

BUSINESS ON A SOLID BASIS

Local Banks Show Effects of Post-Election Atmosphere Of Security.

CLEARING HOUSE RETURNS

Special Feature This Week is the Excess Shown Over Corresponding Period Last Year.

The local banks are in an amiable frame of mind that is, their officials are in the account of the late presidential election, and there is a sense of relief and satisfaction all through the monetary interests of the country, for they feel that established conditions will not be disturbed to any appreciable extent for the next four years. A special feature of the week was the excess of the Clearing House for several days over the returns for the corresponding periods of last year. This is highly encouraging as it shows how local business conditions are settling down to their normal status, in fact on a more substantial basis than they were a year ago when the financial flurry set in. During the week, there has been a quietness in monetary transactions outside of betting circles, and on account of the election, but now the entire banking community is ready to settle down to regular business with assured anticipations of permanence in the returning prosperity.

The outlook for securities presents many favorable features. As Henry Clews says in his East circular, "Railroad conditions are steadily improving and freight rates are advancing. After the election it is anticipated that rates will be more generally advanced; the result being that with the economies introduced since the panic, the excess of the roads will be in as good if not better financial condition than before. Our railroads are our biggest spenders. Improvements held up a few months ago will soon be renewed on a larger scale; the result being a freshened demand for constructive materials, especially steel, and a better demand for labor. There is no doubt but that another six months will witness a great betterment in the railroad situation. Another factor strongly affecting the stock market is the continued cheapness of money, which is likely to last until business activity is resumed upon a larger scale. With money at its present level, many stocks look fairly cheap; and such a disparity in returns between the two is inevitably a strong stimulus to speculation. If the market strengthens on satisfactory election results, as it seems inclined to do, there will be of course more or less realizing by some of the big insiders, who are still carrying large surplus lines than they desire. But so long as railroad prospects continue as flattering as they now are, and so long as their financial condition continues to improve, there can be no serious setback. It is true security prices are high, and in the opinion of many the recovery has been too rapid. Such differences of opinion being the life and test of the market; but the panic is behind us, and no repetition need be expected. The market is now in a position as sound as it has ever been. Money is easy the world over, chiefly because of commercial depression; but abroad as here the curative processes are at work, and, if the patient here has less recuperative powers than ourselves, the recovery is none the less sure."

A year ago, the panic was at its worst, with money quoted at above 100 per cent after having ruled at an excessive rate all over the world. The country was as a whole largely paralyzed, and it took a year to get the life recovered from the severe blow it received in the fall of 1907, and from a period of most severe depression, is quite a remarkable proof of its immense resources and recuperative power.

LUMBER TRADE

The lumber trade reports large buyers coming into the lumber market to an extent that makes it bullish. Lumbermen are a class largely of the men. In fact the national lumber trade papers have been aggressive in that direction, and the trade is feeling the benefit of the election, in the increase almost everywhere. Prices are expected to advance steadily, but not rapidly. Dealers expect to see prices as high by the middle of the coming year as they were a year ago. The local demand keeps up fairly well. There is complaint from dealers of excessive competition, as three new yards have been started in Salt Lake this year, making a total of about 20. Prices are expected to be good for debt cancellations. Stoves are the best sellers this week, with reasonable staples going out in the town.

HARDWARE OUTLOOK

The hardware trade reports a continuance of prosperous times, with collections satisfactory, and becoming more and more satisfactory. The farmers are being paid for their crops, and in turn are paying their outstanding obligations. The trade says the outlook ought to be good for debt cancellations. Stoves are the best sellers this week, with reasonable staples going out in the town.

One of the Essentials

of the happy homes of to-day is a vast fund of information as to the best methods of promoting health and happiness and right living and knowledge of the world's best products.

Products of actual excellence and reasonable claims truthfully presented and which have attained to world-wide acceptance through the approval of the Well-Informed of the World; not of individuals only, but of the many who have the happy faculty of selecting and obtaining the best the world affords.

