

## MILLIONS FROM UNCLE SAM

The Government Gives the Banks the Use of One Hundred and Twenty-eight Million Dollars—Funds Not Immediately Required for Federal Needs are Placed in Circulation—Designated Depositories Have Grown From Sixty-five to Five Hundred.

Uncle Sam is the greatest money-lender in the country. If it were not for his enormous loans through bank depositaries the business men of the United States would find it impossible to get hold of enough money to carry on their affairs.

The government has on deposit with the various banks today the snug sum of \$128,000,000. This is virtually money lent to the business interests of the country. It is money which the government has collected in the way of taxes, but having no immediate need for it, is willing to leave it in the hands

of the people for use. As long as the government has surplus and can leave funds in the banks it will do so. Treasury officials, as well as business men, are dreading the possibility that the government revenues will soon fall below expenditures, leading inevitably to a contraction of the currency.

During the last five years there has been a wonderful increase in the amount of government money in national bank depositaries. In 1897 only 65 banks were designated as such depositories, and the amount of money placed with them was only \$16,000,000. Now there are 500 bank depositaries and they have an aggregate of \$128,000,000 of government money in their possession.

These depositaries are in every state and territory except Alaska.

There is great rivalry among banks throughout the country for the privilege of handling government deposits. Political influence of all sorts is brought to bear to secure the much-coveted "designation."

The sum which Uncle Sam now has on deposit with the 500 designated banks is the greatest in the history of the country, excepting that in 1873, during the refunding operations, when Secy. Sherman had \$79,000,000 of government money in the hands of the banks which were aiding him in carrying out his measures.

Although there are signs of a "tight" money market in New York—low reserve, big loans and demands for currency from the interior—the treasury department has not as yet received any calls for help. It stands ready to go to the aid of the situation at any moment, and its help can be rendered in one or all of three ways:

1. It can increase its deposits in national banks. The sum of \$128,000,000 is at hand for this purpose, without encroachment upon the \$50,000,000 "available cash" which the treasury must theoretically maintain as a working balance.
2. It can buy bonds, and thus put more money into circulation.
3. It can authorize an increase of national bank notes up to and inclusive of the premium value of the bonds deposited to secure circulation.

As there has been no occasion for resort to any of these expedients, treasury officials are now hopeful that the little flurry of demand for crop and speculation money may be easily weathered.

Notwithstanding the fears of treasury officials that on account of the repeal of the war taxes and the heavy appropriations by Congress they might soon be confronted with a deficit, no such thing is in sight now. Although the expenditures so far this year have exceeded the receipts by nearly \$10,000,000, the outlook now is favorable that by the end of the fiscal year all this will have been regained. The receipts from customs duties during the six weeks of the current fiscal year have exceeded those of the corresponding six weeks of last year by more than \$5,000,000. Last year they were \$33,000,000, this year \$39,000,000. This increase is altogether unexpected. The officials of the treasury cannot account for it, nor can they do more than guess how long it will continue. All calculations have been upset. The figures showing a big deficit for the year have been laid aside.

Those charged with the duty of reckoning how the balance sheet will stand have given up in despair. Customs receipts are not the only thing that wor-

ries them. They are not sure yet whether the \$40,000,000 Panama canal money will have to be spent, nor the money for the Danish West Indies. There is no official opinion whether there will be a surplus or deficit next June. The loss by repeal of war taxes will amount to \$65,000,000. If the customs receipts continue at the present rate this will be recouped, and instead of a deficit there may be another surplus.—Record-Herald.

### THE UPWARD LOOK.

"It is of no use to tell me to look forward," said one in great trouble the other day to a friend. "The worst of my trouble, I know, lies ahead. To look back upon the past, before this shadow came, simply adds to my agony. I can only sit in the darkness, and shut my eyes to everything, and bear as best I may."

"There is always one way left," said the friend, gently. "When we cannot look forward nor backward, we can look upward. I have been in every whit as hard a place as you, and I sat a long while in the darkness before finding the way out. Try the upward look—it is meant for just such sorrows as this, that seem to shut in the soul inexorably. If we look up, we never look in vain."

It was the advice of a true friend. Yet how many friends fail to give it. When we sympathize with those who are in their trials and sorrows, how often we suggest that there is hope ahead, that they are not so shut in as they seem, that past and future should be dwelt upon rather than the present, and saying all this, forget that we can give them a far truer comfort in teaching them to lift their eyes from themselves and their problems, up to the eternal Father, who can give joy and peace to His children through all things.

