

preparing to help redeem Zion and to build up the waste places thereof?" Am I shaping my conduct so that when the Lord shall call upon the people to do this, I will be one that will be chosen for the work?" I was very much tried in my feelings when banished from my family for seven years. I served seven years in banishment—not in idleness, for I found plenty to do, though I was away from home much of that time. It was a very great trial to me; but in all of it I never had a feeling of doubt cross my mind. Of course, I could see the clouds of darkness before me, which looked impenetrable, and almost interminable. I did not know when the end would come, for the Lord did not show it unto me. If I had known in the beginning how far off the end was, I might perhaps have acted unwisely. But He withheld the vision of the end from my mind and I saw it not. As to the fact, however, that the desired end would come I never had a doubt; for I believed that God was able to remove the clouds of darkness and to cause the sunlight of heaven and of peace to shine again upon the household of faith. Yet I grieved when I heard of my brethren being haled to prison and my own family and those of my brethren driven from home with their little ones, in the dead of winter, to seek shelter away from those who sought their hurt; I thank the Lord who gave me fortitude to endure it, and was very grateful to Him and to my friends for the termination of that ordeal. If the Lord had required me to go to prison or to face the indignities that many of my brethren had to, I do not know how well my strength and my patience might have held out. I was spared that test, and I am thankful that it was so. But I pray always that if I should be brought to the severest test it would not shake my confidence in God, nor weaken my faith in or love for Him. And if He wants the little means I have, I want to feel as though it belonged to Him, for He gave it to me. If He sees fit to allow it to be destroyed or to be taken from me by any means, let me say like Job of old: "The Lord giveth, and the Lord taketh away; blessed be the name of the Lord." It is the only true feeling on this point that prophets, seers and revelators should have.

May the Lord bless and help you to magnify this calling unto which you are called, to be witnesses of the Lord Jesus. Having received in your hearts the spirit of prophecy, prophesy good for Zion, and not evil; for as sure as the Lord lives, if you prophesy evil against Zion you will be proven false prophets. God has decreed good for Zion. He has determined that His work shall continue in the earth and that His purposes shall be consummated, and the man that prophesies against Zion will be proven a false prophet. Therefore, if you desire to be true prophets and exercise the gifts that are within you, let your prophecy be good for Zion, for the people of God, for the honest in heart, and for the contrite and humble of all lands and climes, that the Gospel may be preached unto them, that they may be gathered into the fold and be saved with an everlasting salvation in our Father's kingdom. Speak good things, and speak no ill. Stop faultfinding, backbiting, lying, and multiplying the evils that may exist among us. Promote good. Speak of that which is good and pure. Speak of the good qualities of men. Let your minds dwell upon that which is good.

Seek for the spirit of righteousness, of truth, of meekness, of love, and of devotion to the work that we are engaged in, for it is the continuance and will be the winding up of the greatest work that was ever begun on the face of this earth, and it will be completed in the due time of the Lord. Those who are not faithful will have to bear the consequences of their acts; while those that are faithful will rise and be exalted with it. Their wives, their husbands, their parents and their children will be theirs, in time and throughout eternity; and they will have kingdoms, thrones, principalities, powers, dominion and exaltation. These are some of the blessings promised unto God's people, and no power on earth can hinder them from receiving them, except their own failure to do His will. May the Lord help us, therefore, to be faithful, is my prayer in the name of Jesus. Amen.

Written for this Paper.

MILLIONS IN PAPER.

The new 5 per cent bonds are now scattered all over the United States. They are but a drop in the bucket with what Uncle Sam has borrowed since he began business a little more than 100 years ago. The total amount of bonds sold by the government from the beginning of the Union down to the year 1880 was ten billion, six hundred and ninety million dollars, a sum which makes the mind dizzy and which would buy up a dozen of the small monarchies of Europe. This vast sum includes the bond issues of the United States up to that time. Many of them were made to fund previous loans, but interest was paid on every one of these dollars, and the gold which has been spent in this way by Uncle Sam would gild the great departments of Washington and leave enough to make a solid gold statue as large as that of the Goddess of Liberty which stands on the Capitol dome. This last loan is for \$50,000,000. The interest on the bonds is 5 per cent, but Uncle Sam has sold them at such a rate that he pays in reality only 3. Fifty years ago if a Secretary of the Treasury had made the statement that in half a century the United States would be borrowing money at 3 per cent he would have been looked upon as a fool and a madman, but there is no security in the world better today than that of Uncle Sam, and it is believed here that a 2 per cent bond could be floated. Every one wants these bonds. The banks cry for them. Old maids sigh for them, and the timid capitalists are almost ready to die for them. They feel that their money is safe and that this \$50,000,000 in bonds is surer than safe deposits or stockings under the rafters. Thousands of comparatively poor people will invest in these bonds. They will get them through the bankers and they will pay high prices for them, but their money will be safe and the interest will always be paid when it is due.

Have you ever seen a government bond?

It is only a piece of paper, but it is often worth its weight in diamonds. The bonds of the present issue are in denominations of \$50, \$100, \$1,000 and \$10,000. The bonds are of the same size and the difference is shown by the figures on their faces. Four of these would make a good-sized dinner napkin, and I would

like to have a set of napkins made up of these \$10,000 bonds. Each napkin would be worth \$40,000, and the twelve would make a nice snug little fortune of \$480,000, or nearly half a million. These bonds run for ten years and they bring in 5 per cent interest. Each of the napkins would pay \$2,000 a year in the way of interest, or \$20,000 before they would have to be redeemed for their face value.

The new bonds are of two kinds. One class is of registered bonds and the other coupon bonds. The coupon bonds are payable to bearer and to them are fastened a number of detachable coupons about the size of an old 10-cent shinplaster. The interest is payable quarterly, and every three months you clip off these coupons and cash them at the treasury of the United States or at the banks. Any bank in the country knows just what they are worth and will pay you the interest on them. You can use the coupons and the bonds in business deals and their value is so well fixed that they could almost pass as money. The chief danger connected with them is that any one can use them, and if the holder of a coupon bond loses it the man who finds it can turn it into money on the next pay day. No identification will be asked at the bank by the man who presents it, and the burglar who gets hold of a lot of coupon bonds considers them more valuable than so many greenbacks or \$20 gold pieces.

As to registered bonds, these are of a somewhat different nature. They have no coupons and are payable to the person whose name is written on the bond. In the office of the register of the treasury at Washington there is a record kept of the men who hold these bonds, and about a wagon load of ledgers and journals are devoted to this purpose alone. As soon as a bond is sold an account is opened with the person who buys it between him and the government, and in this is stated the amount he paid for the bond and the rate of interest. Every three months the clerks go through the books and make out a set of accounts. They notify the treasurer of the United States to pay all the interest due to the persons who hold these bonds, and this money is forwarded to them in the shape of a treasury draft. As soon as the bond is redeemed the account is closed. If the owner of a registered bond desires to transfer it to another the transfer must be indorsed upon the back of the bond before witnesses appointed by the government and a record of this must be made at the Treasury Department. As the interest is always paid to the last owner of record the books for these transfers are closed a month before interest payment day. These registered bonds are the safest investments known to the United States, and rich men put large sums of money into them. In a recent letter I told you how Vanderbilt once owned \$45,000,000 of these registered bonds. Only the fewest cases are known where such bonds have been stolen. One of these occurred a few years ago when the Manhattan Savings Institution was burglarized by Jimmy Hope, and over \$1,000,000 of these bonds were stolen. In this case Congress authorized duplicate bonds to be issued to the Manhattan Institution, and they lost nothing. Hope was finally