One of the products of that class, of known component parts, an Ethical remedy, approved by physicians and commended by the Well-Informed of the World as a valuable and wholesome family laxative is the well-known Syrup of Figs and Elixir of Senna. To get its beneficial effects always buy the genuine, manufactured by the California Fig Syrup Co., only, and for sale by all leading druggists.

gratifying quantities, such as nails, wire, bolts, hinges, butts and builders' hardware generally going out in large quantities. There is a slight falling off in tool sales, but that is not too much. Much of the hardware trade is gratifying to all engaged in it. The feature of the week has been the decision of the Salt Lake Hardware company, one of the largest concerns in the country, to go ahead with the proposed five-story warehouse that will contain six acres of floor space, and cost \$200,000. It will be the greatest of its kind in the entire west.

WHOLESALE DRY GOODS

The local wholesale dry goods trade reports cotton goods advancing, the advance in the last week being ten cents per yard. The trade has been quiet during the week, owing to its being election season, but there has been a steady movement of staples, largely as fillers for unexpected depleted stocks, and on a few spring orders. In the general jobbing market there are sharp declines, but in finished goods, high quality staples continue to have the preference, but there is an air of caution about purchases. Lining patterns, with a good spot trade noted in knit goods and hosiery. Print cloth sales are promising, but with narrow choice fabrics retelling at low prices. Gingham is in steady demand, with special attention being paid to browns and linen colors, while the demand for gingham patterns is so steady that printed lines of chambrays, zephyrettes, and plaids have been enlarged to include colorings in the demand. The market for prints is better, and there has been a call for well made staple prints. The side-band craze has helped out materially, and has helped out materially, as haggling, with activities confined mostly to low priced fabrics. Jobbers say this has been one of the most remarkable features of the market. The best domestic bleached goods, for white a full product has been sold, the gray goods from which the bleached goods are made, have not sold any better than other dull fabrics. In some of the white goods houses, there has been quite a demand for waistings of the basket weave pattern that were quite fashionable a few years ago. Mercantile jacquards continue in active demand, with full prices being paid by retailers for any delivery within 30 days. Westerners are reported as buying more freely, some orders being given for silks and cottons for spring, and others for winter. Mill making has all their looms running to full capacity, with orders ahead to keep them busy for a good while. Silk ribbed weaves are finding a ready sale, and rough weaves are selling well in soft finishes. Linens are in good demand, but not sold any better than before. Burials are in small supply.

HOW IS YOUR DIGESTION?

Mrs. Mary Dowling, of No. 228 8th Ave., San Francisco, recommends a remedy for stomach trouble. She says, "I am grateful for the wonderful effects of Electric Bitters in a case of acute indigestion, prompts this testimonial. I am an invalid, suffering from stomach and liver troubles. Electric Bitters is the best remedy on the market to-day. This great tonic and alternative medicine invigorates the system, purifies the blood, and is especially helpful in all forms of female weakness, 50c, as Z. C. M. Drug store, 112-114 Main street."

BUSINESS NOTES

Brokers report something of an awakening in the inquiry for local stocks, since the subsidence of the election fever. Transactions took place during the week in Amalgamated Sugar, common, Consolidated Wagon & Machine company, preferred and common, and Utah-Idaho Sugar company, preferred and common. The figures being those named below.

Advices from the 10 sugar plants controlled in Salt Lake and Ogden, state that all the mills are now running at their maximum, and up to date the 10 have turned out over sixty million pounds of refined sugar. The eastern demand is strong, owing to the

MISERY IN THE STOMACH GOES

This Harmless Though Powerful Anti-Ferment and Digestive Gives You Almost Instant Relief.

IT MAKES YOU FEEL FINE.

Digests Anything You Eat Just the Same as a Strong, Healthy Stomach Would Do It—Begin Eating Your Favorite Foods Without Dread of Being Miserable.

