# WEEK'S TRADE WAS EXTREMELY BRISK

## Wholesale and Retail Houses Experienced a Rush of Business During Conference.

## MUCH DEMAND FOR HARNESS.

**Mining Machinery Being Shipped Into Nevada from Salt Lake—Local Money Stiff, but Plentiful.**

In the local business world the general feeling is that of security, and a reasonable hopefulness for continuance of prevailing satisfactory conditions. In banking, the situation is promising. Local financiers say that the laying off of so many miners in Montana with prospect of lessening the output of ore here at home would put a brake on the wheels of commerce. But so far, there have been no effects observable. It may be stated that Utah is enjoying in the greatest degree, the solid prosperity of the entire nation. Money matters are running smoothly in Salt Lake, with the demand for money locally good, and rates stiff. This is also the case in the east where, if anything, rates are stiffer than heretofore. One fortunate factor is the small amount of business done in the New York Stock exchange, thus leaving money to flow freely in the ordinary channels of trade. So everything, at present, looks healthy and sound. One thing that comes is the favorable reports from the east, especially New York, which leads to some misunderstanding, viz., the rate for call money. Customers frequently come to a bank to borrow, and when told the rate they immediately quote how cheap money is in New York, by referring to the latest call quotation. A prominent Salt Lake banker says it should be understood that call rates in New York are for money that has no reference whatever to generay money transactions. It merely refers to what the banks may loan of their surplus cash for on the stock exchange from day to day. Thus, one customer might get a quotation of 2 per cent on call on his stock exchange securities, and yet be asked 7 per cent on a regular time note. Call money relates almost exclusively to stock exchange transactions.

REALTY STILL QUIET.

The realty market has witnessed another quiet week, the trading being mostly transfers of properties bearing moderate values, which in the aggregate amount to considerable, and appear to be satisfactory to the real estate dealers. Sales of properties in the southeastern section of the city seem to be out of all proportion to similar transactions elsewhere, and cottages and other varieties of moderate sized homes are going up so thickly as to occasion much wonderment, particularly as prices of material and labor do not abate. The extension of the street railway system down Thirteenth East street from the First South street line to the state prison will greatly facilitate the building up of that part of the city. There is also considerable building activity in the eastern and northeastern sections of the city, and the proximity of the city cemetery does not seem to deter. Construction is being rapidly pushed on the Railroad Exchange building, after a delay caused by inability to secure the special line of facing brick desired in sufficient quantities. But this is being remedied. At the Newhouse buildings large quantities of stone and structural steel are being stacked up preparatory to active construction which will shortly begin.

NO LUMBER ARRIVING.

The lumber trade reports car conditions worse, if anything, than ever before. There is nothing arriving practically, with the mills shutting down, and the railroads saying it will be six weeks before conditions are any better. In the meanwhile there will be no halt in building operations, with five large jobs in view which will call for a good deal of lumber. For instance, there is the Folsom warehouse, calling for $10,000 worth of lumber; the $150,000 Lyne warehouse, and the new warehouse and improvements at the Salt Lake brewery calling for heavy consignments of lumber, the Kay warehouse which will need $6,000 worth of lumber, and other warehouses, the details of which are withheld, but which will involve $75,000 of outside capital, it is reported. Then one contractor reports his purpose to build 10 houses in the southeast part of the town, representing an outlay of $25,000, most of which will go into lumber. Dealers claim there will be no material change in prices of labor or material for the next three years. One prominent dealer deprecated the hue and cry made by some property owners as to prices, as they ignore, he said, comparison of the price of building with the selling price, one man making a profit of 14 per cent, even with prices at their present standard. Shingles are hard to get at any price, owing to the car embargo. One manufacturer writes that whereas he could send off two cars a day of shingles, he was able to secure only nine cars in August and seven in September.

DEMAND FOR GUNS.

