

State Banks Stood Test of the Panic.

There are 60 banking institutions organized under the state of New York in Manhattan, says the New York Herald, the Bronx and other boroughs which reported their condition as of Dec. 19 to the superintendent of banks under the department's call. The showing of the state banks indicates that they stood the test of the panic very well. The summary of all the conditions indicated that there was a decrease in the deposits of \$28,530,600 during the three months of strain. On Aug. 22 the deposits were \$371,992,200, so that the decrease amounted to little more than 10 per cent. The national banks of the city, which by the way, had to endure the strain of a central bank in a time of crisis, did not present so good a showing.

Reports of the state banks and the deductions drawn therefrom reveal a series of incidents during the recent panic, which made many state banking officials and directors wish that they had not been organized under the banking laws of this state. Reference is made to the action of the state treasurer and controller in drawing money—the actual currency—from

many of the state depositories in this city when the banking scare was at its height.

It was known to many bankers as well as newspapers at the time of the panic that the agents of the state treasurer came upon five or six state banks in the midst of the excitement, and demanded in some cases \$100,000, and in others as high as \$300,000 of the state money in actual currency. The agents would not be content with checks or drafts on other depository national banks, but insisted upon having the money. In other words, the panic had seized upon the Albany officials and they insisted upon drawing out the state's money from the institutions fostered and protected by the state. To the feeling of antagonism which the state bankers felt over these withdrawals, it became known that the money withdrawn was deposited with certain national banks which are state depositories also. This was done at a time when Secy. Cortelyou was at the helm, placing public funds taken from the sub-treasury in national banks throughout the country. As a result, state bankers came to the natural conclusion that they had been ill-treated.

On the other side of the case, the state treasurer and his associates explained that if any losses had been sustained they would have been personally responsible for the money. It has developed that the surety companies who had bonded the political officers threatened to cancel their surety bonds unless the money was withdrawn from state banks. It was an exciting time for all concerned in state banking. The showing of the 60 banks in and around New York, however, proves conclusively that the storm was weathered in good condition.

Got to go—uncalled for suits, half price. Daniels, 57 West Second South.

New Brand of Hard Times Story

A D. MYERS, the discoverer of the famous Goldfield Mohawk mine, his share in which he sold for \$400,000, demanding in payment gold coin, and who caused a stir recently by having gold coins in the door knobs of his Long Beach mansion, had his bluff called in the case of the St. Francis hotel last night, says the San Francisco Chronicle.

To show his friends that he was correct in his contention that the times were hard, the wealthy mining man tendered a certified check for \$13,421.85 in payment for his dinner, expecting that the hostelry would be unable to honor it, and thus bear out his assertion that the times were bad. Myers never dreamed for a moment that his bluff would be called, but it was, and with such dispatch that he was willing to admit good-naturedly that he was wrong.

Myers had been dining with T. F. Bonneau, John Salsbury, Ray Baker, Jack Reynolds and J. A. Morris, other prominent mining men, in the cafe of the big hotel. Hard times was the subject of the table gossip, and Myers made a wager that he would show his companions that the financial stringency was serious.

"Wait a minute and I will show you," he said.

Then calling the waiter, Myers handed him a check for \$13,421.85.

"If they are able to change that amount," Myers continued, "the waiter took the check and disappeared."

A few minutes later he returned with the check and pen and ink, much to the astonishment of Myers and the waiter.

"Kindly endorse the check, sir," said the waiter.

That staggered Myers and he was up.

"My bluff is called," he said, "naturally. When they handle a check of that kind like a postage stamp it is times cannot be very hard."

Manager Woods is looking for the man who had the nerve to call Myers bluff and will reward him.

Salt Lake Photo and Supply Co. Kodaks, finishing, framing. 142 E. Main street.

Extraordinary Value-Giving is a Distinguished Feature at the Auerbach Store—and the Energetic Auerbach Store grows with Every Dawn

This is the "Something Doing" Column.

After you read the items you will know the reason for the name. Better step lively or the early birds will get a big share of the plums.

MONDAY!
63c A YARD FOR
New Zephyr Gingham
That are Positively worth 10c.

100 per NEW ZEPHYR GINGHAMS (every imaginable color—all size checks and stripes and plain color—positively worth 10c—special for Monday at, a yard..... 6 3/4c

MONDAY!
29c A PAIR FOR
Curtains
That are Positively worth 65c

260 pair ruffled cluster striped white Swiss Curtains—positively worth 65c—special for Monday, at, a pair..... 29c

MONDAY!
22c FOR
New Luster Dress LINENS
That are Positively worth 25c a Yard.