You haven't Catarrh of the Stomach, or Nervousness, or Gastritis, or Cancer, etc. Prove this by taking Pape's Diapiesin after your very next meal. Convince yourself within five minutes that your actual disease was only Catarrh of the Stomach—Food fermentation—that every bite you ate turned to Stomach gas, Stomach poison and Acid, which makes you feel sick and miserable, producing such symptoms as pain in the pit of the stomach, Difficulty in breathing after a meal, Headaches, Belching, Heartburn, Nauseous breath, Waterbrash, Bloating, Sour risings, Gas on Stomach and digestive troubles.

LIFE INSURANCE

(All questions relating to life insurance will be promptly answered by the Press Bureau of the Utah Association of Life Underwriters, Address P. O. Box 424, Salt Lake City, Utah.)

To the Life Insurance Policyholder of Utah:

You are taxing your income every year a sum of hard-earned money, paid for life insurance, to prevent your dependent ones from becoming, at your death, a public charge. Your generosity, as a husband and father, and your pride as a citizen, move you to provide a fund intended to be sacred to the end of saving your family from becoming charges upon the state.

Shall the state arbitrarily assail that fund? To illustrate: A poor man, suddenly taken away by accident, leaves a helpless family without insurance or other property. In an outburst of sympathy the neighbors take up a collection to provide for the destitute one. The state steps in and takes an arbitrarily determined part of every donation before it allows the total sum to be given to the widow and orphans. The neighbors tax themselves to relieve the bereft, and the state taxes the tax. This, in effect, is life insurance.

A tax upon insurance funds is a tax upon a tax.

The insurance companies do not own the money paid to them; they owe every dollar of it to him and to the other policyholders who paid it. They simply hold the money in trust and must account for and eventually pay it all back. It is not, therefore, an asset of the companies, it is a liability.

A tax upon insurance funds is a tax upon a debt.

The premium charged by the companies is exactly sufficient, but is only sufficient to cover the hazard and to justify the benefits bestowed by the policy which the money buys, so that all taxes assessed against this money must be paid from surplus earnings of the companies. These surplus earnings are equitably divided, and paid back to policyholders who use them or should be allowed to use them to reduce the cost or to increase the amount of their insurance.

In the year 1906, 42 life companies reporting to the insurance department of the State of New York, though doing business in nearly all the other states, returned to policyholders in dividends the sum of \$28,726,272.01, but were compelled to pay into the treasuries of the governments and states in which they were doing business, in taxes, \$10,149,816.83, or 25.22 per cent of the amount of dividends returned.

If these taxes had not been added to the expenses of the business and were therefore made available for that purpose, at the average age and average premium, the members of the companies could have purchased for themselves or their beneficiaries, more than \$34,000,000.00 of additional insurance.

The tax on life insurance premiums comes straight home to the individual member, through the company, and he pays it out of his own pocket. To him it appears simply as a tax on a corporation, and not upon himself, because it is indirect, the company being merely the channel of distribution. But he alone pays it and remains in ignorance of the fact that the state has added just as much more to the price of his personal or family protection.

It is urged that, as the state should supervise the business of insurance done in the state, to protect the interests of the policyholder, to bar insolvent or unsafe or predatory companies, the policyholder should bear the cost of such supervision. Admitting that to be true, should not the tax be levied to the cost of such supervision, economic, ally exercised?

In Utah, last year, the cost of supervision was about \$2,000, while the tax imposed and collected was more than \$40,000.

Great statesmen, great educators, state insurance commissioners, prominent men, earnest men everywhere oppose this "tax upon calamity" where "human misfortune and sorrow are made to pay tribute to the state treasury."

In England, taxes are levied on other heads of taxation in proportion to the amount of life insurance premium which a man pays. In Utah, in addition to his other taxes, he pays 2 1/2 cents on every dollar of his life premium.

Every man who pays this tax should see to it that the truth be brought home to his legislative representatives, and that he impress the responsibility for action this winter to the end that this wrong be speedily righted.