The hardware trade reports an unprecedentedly heavy demand for guns and sporting goods generally, for metal punt boats, hunting suits, pouches, knee rubber boots, as there is plenty of wild fowl these days, and there has been since last year a marked increase in the number of local Nimrods. Then the demand for mining machinery and mining camp supplies not only continues, but continues to increase. Nevada business men are beginning to realize that San Francisco is not the only commercial center on the Pacific slope. It is not the Boston of all the country west of the Rockies. Salt Lake is beginning to assume some importance in that line, and with improved railroad facilities as promised by the Western Pacific and the San Pedro roads, there will be a less and less disposition to look toward San Francisco, and more disposition to look toward Salt Lake. Nevada mining men are rushing in all the machinery they can while the good weather lasts, for they realize that when winter once starts in, shipping in of heavy goods to the mines from Salt Lake will become an uncertain quantity. There is a general call now for heating equipment, stoves, ranges, furnaces, as there is much renewal needed, and new houses that are steadily going up call for such equipment all new. Finishing hardware is demanded for jobs under way and now being completed. The harness business is very brisk, as is sadlery, with a specially strong demand for heavy harnesses which at present is greater than the supply. In short there is hardly a line in the trade that is not on the active move, with country merchants and mining men buying heavily.

HEAVY CONFERENCE TRADE.

The local wholesale dry goods jobbers report that conference brought in an immense trade, heavier than for years, especially in dress goods. Country merchants are preferring to select their goods by looking at them in the piece or bolt than select from a small sample, and so many of them wait until conference season and then throng the local wholesale establishments. The blanket trade is reported as excellent, large shipments being sent to Nevada mining camps. Salt Lake jobbers are getting over into the districts heretofore tributary almost exclusively to San Francisco, and are giving the coast houses a little more than they can do to hold their own. Jobbers say that future business in cottons is being contracted for on a little easier basis for the buyer, though there is no sign yet of a weak market on any line. However, it is claimed that values must be readjusted on future transactions if cotton remains at or near its present price. Conservative buyers of brown cottons say they will hold back all orders on sheetings, drills and duck for easier prices.

Offerings of heavy cottons have exerted pressure on the markets during the week, which has led to lower quotations for low ducks, osnaburgs, some unbranded drills and sheetings, heavy sateens, and a few bag fabrics. Pacific coast bag makers and large industrial concerns of the central west are taking cloths for forward delivery on a material reduction from figures demanded two weeks ago. There is no weakness discernible in fine yarn bleached goods; rather, the situation is an unparalleled sold up condition. One of the strongest demands experienced in the fine goods trade during the past 29 years is taking all the lawns, nainsooks, English long cloths and India linens that can be turned out. Some western jobbers are making a determined effort to get fine Swisses and plain mulls, even paying premiums over the already high market quotations. Printed goods are active, with a market for all that can be made for the next four or five months. The status of ginghams is one of anxiety to the jobber, as the mills have agreed to sell only just so much to a single purchaser, and the stringency will be widely felt. The wide variance between the values of staple ginghams in stock and those to be taken in from this time on is inducing jobbers to hold their stocks for higher prices.

Colored cottons are said to be sold up to next July. Cheviots, chambrays, striped shirtings and plaids and checks for working suits have been selling steadily, with no indicated surplus on hand. Very fair orders are coming forward on linens, towels, crashes, etc., for spring delivery, the trouble being "Can we secure material enough to fill orders?" An active demand for spot lightweight Calcutta burlaps is reported.

RETAILERS FLOURISH.

In the retail trade, local dealers report conference week as the times of their lives. They never saw anything like it. "Everything went." In the suit department, the purchases put even special sales week into the shade. The millinery departments too were crowded, so that it was hard to move around. There is this week ready sales of crep du Chene, Cluny laces, Paris creations, new fall plaids, Rennaissance scarfs and sashes. Dress goods and silks are doing especially well, millinery continues in heavy demand; in fact the full fall season is doing abnormally well. Fancy needle work, pyrographic work, art work for Christmas are beginning to attract attention.

WINTER CLOTHING SELLING.

In the closing trade, the jobbing department is reported very good, both heavy weights for winter and light weights for the next spring being sent out in large quantities. In the retail trade, there is a strong demand for men's clothing, where a little while ago the call was for children's clothing. There is a good sale of full overshirts, new striped neckwear, knit silk ties, etc. Hats are selling well. People are calling for trunks, but prefer the moderate priced kind, as solid leather trunks cost from $75 to $100 each.

SHOES STILL ADVANCING.

The shoe trade reports business better than ever, with conference business "out of sight," it went so high. There is a strong call for tans and undressed kid and calf goods in colors. The styles are running to low effects, as in the summer, colors and blacks, two and three eyed ties, etc. The advance continues, with the supply inadequate to supply the demand, as production is being curtailed.


# "77"

**Seventy-seven for Grip and**

# COLDS

You take Cold unconsciously—you realize it by the chill, the shiver or the sneeze—caused by the check to the circulation of the blood.