"Time alone can help such sorrows as yours," said a woman who called herself a Christian, to a bereaved friend lately. There was no upward look suggested there. A heathen could have said as much. Time only can dull the edge of pain; the upward look robs suffering of its sting surely and lastingly. It is always possible to lift our eyes to the sky; and though at first, perhaps, we see only the clouds, we shall find it true before long that

"Over all our tears God's rainbow bends."—Selected.

### Notice.

Dr. C. W. Higgins, the Specialist. Office hours from 10 to 11 a. m. and 2 to 4 p. m. St. Elmo hotel.

## Hair Escaping?

No wonder. Your hair is starving. Feed it before it all leaves you. Then you can keep what you have and add greatly to it. Ayer's Hair Vigor is a hair-food. It stops falling of the hair, makes the hair grow, and always restores color to gray hair.

"One year ago today I had not one single hair on my head, and today I have as fine a growth of hair as any young man in my town, and just three bottles of Ayer's Hair Vigor did it."—Arthur B. Ackley, E. Machias, Me.

Small text about Ayer's Hair Vigor and its benefits.

# ATTRACTIVE GOODS AND STILL MORE ATTRACTIVE PRICES

## WELCOME CONFERENCE VISITORS AND HOME PATRONS TO ALL DEPARTMENTS

OUR Mammoth establishment is laden with the Beauty and Newness of the Season. The Freshest, Largest and Grandest Display of Fashionable Fabrics—Hundreds upon hundreds of Dainty Conceits—Veritable marvels of perfection from fashions center will be displayed in profusion this week. Today's Price-story IN PRINT cannot be fully comprehended—A visit only can translate it.

### THE NEW FALL AND WINTER MAIL ORDER SHOPPING GUIDE

TO THIS STORE HAS BEEN ISSUED.

Patrons Desiring Copies will receive them upon sending names and addresses to us. All Mail Orders Receive Prompt and Careful Attention at our Hands.

ESTABLISHED 1864.

## F. Auerbach & Bro.

ONE PRICE TO ALL. NEVER UNDERSOLD.

### VISITORS TO THE FORTHCOMING CONFERENCE

Will Find a Warm Welcome at our Store

REGISTER YOUR NAME at our Exchange Desk, and in Future You'll Receive our Catalogue Twice a Year. It Will Pay You to do so.

### Model Gown Fabrics for Autumn Wear.

September should not grow a day older before you've seen them. You'll be handicapped in your dress-making unless you do. Exquisite? Exclusive? Yes, and more. Something just for you—A weave and color that you can't resist. We're jubilant over our showing, as are all who viewed it. This week's offerings need only have inspection to stamp them as the season's rarest opportunity.

#### Shaded Zibelines and Snow Flake Novelties.

36 inches wide, in all the seasonable colorings, warranted pure wool. Exceptional values, only a yard..... **46c**

#### Striped Bourette Suiting.

In variegated colorings, 36 inches wide. Excellent quality for wear, only a yard..... **60c**

#### Cravanette Skirting.

In Irish Fringe and Meltons, sponged, shrunk and ready for use, in weights suitable for walking skirts, 56 inches wide, at \$1.50 and a yard..... **\$1.25**

BLACK CANVAS CLOTHS, BLACK PEBBLE CLOTHS, BLACK HOMESPUNS, BLACK CAMEL HAIRS, BLACK RIVET CLOTHS, BLACK HERRINGBONE CHEVIOTS. And many others too numerous to mention, can be seen among our new arrivals. These goods run in width from 45 to 56 inches wide, and are just the materials for hard wearing skirts and suits. See them this week. The prices range from— **60c to \$2.50.**

#### New Fancy Velvets.

A large variety of novelties in stripe, mottled and plaid effects. The newest shadings suitable for entire dresses, waist and trimmings, at— **85c, 98c and \$1.25.** And up to \$6.00 a yard.

#### Black Zibelines.

The newest and most up-to-date effects, no description can do them justice. The prices range from 50c to a yard..... **\$4.50**

BLACK VENETIAN CLOTHS, BLACK BROADCLOTHS, BLACK SICILIAN CLOTHS, BLACK CHEVIOT SERGES. Full, complete lines all new, in widths from 40 to 54 in., at prices from 60c to a yard..... **\$4.00**

#### Novelty Weave Silks.

A showing of exceptional values. All high class novelties, purest warps, lace and plain fancy weaves, in all the new autumn colorings, including the very latest in poverty weave plaid silk, at 50c, 75c, 98c, \$1.25, and up to a yard..... **\$5.00**

### Fall and Winter Millinery.

Thousands upon thousands of people enjoyed the Great Exhibition of Magnificent Autumn Millinery here last week and the large and artistic collection and the general superiority of our Trimmed Hats have won warm commendation from every visitor. This week we show the strongest line of High Class Trimmed Millinery we have ever gathered. Paris Model Hats are here in great variety, reasonably priced. Hundreds of American Creations of rare beauty vie with their French sisters for preference, and back of them all lies "The Auerbach" policy of selling on a closer profit margin than is usual in Millinery Circles. Exquisite taste has been brought to bear in the selection of these Hats, and modern merchandise methods prevail in selling them.