25 pieces of the New Dress Linens, the most popular fabric for the coming season, in rose, cadet, tan, champagne, sage, red, pink, dark blue and black—positively worth 25c—special for Monday at, a yard..... 16c

MONDAY!
\$2.39 FOR WHITE
BED SPREADS
That are Positively worth \$4.00 each.

100 fringed White Bed Spreads, square or with cut corners—beautiful center designs—extra size—measure 82x90—each—positively worth \$4.00—special for Monday at, each..... \$2.39

MONDAY!
\$1.39 FOR NEW
LACE CURTAINS
That are Positively worth \$2.50 a pair.

300 pair New Nottingham Lace Curtains, two of the newest designs of the new season, both 35-yard length, in 30 and 40-inch widths—worth \$2.50—special for Monday at, pair..... \$1.39

MONDAY!
93c FOR
DAISY FLANNELS
That are Positively worth 15c a yard.

15 pieces genuine Daisy Flannel, in pink, white, blue and red, positively worth 15c—special for Monday at, a yard..... 9 3/4c

INSPIRED by an invincible ambition to serve the people—to serve them thoroughly—to give them the best for the least, and do so continually—inspired by such motive and moving in such activity—the Auerbach Store will produce next week the strongest possible values in popular priced merchandise of the present and coming season and present prices that'll again prove by far the lowest and most attractive in Salt Lake. What could be a fairer or more liberal inducement for your business?

MONDAY!
19c yd. for Plain and Fancy
Silks
That are Positively worth 60c and 75c a yard

1000 YDS. PLAIN AND FANCY SILK VALUES 60c AND 75c A YARD.
SPECIAL FOR MONDAY A YARD..... 19c

ESTABLISHED 1864
T. Auerbach & Bro.
ONE PRICE TO ALL NEVER UNDERSOLD

MONDAY!
\$1.87 for Children's Bear Skin
Coats
That are Positively worth \$4.00

About 100 pretty little Bearskin Coats, lined and interlined with washable material, some single, others double breasted. All colors, white included, sizes 2 to 6 years. Coats that formerly sold at \$4.00. Special for Monday..... \$1.87

Six Matchless and Incomparable Embroidery Sale Bargains
Monday Morning This Great Sale Begins With the Greatest and Best Values Salt Lake Has Ever Known Here Are Thousands Upon Thousands of Yards of the Best Waxed Styles, Every One New. All Just Received Direct from St. Gall, Switzerland. They Go on Sale Here Monday at Prices in Many Instances Less Than One Half Regular Value.

SALE LOT No. 1
Corset Cover Embroideries, 50c Values at 20c a yard

17 inch wide Cambric Corset Cover Embroideries, 40 different patterns to choose from, best 50c grades, for this week, Sale Price, a yard..... 29c

SALE LOT No. 3
Corset Cover Embroideries, \$1.00 and \$1.25 Values at 49c

Fine Swiss and Nainsook Corset Cover Embroideries and 17 inch Flouncings, in 35 different patterns to choose from, including the season's prettiest novel ties, all on Sale at, a yard..... 49c

SALE LOT No. 5
Corset Cover Embroideries, 75c Values at 35c

The prettiest Open Work Designs in the best 75c grades, all full 17 inch wide, 40 patterns to choose from, on Sale at, a yard..... 35c

SALE LOT No. 2
27 inch Embroidery Flouncing up to \$1.50 values at 59c

Beautiful Flouncing for children's dresses, etc., in 50 different designs to choose from, the regular values range from \$1.00 to \$1.50 a yard, the Sale Price..... 59c

SALE LOT No. 4
72 inch Embroidery Flouncings up to \$2.00 Values at 99c

Full length Embroidery Flouncing, a magnificent variety of pretty designs, including many of the new flut Embroideries, there are 30 styles to choose from; they make the prettiest infants' long Dresses or full length Skirts for 99c Ladies; this sale price, a yard..... 99c

SALE LOT No. 6
Embroidery Bands 40c to 60c Values at 25c

Embroidery Bands or wide Insertion, 3 to 6 inches wide, pretty open worked designs, ranging in values up to 60c a yard, on Sale at..... 25c

FINAL SACRIFICE OF ALL WINTER COATS, SUITS AND SKIRTS IN OUR WOMEN'S READY-TO-WEAR SECTION
Here they are! Money-saving chances by the score! Deep Cut prices to get rid of them quick!

