$40,000

—WORTH OF—

The Finest Line of

DRY GOODS

Ever Shown in the West, was

SAVED FROM THE FIRE!

Which Totally Destroyed our Building on the 9th of February.

A GREAT MANY OF THESE GOODS ARE DAMAGED BY

FIRE, SMOKE AND WATER!!

Some were Saved in a Perfect Condition.

Damaged Goods have been marked to sell from 10 to 25 per cent. on the nominal cost. Perfect Goods have been Reduced from 25 to 50 per cent. from the regular price.

It is our intention to

CLOSE OUT OUR ENTIRE STOCK

This month. Any person who has a Dollar's Worth of Goods to buy cannot under any circumstances afford to miss this opportunity.

Never Before have such Low Prices

Been made in this City.

Are you Coming to the City

—DURING—

CONFERENCE?

If so, do you intend to buy Dry Goods. Providing you do you can more than save the expense of the trip by trading at

THE LACE HOUSE,

119 & 121 MAIN STREET.

GROESBECK & HOUGHTON.

MERCHANTS desiring to close out certain lines will be given

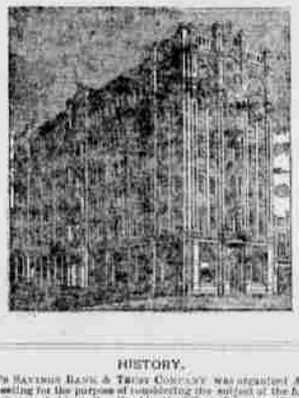
PRICES THAT WILL BE AN OBJECT.

Improve this the

Greatest Opportunity Ever Offered

In Utah to buy Dry Goods.

Zion's Savings Bank Building,



Nos. 1, 3 & 5 East Temple St.

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 same now in use 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, Lorenzo Snow, Francis M. Lyman, Heber J. Grant, Anthon H. Lund, Angus M. Cannon, T. G. Webber, James Jack, H. B. Clawson, George Reynolds, L. G. Hardy, George M. Cannon, cashier.

OBJECTS IN FORMATION OF THE BANK.

In all communities of intelligent homes belongs the thrift of the masses 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 as the enjoyment of vicious habits all restraint and self-exercise for future happiness or the happiness of those dependant upon them is thrown aside for the pleasure of present gratification. The drunkard, as a rule, does not save his earnings. Statistics show that whenever 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 10,000 people have allotted their by deposition 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 the interest is not drawn when due it is compounded, or added to the principal, and earns interest from that date. If the amount of deposit, Have you ever seen some child who saved each day or each week and placed at interest would amount to? Five dollars per week saved 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 prosperous officers of Utah at time of his death, with the possible exception of about half a score of our wealthiest men.

ZION'S SAVINGS BANK & TRUST COMPANY aims to give its depositors THE A safe place in which to store in a season of prosperity that which will protect and sustain life in times of depression. When 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.

SECURITY. 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 savings.

Fortunate Philadelphia.

A bequest of Mrs. Anna H. Wilstach leaves the city of Philadelphia richer by $2,000,000. The bequest is not all in money, but one million is in pictures and a rare art collection, which will enrich Philadelphia even more than a million of money would do. Besides this, the schools, hospitals, charities, and almost every benevolent institution in the city were remembered in the will of this public-spirited lady. At the time of her husband's death, he left a valuable estate, $1,000,000. Mrs. Wilstach had also a fortune of her own. She never touched a dollar of the money Mr. Wilstach left, but devoted herself to increasing it. She lived off her own income and managed her husband's estate so wisely and well that she increased it to $2,000,000. Hence the fine sums she was able to bequeath for public purposes.

It is coming to be recognized generally that a very wealthy person owes it to his fellow citizens to do something for them, especially if he has gained his wealth in their midst. There is an immense field for such munificence in every town and city of the country. Parks, art collections, opera and clubhouses, libraries, scientific laboratories, scholarships in social and political economics, where men may have leisure to study the problems that now crowd mankind for solution—all these are open to the public-spirited individual. Bequests to the state agricultural stations, which are doing so much to forward the leading industry of the country, will work good. At any rate it is a thoroughly sound principle that the rich man must do something for the public. The poorest way to discharge this obligation, however, is to give any sum that kind of downright charity tends to undermine manhood.

Thackeray's Realism.

Thackeray is surely as great a novelist as a great artist can be. He prides himself on presenting life as it is, unencumbered by the hot spices of artificial romance. Say, he explains devices to entrap the sensibility of the reader—he derives, for example, of making Arthur Pendennis, whom we know innocent, appear to be the story of his young friend Clive Newcome, and the sensitive reader heaves a sigh of relief when he hears the lad at the Grand Harmonic.

Yet, Thackeray is a great realist. If ever there was one. His characters are no decorative figments to amuse our fancy. They have become some of the men and women we have met—personal friends or foes of our own. It seems so far being to their late days of a colossal enthusiasm that we have lived intimately in their Colonial Newcome. They were our men of moral sentiment that we approve his sanction. It was a very genuine lark we felt in Rich Barnes.—Blackwood's Magazine.

Auguste Rodin is well known as a sculptor and painter. He has only thirteen years of age and was passed a cadet for the Artillery Regiment of the Guard, and the conductor of the orchestra asked for to allow his talents.

OFFICERS.

HEBER J. GRANT,	President
GEORGE HOUSLEY,	Vice-President
NELSON S. WELLS,	Secretary
LEWIS S. HILLS,	Treasurer

DIRECTORS.

HEBER J. GRANT, JOS. HOUSLEY, ELIAS A. SMITH, JOHN R. BARNES, HENRY HOUSLEY, JOHN HENRY SMITH, THOS. G. WEBBER, J. F. GRANT, WM. H. ROWE, CHAS. S. BURTON, DAVID SOLLIS, GEO. W. TELFORD, P. T. FARNSWORTH.

FARM INSURANCE.

We take pleasure in announcing to

The FARMERS OF UTAH

That the

HOME FIRE INSURANCE CO.

OF UTAH

Has decided to engage in the Farm Insurance business. Remember that the "HOME OF UTAH" is the only local Insurance Company, and in patronizing it you are dealing with your friends, and the money paid into that Company is kept at HOME and invested in HOME enterprises.

SPECIAL CARE will be used to put Reliable Agents only in the field, whose promises and statements may be fully relied upon.

In order that IMPOSTORS may be prevented from deceiving our friends, every solicitor for the "HOME OF UTAH" will be provided with a commission of authority, signed by the President and Secretary and countersigned by

HEBER J. GRANT & CO.,

General Agents.