

FALL OPENING IS AUSPICIOUS

Local Commercial Field Shows a Very Satisfactory Situation In All Phases.

EAST ASKS WEST FOR HELP.

Conditions Have Changed in the Money Market—Realty Continues to Be A Good Investment.

In the local commercial field the fall trade has opened auspiciously. In banking, the situation is satisfactory, with money in fairly good supply, but with a strong demand, and rates of interest holding their own. The demand from the east holds up the local rates, or they would be easier, for there is very little borrowing at present. Part of the demand for western money is from the east where the stringency is greater than here. A very striking change has occurred in the money situation during the last few years. Formerly all of the western states were deeply in debt to the east upon which they were dependent for money. This condition has been completely reversed so that the east is now asking the west for help that the latter is now in a position to grant. One of the best illustrations is the money condition in Kansas. One of the arguments made in a Bryan campaign was that money was so scarce that Kansas farmers were in daily peril because of heavily mortgaged farms. Recent reports show that the Kansas banks have fully \$15,000,000 loaned out in the far east, as there is no local demand from the farmers who have bank credits of their own, and are therefore able to help others. It is stated that the Kansas banks have now more money than they know what to do with. The September report of the government as to the state of cotton, corn and wheat, show that although no record crops are to be expected, the outlook is favorable for large exports to European countries. A letter received from an eastern correspondent, a local bank has the following: "At the different users of copper are unable to secure the necessary capital for new extensions at the present time, the demand for copper is largely reduced. It is however, with steel. While the use of copper can be stopped or restricted at any time, steel remains in continued extensive use, as the railroads are forced to buy rails before anything else, and the larger use of structural steel replacing wood in railroad building operations almost entirely assures steel a continued steady trade."

DEALS PENDING.

The real estate market continues about the same; the transfers being moderately sized and numerous. Dealers report large deals—in prospect, dependent upon certain contingencies which may or may not actually happen: yet there is a steady trade for speculation. So it is necessary to wait until the documents are signed, sealed and delivered. Architects report the cost of building residences has increased from \$200 per room to \$1,000, because of the rise in prices of labor and building material. They score the lumber trust in the northwest, as largely responsible for the uncharitable rise, and hope the president will make things warm for the lumbermen. There are people who must have homes of their own, at any price, and they are building at great cost. One architect points out the cessation of construction on a \$150,000 apartment building on the east side, which prevents that amount from going into circulation, and deprives the city of much-needed accommodations. The trouble, however, is due to the fact that the contract was let to a contractor who is not in the combination. The result was that the combine influenced the brickmen to announce that \$15 facing brick desired could not be had under 30 days. As the contractor's time limit would expire within that period, he had to give up his job. The promoter of the enterprise objects to being trifled with by the combine, and will wait until early next year before doing anything further.

OTHER IMPROVEMENTS.

There are many repairs and remodeling being made about town, and unfinished jobs are being pushed through to completion before snow flies or steady rain weather sets in. In the exceptionally little time the railroad company is doing excellent work in track repairing and relaying. The grand under layout at Second South and Main streets is going down in half the time required to lay the one at the street intersection above, the Brigham street cars are now running to Thirtieth East street, as the south track has been laid with heavy steel, and that side of the street is ready for the asphalt.

HARDWARE LIVELY.

The hardware trade reports lively business in stoves of all kinds, there being more gas stoves and ranges sold

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SHOES GOING UP.

The shoe trade reports prices for all classes of goods as still on the upward move. Travelling men are in town and say the outlook for the spring trade is all that could be desired. There is a change in the style of the ladies' pump shoe, which is being supplanted by the two-eye tie, thus preventing the slip.

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