ANOTHER REDUCTION ON COATS

Coats that were \$10.00..... \$4.95
marked..... \$7.50
Coats that were \$15.00..... \$12.95
marked..... \$9.95

ANOTHER REDUCTION ON SUITS

Suits that were \$12.00..... \$6.75
marked..... \$8.19
Suits that were \$17.00..... \$9.75
marked..... \$7.95

ANOTHER REDUCTION ON SKIRTS

Skirts that were \$5.00..... \$2.98
marked..... \$3.98
Skirts that were \$7.50..... \$5.98
marked..... \$4.98

ANOTHER REDUCTION ON BATH ROBES AND KIMONAS

Bath Robes that were \$6.00..... \$3.15
marked..... \$2.87
Long Kimonos that were \$1.50..... 79c



AN IMPORTANT SALE OF NEW WHITE ENGLISH LONG CLOTHS, NEW WHITE ENGLISH NAINSOOKS AND NEW WHITE INDIA LINONS—3,000 BOLTS AT CUT PRICES
Every Announcement that comes from this White Goods Department has Important News to White Goods Buyers. What we want to impress upon you this time is the fact that the Greatest White Goods Demonstration of years has been planned for next week. IT'S A SALE THAT WILL MAKE EVERY WOMAN IN SALT LAKE "SIT UP STRAIGHT AND TAKE NOTICE." WE BOUGHT 3,000 PIECES WHITE GOODS AT CUT PRICE! NOW THEY ARE READY FOR YOU IN OUR WHITE GOODS DEPT AT CUT PRICES! Buy for both present and future needs—you'll never again have such a chance! 3,000 PIECES WHITE ENGLISH LONG CLOTHS, NAINSOOKS AND INDIA LINONS AT THE LOWEST PRICES EVER QUOTED.

Regular 12 1/2c WHITE INDIA LINONS In this sale a yard..... 7 3/4c	Regular 20c WHITE ENGLISH NAINSOOK and WHITE INDIA LINON In this sale a yard..... 12c	Regular 35c WHITE ENGLISH NAINSOOK and WHITE INDIA LINON In this sale a yard..... 21c	12 YARD BOLTS OF WHITE ENGLISH LONG CLOTH Regular \$2.00. In this sale a bolt..... \$1.49	12 YARD BOLTS OF WHITE ENGLISH LONG CLOTH Regular \$3.00. In this sale a bolt..... \$1.98	12 YARD BOLTS OF WHITE ENGLISH LONG CLOTH Regular \$4.00. In this sale a bolt..... \$2.56
Regular 15c WHITE INDIA LINON In this sale a yard..... 8 1/4c	Regular 25c WHITE ENGLISH NAINSOOK and WHITE INDIA LINON In this sale a yard..... 16c	Regular 40c WHITE INDIA LINON and WHITE ENGLISH NAINSOOK In this sale a yard..... 24c	12 YARD BOLTS OF WHITE ENGLISH LONG CLOTH Regular \$2.40. In this sale, a bolt..... \$1.66	12 YARD BOLTS OF WHITE ENGLISH LONG CLOTH Regular \$3.25. In this sale, a bolt..... \$2.16	
Regular 15c WHITE INDIA LINON White English and nainsook in this sale..... 10 3/4c	Regular 30c WHITE ENGLISH NAINSOOK and WHITE INDIA LINON In this sale a yard..... 19c	12 YARD BOLTS OF WHITE ENGLISH LONG CLOTH Regular \$1.80. In this sale a bolt..... \$1.29	12 YARD BOLTS OF WHITE ENGLISH LONG CLOTH Regular \$2.70. In this sale a bolt..... \$1.89	12 YARD BOLTS OF WHITE ENGLISH LONG CLOTH Regular \$3.60. In this sale a bolt..... \$2.38	12 YARD BOLTS OF WHITE MERCERIZED LINGERIE LONG CLOTH The finest made. Regular \$4.50. In this sale a bolt..... \$3.27

Clothing and Gent's Furnishing Values that You'll Find Unmatchable
We are Closing Out all Winter Weights and these Prices will rule until all of these Grand Values are gone. It is not often you can get these Goods at these Prices.