The Utah Association of Life Underwriters.

WIL G. FARRELL, Pres.

CHOLERA IN MANILA.

Epidemic Apparently Has Been Stamped Out There.

Manila, Nov. 6.—The epidemic of cholera in this city has apparently been stamped out. During a period of 30 hours not a single new case of the plague has been reported. The health officials declare that they anticipate but a few more cases from the outlying districts. The rest of the city has been thoroughly cleaned, the police have been withdrawn from the house to house inspection orders some time ago and have returned to regular duty. Members of the constabulary who have been engaged in the work of inspection and prevention have also been relieved and ordered to return to their provincial stations.

Gov. Gen. Smith is conferring with Rear Admiral Sperry regarding the plans for the reception of the fleet and the precautions to be observed to safeguard the sailors during their visits ashore.

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Living pictures, EMPIRE THEATRE. The Pioneers, The Old Army Chest, Sappho.

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SPECIAL

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\$3 THE PEOPLE ENDORSE THE \$3 RATE \$3

The Crowds at Drs. Shores Offices—A Lively Scene Last Week a Record Breaker.

The great throng of sick people crowding Drs. Shores' parlors all last week in response to their Special Announcement that their NEW PERFECTED TREATMENT FOR CATARRHAL DISEASES would be given for \$3 a month, was surely a record-breaker. In Drs. Shores' sixteen years of Specialty practice they pronounce the past week their BANNER WEEK for the number of sick people applying for treatment.

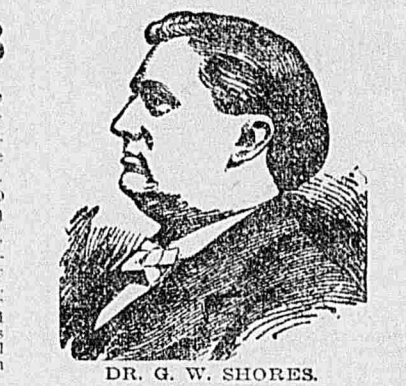
The People Believe in Drs. Shores.

That is what the crowds mean. The afflicted know that what Drs. Shores advertise that they do to the full. Deaf sufferers were there to see if their hearing could be restored. The asthmatic, the victim of lung troubles, wanted to know what the NEW TREATMENT could do for them. Scores with Catarrh in all its complicated forms wanted the New Treatment explained to them, and all in all, Drs. Shores put in a very busy week. In order, therefore, that all may have a chance to consult with Drs. Shores and to begin their treatment if they so desire at the low introductory price of



DR. A. J. SHORES.

\$3 A MONTH \$3 All Medicines Free



DR. G. W. SHORES.

You Will Save Time --- You Will Save Money --- You Will Save Suffering BY BEGINNING YOUR TREATMENT FOR CATARRHAL DISEASES AT ONCE

DO YOU HAVE CATARRH?

Read these symptoms and See. Many folks do have Catarrh and don't know it.

THE HEAD AND THROAT.

This form of catarrh is most common. It is a disease of the throat, quickly cured with little cost by Drs. Shores' famous treatment. "Do you have a cough?" "Do you take cold easily?" "Do you have a sore throat?" "Do you have a hoarse voice?" "Do you have a dry throat?" "Do you have a lump in the throat?" "Do you have a feeling of constriction in the throat?" "Do you have a feeling of fullness in the throat?" "Do you have a feeling of burning in the throat?" "Do you have a feeling of itching in the throat?" "Do you have a feeling of numbness in the throat?" "Do you have a feeling of tingling in the throat?" "Do you have a feeling of pricking in the throat?" "Do you have a feeling of stinging in the throat?" "Do you have a feeling of smarting in the throat?" "Do you have a feeling of burning in the throat?" "Do you have a feeling of itching in the throat?" "Do you have a feeling of numbness in the throat?" "Do you have a feeling of tingling in the throat?" 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