldwin lectured on the subject of governing power. He spoke of the advantage possessed by a teacher in obtaining knowledge in the pursuit of his avocation, and said: The old idea in the school room was force; the teacher took the rod and said you must or catch it. Now the teacher leads. Napoleon said: "What we accomplish is by force, and we will be forgotten; but Christ worked through love, for the benefit of the people, and He will live forever." Study the model of the Savior; substitute friendship and love for force and hate, and mark the result.

He then spoke of governing power in the teacher, and gave this advice: First govern yourself, then put yourself in the place of the child. Keep in your mind that you govern for the good of the child. Keep this in view, that you want self-governing men and women who can stand up in the midst of temptations and say to appetites and passions, thus far shalt thou go, and no farther. Organize, systematize. Nothing can be done properly without these. Get your school as systematic as possible, so that each part acts in harmony with every other. The corner stone of the school is regularity and promptness.

Another thing is vigilance. Don't watch pupils with the expectation of finding wrong that punishment may follow. The loving father takes no pleasure in the suffering and death of his children. The mother is vigilant that she may save her children from wrong doing. Apply the preventative. Proper vigilance will avoid a thousand difficulties.

It is your business to develop and love the angel in these embryo men and women. There is no way to elevate the world but to love it up to a higher standard. This is the secret.

Lord Beaconsfield said that if you will long enough, strong enough and wise enough you can accomplish anything; and he struck a key note. Firmness is as necessary as love. We do not make teachers of men or women who can't say no. People fail because they have not sufficient will. No person ever succeeded who did not have an iron will. The great battles of life are not in the tented field, but in the human heart. It is a grand thing to govern, through all these avenues, the pupils under your care so as to make them strong, self-reliant, self-governing, energetic, good men and women.

On Tuesday morning Miss Barbour gave a lesson in illustrative geography, to a class of sixth grade pupils. The lady questioned the pupils, placing on the blackboard the result of the children's own observations. The lesson extended over half an hour.

Miss Cook next brought forward her kindergarten class and proceeded to