### Cloak and Suit Department. Thousands Upon Thousands

## LADIES' NEW FALL JACKETS.

An Endless Assortment of New Capes, Golf and Dress Skirts and Tailor-Made Suits.

The time has come for the ladies to interest themselves in their New Fall Wrap. This season we pride ourselves on the immense assortment we have brought together for your inspection. You're as welcome to look as to buy. Here are a few price pointers:

Fall Skirts.	Fall Waists.	Fall Jackets.
500 Golf and Dress Skirts, in Black, Navy, and Oxford Grey. Comprising venetian Cheviots and serges, made with flounces, plaits, and all the latest effects. Worth up to \$3.50. SPECIAL..... <b>\$3.95</b>	Three special numbers in FLANNEL. Waists, all wool tucked. Flannel Waists, all shades. SPECIAL..... <b>\$1.00</b> All wool Tailor finish Flannel waist, all shades, worth \$2.00. SPECIAL..... <b>\$1.25</b> Fine French Flannel waist, Tailor stitched plaits, worth \$3.00. SPECIAL..... <b>\$2.25</b>	A handsome line of heavy Kersey Jackets, 27-in. semi-fitting, trimmed with velvet, in Tan, Cassin, Red, and Black. Easily worth \$16.00. priced here at..... <b>\$7.95</b>

## NEW KID GLOVES.

WE WANT YOUR KID GLOVE BUSINESS AND WARRANT THAT YOU'LL BE MORE THAN PLEASED AND SATISFIED. YOU'LL BE DELIGHTED WITH YOUR PURCHASE, FOR WE ARE PREPARED TO GIVE YOU BETTER GLOVES THAN THESE PRICES EVER BOUGHT BEFORE, OR CAN BUY TODAY AT ANY OTHER STORE. WE OFFER NO CHEAP GLOVES, BUT THE BEST IN EVERY GRADE FROM \$1.00 UPWARDS AND EVERY PAIR IS WARRANTED AND FITTED.

THE SOROSIS 2 clasp P.K. sewed Glace Kid Gloves, with Paris point embroidery, in a heavy grade, the ideal glove for ordinary wear, its rather heavy, but perfect in fit and will outwear most gloves sold at \$1.50. comes in all sizes. Our price..... **\$1.00**

THE STAR, our this season's line of this ever popular grade is even better than in the past, the colors are more beautiful and the texture superior, its recognized by all as the equal to most \$2.00 grades, don't fail to try a pair, any color or size, at..... **\$1.50**

THE FAMOSA. Fine 2 clasp kid gloves in all the newest and staple shades and colors, fits perfectly, made of an excellent quality kid in all sizes, the prettiest, finest and best glove ever offered at..... **\$1.00**

THE SUPERBA, made of finest selected French kid with 3 pearl clasps, in black with plain Paris point embroidery or black and all the newest shades and colors with fancy embroidery back. Its the prettiest glove ever shown in the city, and unsurpassed for wear, all colors and sizes, at..... **\$2.00**

#### Leather Chatelaine Purses.

A large variety of pretty chatelaine purses in black seal leather or black or colored morocco or alligator, splendid 50c grades, special this week at..... **25c**

#### Bead Chatelaine Purses.

Made of fine cut steel beads, with strong oxidized frames, chain and chatelaine attached. Great special bargain in 2 sizes at..... **\$1.25 and 90c Each.**

## Boys' Clothing and Gents' Furnishing Dept.

A Few Suggestions For Fall and Winter In This Department.

BOYS' TWO-PIECE SUITS—in Navy Blue and Black Cheviots, extra heavy goods, well made, good linings ages 5 to 16 years, FOR THIS WEEK A SUIT..... **\$2.50**

BOYS' THREE-PIECE SUITS—in Navy Blue and fancy dark mixtures. Cheviots and Cassimeres, made in up-to-date style. Good values, ages 5 to 16 years, FOR THIS WEEK A SUIT..... **\$3.50**

YOUTHS' LONG PANT SUITS—a large variety of plain and fancy mixtures, Tweeds and Cheviots for youths 15 to 19 years of age; extra values, FOR THIS WEEK A SUIT..... **\$4.00**

FANCY NECKWEAR—just received a large variety of Band bows—Shield bows—locks and four-in-hands in the latest patterns and shades—50c values. FOR THIS WEEK EACH..... **25c.**

## GREAT SHOE VALUES!

IN OUR SHOE DEPT.