The immediate use of Humphreys' "Seventy-seven" will restore the checked circulation, start the blood coursing through the veins and break up the Cold.

All druggists sell it, most druggists recommend it. 25c.

Humphreys' Homeo. Medicine Co., Cor. William and John Streets, New York.


## BUSINESS NOTES

The tightness in the money market which has sent so many stocks to low figures, and the demoralization in the mining list, are bringing attention of bargain hunters to the steady dividend payers among the commercial stocks. That there is always money to invest when people are convinced that the bottom is reached, has been shown by the deals the last week. Some very large blocks of Utah-Idaho Sugar preferred changed hands at $8.75, at which price it yields 8 per cent to the investor. Consolidated Wagon preferred has also been in demand. The semi-annual dividend of 6 per cent on Z. C. M. I. is payable the 15th and will put over $60,000 into the hands of the stockholders.

The following are the latest quotations:

| | |
|---|---|
| Amalgamated Sugar Co., pfd.... | $ 97.50 |
| Amalgamated Sugar Co., com.... | 160.00 |
| Beneficial Life Insurance Co.... | 116.00 |
| Barnes Banking Co., Kaysville... | 140.00 |
| Con. Wagon & Machine Co., pfd. | 116.00 |
| Con. W. & M. Co., com..... | 106.00 |
| Commercial National bank..... | 175.00 |
| Deseret National bank ..... | 293.00 |
| Deseret Savings bank ..... | 525.00 |
| Davis Co. bank, Farmington.... | 130.00 |
| First National bank, Ogden .... | 325.00 |
| First National bank, Murray.... | 132.00 |
| First National bank, Logan..... | 195.00 |
| Home Fire Insurance Co..... | 187.00 |
| Heber J. Grant & Co..... | 135.00 |
| Lewiston Sugar Co. ..... | 12.00 |
| Nephi National bank..... | 100.50 |
| National Bank of the Republic. | 153.00 |
| Ogden Savings bank ..... | 245.00 |
| Provo Com. & Savings bank..... | 155.00 |
| Rocky Mt. Bell Tel. Co..... | 80.00 |
| Silver Bros. Iron Works Co..... | 108.00 |
| State Bank of Utah ..... | 202.50 |
| Sugar City Townsite Co..... | 135.00 |
| State Bank of Brigham City ..... | 126.00 |
| Thatcher Bros. Banking Co..... | 147.00 |
| Utah-Idaho Sugar Co. pfd..... | 8.75 |
| Utah-Idaho Sugar Co., com..... | 4.00 |
| Utah County Light & Power Co.. | 1.15 |
| Utah Banking Co..... | 147.00 |
| Utah National bank ..... .... | 153.00 |
| Utah Savings & Trust Co. ..... | 109.00 |
| Western Loan & Savings Co..... | 106.00 |
| Zion's Savings Bank & Trust Co. | 220.00 |
| Z. C. M. I..... | 200.00 |

BONDS.

| | |
|---|---|
| Salt Lake City Railroad..... | 102 |
| Sumpter Valley Railroad ..... | 102 |
| Utah County Light & Power Co.. | 102½ |
| Utah Sugar Co..... | 102½ |

## NEW GARAGE FITTED UP ON STATE STREET.

The new garage being fitted up on State Street at the old Paine and Lyne headquarters, is owned by the Con. Wagon & Machine Co., which will make of it an up-to-date plant. The premises were leased exclusively for the automobile branch of the company's business, as it has now reached such dimensions that the main quarters opposite can no longer do justice to it. The management report that the automobile business is steadily on the increase. The Conference and Fair traffic enjoyed by the company in all the well known agricultural implement lines was of a most gratifying sort, and the demands for the favorite goods were never so heavy as at present.

Manager Odell expects sales and collections to keep right up the remainder of the year, in which event 1907 will distance all its predecessors.

## REAR END COLLISION.

**Three Men Hurt in One on the Salt Lake Route.**

Los Angeles, Cal., Oct. 11.—In a rear-end collision between a westbound fast freight, on the San Pedro, Los Angeles & Salt Lake railroad, and a local freight awaiting orders in front of the station at Pico, 10 miles from Los Angeles, last night, three men were badly injured, one of them critically, a locomotive was demolished and 11 cars were smashed, tying up traffic for several hours. The Los Angeles limited due at 8 o'clock last evening, had not reached the city at midnight. The injured:

J. E. Myers, conductor.
Engineer Noble.
Fireman Bailey of the fast freight.

TRANSCRIPT IN SCHMITZ CASE.