\$2.50 to \$3.00 Boys' Suits and Overcoats, in plain blue and black Cheviots and Mixed Tweeds, to go..... \$1.48

\$1.00 to \$1.50 Boys' Suits and Overcoats, to go at..... \$1.95

\$5.00 Boys' Suits and Overcoats in Oxford Grey, Brown and Blue Mix. 2.33

\$1.25 Men's Wool Underwear, in natural good value, to go at..... 89c

\$1.25 and \$1.50 Men's Dress Shirts in plain and pleated fronts, in medium and dark Patterns, to go..... 69c

The Semi-Annual REMNANT SALE OF SILKS AND DRESS GOODS, FLANNELS, WHITE GOODS AND LINENS STARTS MONDAY
This great Semi-Annual Event presents an opportunity to buy lengths of desirable Silks and Dress Goods—Flannels, White Goods and Linens.

At Prices that are considerably less than cost of Production.

OUR ENORMOUS CLEARANCE SALE has left us with extra large accumulations of Remnants which must be closed out at once—and in the Semi-Annual Sale we offer the Most Extraordinary values in our History—lengths from 1 to 10 yards.

54c For Bed Sheets
that are positively worth 85c each

600 HEMMED BLEACHED BED SHEETS—24 yards long and 2 yards wide—that are positively worth 85c. Special for Monday at each..... 54c

A Wonderful Sale of Spring's Newest White Shirt Waist Samples
Begins Monday 800 White Sample Waists in Sizes 36 to 38, to be sold at a saving of 1/2 to 1, another distinct trade triumph that will create the most contagious enthusiasm

809 Beautiful new white waists—the entire sample line of two of America's largest and best makers, caught at a saving of 1/2 to 1—Included is a magnificent collection of High Grade Waists, in season's very newest styles. It will pay you to buy them now, even if you do not expect to wear them now.

It's a Waist Sale Without an Equal, if Bargains Count for Anything. Prices range from 77c to \$2.45 Each.

A Saving of Good Money on GOOD SHOES
The importance of such reductions as the following are too obvious to need extended comment

LADIES' BLACK KID SHOES, with medium weight soles, military heels and patent tip (all sizes). Value up to \$2.00, at, per pair..... \$1.29

LADIES' HIGH GRADE SHOE IN THE ENTIRE STOCK in Kid or Patent stock, with welt or hand turned soles (all sizes). Value up to \$5.00, at, per pair..... \$3.15

BOYS' BOX CALF HIGH TOPS with heavy soles and large eyelets, a water-proof school shoe (sizes 4 1/2 to 7 1/2), value \$4.25, at, per pair..... \$2.45

MISSIES' BLACK JERSEY LEGGINS, all button, knee length. Value \$1.00, at, per pair..... 59c

YOUTH'S GOOD GRADE RUBBERS this season's production (sizes 10 to 14) at, per pair..... 49c

MEN'S FIRST QUALITY AMERICAN RUBBERS, self-acting style (all sizes) at, per pair..... 90c

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MONDAY!
25c FOR CHILDREN'S WHITE
SCHOOL APRONS
That are Positively worth 40c

Children's White Lawn School Aprons in sizes 2 to 12 years, in two different styles to choose from, neatly trimmed in embroidery and hemstitching, greatest and best 40c values, the sale price Monday, only..... 25c

MONDAY!
49c FOR
SCHOOL APRONS
That are Positively worth 75c

Children's fine White Lawn School Aprons, waist or Hubbard styles to choose from. These are our best 75c grades, but the sale price Monday for all sizes 2 to 14..... 49c

MONDAY!
43c EACH
OUTING FLANNEL
Skirts
That are Positively worth 75c

Ladies' underskirts made of best striped outing flannel, trimmed with 2 1/2-inch deep torchon lace. Here's the best 75c Underskirt value. The sale price Monday..... 43c

MONDAY!
\$1.25 for Kayser Dependable
LONG SILK
Gloves
That are positively worth \$2.00

Buy your supply now. Avoid disappointment later on and save 75c a pair. Don't have trouble about your long Silk Gloves later on, buy them now, here! all colors and sizes; the dependable \$2.00 Kayser quality, 12 B length, for Monday..... \$1.25

MONDAY!
48c A PAIR FOR
Rubbers
That are Positively worth 75c

Boys' Youths' and Little Gents' Rubbers
New Rubbers direct from factory: all sizes up to 12 1/2; regular price 75c; special for Monday..... 48c

MONDAY!
\$1.35 FOR YOUTH'S
Long Pant
Suits
That are positively worth \$5 and \$6

50 youth's Long Pant Suits in medium and dark mixed tweeds and chevrons, in sizes 17 to 20 years; regular \$5.00 and \$6.00 suits; special for Monday..... \$1.35