Specials For One Week Only.

CHILD'S KID SHOES, Button only, sizes 2½ to 8. SALE PRICE.....	<b>53 cts</b>
CHILD'S KID SHOE, Lace and Button, Extension Sole, sizes 2½ to 11. SALE PRICE.....	<b>85 cts</b>
MISSES' KID SHOES, lace only, Extension Sole, sizes 1½ to 2. SALE PRICE.....	<b>\$1.10</b>
LADIES' GOOD KID LACE SHOES, all sizes, SALE PRICE.....	<b>\$1.39</b>
LADIES' SLENDID KID LACE SHOES, all sizes, SALE PRICE.....	<b>\$1.69</b>

YOU CAN SAVE MONEY BY BUYING YOUR SHOES OF US.

## NEW FLANNELS.

The Reliability of the Goods you find at this Department of Auerbach's and the reasonableness of the Prices, have made of you the regular customer whose pleasure and comfort we like to consider, or, if you're a visitor to Salt Lake, come and share in the exceedingly good values offered for this week's selling.

PANNE VELVET FLANNELS. Thousands of yards of these are going to people this week who appreciate Flannel Goodness. There is a complete new assortment for wrappers, Bath Robes and Dressing Scaques. They are twice as heavy as the Outing Flannel and beautiful as the best Elder down flannels. Good value at 22½c. On sale at per yard..... **16½c**

WAISTING FLANNELS. We say Flannels, but, as a matter of fact, you'll find almost every material that has a grain of warmth and comfort in it. Exclusive silk and wool Novelty Waistings in Jaquard effects. Novelty Tucked Granite Waistings, Shirred Waistings, Novelty Card Waistings, Fancy Striped wool and mercerized effects. You are bound to find the right material here, because the variety is tremendous. A stock twice the size to be found elsewhere. Special for this week..... **29c**

100 Pieces Solid Colored Wool Waistings, woven stripe effects in red, green, brown, gray, Navy, French blue, light blue and pink. Value 50c, at per yard..... **29c**

### Our Huge Blanket and Comfort Sale

Thousands of pretty Down Quilts and thousands of Pairs of Warm Blankets. They tell of luxurious comfort and their variety is astonishing. Don't know how it happened that we got a stock so much larger and better than other stores. Most likely because we tried harder to please you. Here are some warm Prices on Blankets:

Western Made Wool Mixed Blankets, in medium gray colors. Very warm and serviceable, 10-4 size, value \$2.00, on sale this week per pair.....	<b>\$2.20</b>
Scarlet All Wool Blankets, strictly all wool, both warp and filling, fast medicated dye, soft finish, thoroughly steam shrunk, 10-4 size, value \$5.00, on sale this week a pair.....	<b>\$3.95</b>
11-4 size, value \$6.00, on sale this week a pair.....	<b>\$4.85</b>
California White All Wool Blankets, 11-4 size, made from Lambs' wool, and steam shrunk. Very fluffy, regular price \$6.50, on sale this week a pair.....	<b>\$5.25</b>

## Choice Neck Boas.

Boas are to be worn again, that's settled. Style setters couldn't have given their seal to a more popular vogue. Our stock is ready—collected diligently and fastidiously and they will be sold at prices entirely free from the unreasonable extravagance usually associated with novelties. We are showing a large variety of Merabont, Cogue and Ostrich Boas in Black, White, Bronze or Gray, plain or finished with tail ends also a handsome collection of new Chiffon Novelties. See them.

Agents For The Famous Butterick Patterns.

## Table Linen Specials!

Heavy Russia Crash Toweling, 18 inches wide, value 12½c, this week per yard.....	<b>7½c</b>
54 inch. wide, Half Bleached Table Linen, the newest designs, usual 35c, this week per yard.....	<b>28c</b>

To Keep the People Coming. This is the way you'll buy them this week.

58-inch. wide, Half Bleached Table Linen, an excellent quality, will give good service. Regular price 50c, on sale this week per yard.....	<b>37½c</b>
66-inch. wide, Full Bleached Table Damask, in choice patterns, value 65c, special for this week per yard.....	<b>46c</b>