$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

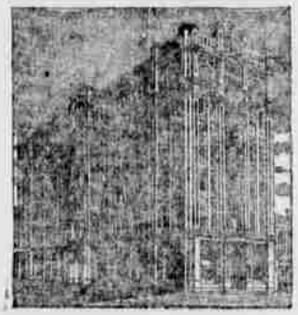
PRICES THAT WILL BE AN OBJECT.

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 9th, 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 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, 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. H. 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 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 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 10,000 people have situated 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 and 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 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 millers of Utah at time of his death, with the possible exception of some half a 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 wisdom of prosperity that which will profect and sustain life in times of depression. Where those who are full of vigor and energy may provide for times 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 in a position to deposit their contents.

Character of the German Emperor.

The new emperor, on ascending the throne, was of course expected to continue the policy of a minister whom his grandfather had honored with every mark that a loyal subject or servant could receive or confer. The reign of Frederick III. has been a lasting, hopeless and long sacrifice and too full of physical suffering to let the world know the strength and breadth of the rulers whom Bismarck next appeared to represent. In his endeavor the Bismarck have an opponent who has not only abundant physical energy and endurance, but has with it a contempt for bombast, sentiment and the crooked policies methods that always suggest a double or rotten conscience. He is a practical manager and does not pretend to be a saver of society. He has no quack nostrum for poverty, crime, prostitution or the discontent that only cries against close.

His business is to see that the government machine runs smoothly, that competent men are employed, that the people's taxes are spent for the public good, that the law is administered without favor and that reforms are inquired into. He has the mind of a Yankee, he loves experiment, his methods are direct. He is the sort of man that forges to the front in a new country. We can imagine him learning his trade in some machine shop, then rapidly rising to a position where inventive talent, ingenuity, patience and, above all, honesty tell—say, at the head of some great manufacturing or shipbuilding enterprise.

On his succession to power, 1888, he did what most intelligent young men do when suddenly placed in charge of an estate. He required how the previous manager had done his work; he examined personally into cases of alleged wrong; he noted carefully the testimony of qualified observers; his eyes were opened to the need of reform in many directions; he suggested these reforms to his manager; the manager did not agree with the master; the manager resigned and now spends his time in embarrassing so far as he can the movements of the manager who has superseded him. The immediate cause of Bismarck's resignation will be known when the emperor chooses to make the matter public. Today we can regard only the official acts of the minister, and from those infer what reasons there was for his being retired.—Pontiac Bigelow in Forum.

Things That Are True.

W. Warner says that the sandy land may be destroyed by dipping a brush or rag in alcohol and saturating the insects and infected part of the plant.

S. H. Hoskins, of Newport, thinks the time will come when apples will generally be sold on the tree, thus relieving the grower of the trouble of marketing.

At a meeting of the Missouri State Horticultural society the Crescent strawberry was favored by growers, but condemned as a market variety by a commission dealer present. Michel, Hoffman and Glendale were commended.

The rock maple is a disease especially prevalent among the peach, walnut, chestnut and some other trees. This fact should be borne in mind when selecting trees for transplanting; reject those that have knots on their roots.

OFFICERS.		
HEBER J. GRANT,	-	President
GEORGE HOUGHTON,	-	Vice-President
HELON R. WELLS,	-	Secretary
LEWIS S. HILLS,	-	Treasurer

DIRECTORS.

HEBER J. GRANT, GEO. HOUGHTON, ELIAS A. SMITH, JOHN R. WINDER, HENRY DINWOODEY, JOHN HENRY SMITH, THOS. G. WEBBER, J. T. GRANT, WM. H. SHEAR, CHAS. S. BURTON, DAVID EVERSHOLTZ, W. TWOMBLY, P. T. PARMENTER.

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.