San Francisco, Oct. 11.—Atty. Chas. Fairall today received from the printers copies of the transcript of the testimony taken at the trial of Eugene E. Schmitz, which, together with his brief, will be filed with the clerk of the court of appeals.

It is the purpose of Atty. Fairall to ask for an immediate hearing. It is anticipated that several days will be spent in the arguments and many weeks will elapse before a decision can be handed down. The transcript is a bulky volume containing many pages, and is supplemented with a brief almost as voluminous.

HAFIG SEEKS BRITISH AID.

London, Oct. 11.—Two representatives of Mulai Hafig arrived here today from Morocco. They will seek an audience with King Edward, on behalf of their master, the sultan of the south.

DREDGE BURNED.

Marysville, Cal., Oct. 11.—The Nevada Dredging company's dredge and property at Oroville were burned yesterday, causing a loss of $100,000. The fire started in the transformer.

# Hints to Prospectors for Oil.

**Short History of the Industry Since Its First Discovery in the United States and Valuable Pointers on Driving Wells Generally—Formations and Peculiarities—A Review of the Utah Outlook by F. W. Dunn, President of the Rush Lake Oil and Gas Company.**

AS UTAH is destined at no distant day to become one of the great oil producing states of the Union, it is fitting at this time for people not familiar with the oil industry to study the peculiar conditions existing in oil fields. They are so different from mining for metals that the experience of mining prospectors is often detrimental in prospecting for oil, especially in new fields. The mineral prospector would sink for minerals on croppings, while the oil prospector would get as far away from an oil seepage as the formation would allow to bore.

The mineral prospector looks down for mineral values while the oil prospector expects his oil to be found in the ground.

Precious metal veins are not often desirable in blanket form, while oil sands must be nearly horizontal to have values—oil, like the duck ponds surrounding Salt Lake, has its limits, and one-quarter of a section may be valuable for oil, while 10 or 100 miles square adjoining may be absolutely worthless. So the mere matter of acreage amounts to nothing, unless selected in different localities, with the proper conditions surrounding each tract. When land is selected by inexperienced men, they depend almost entirely on luck for results.

FIRST DISCOVERY OF OIL.

Oil was first discovered near Oil City, Pa., by one Col. Drake, some 50 years ago. Not a year has gone by since in which that first discovery has not increased in new discoveries. Methods for drilling and refining, until today it is one of the great industries of the world. Its uses are daily being multiplied by patent burners and other devices until it has become the only fuel used by some railroads and nearly so in some states for domestic uses; also for the manufacture of gas for cities. It is piped hundreds of miles to market. The longest line is from Indian territory to Newark, N. J., some 2,000 miles. Natural gas, which nearly always accompanies an oil field, has been used over a large portion of Pennsylvania, West Virginia, New York, Ohio, Indiana, Kentucky, Illinois, Kansas, Oklahoma, Indian territory, Texas and California, and in a short time will undoubtedly be used in Salt Lake and other portions of Utah.

CRUDE OPERATIONS

The first wells were shallow and were cased with copper pipe. Now, however, wrought iron or steel pipe is used.

The first drilling was very crude, being done with churn drills operated by spring poles. These were bent down by men standing on a scaffold and stamping the pole down with their feet, letting it fly up again to raise the drill, then again being pushed down. These men were called "kickers," owing to the work being so laborious. The men worked in short shifts. The tools were drawn from the well by hand windlasses. These wells rarely reached 300 feet in depth and were not over four inches in diameter. At this early date cables were not used. The drills were attached to wooden rods made in sections and screwed together as required for depth. Sand pumping was also done by hand windlass.

Later on horsepower was used and still later, steam. The old spring pole has been supplanted by many different machines. After it was found that many different strata of oil, sand and rocks laid one above the other and at different altitudes, various depths had to be reached until now it is not uncommon to find wells over 4,000 feet deep in some fields.

STANDARD RIG THE BEST.

There are several portable rigs made now capable of going 2,500 feet deep, but for deeper wells than this the Standard rig is best. It can be stated positively now that fully nineteen-twentieths of all the oil territory in this country so far explored is less than 2,500 feet deep.

WHERE OIL AND GAS ARE FOUND.

Every oil field has its own peculiarities. No general answer can be given to the above quotation. The Pennsylvania field extends into southern New York, eastern Ohio and northern West Virginia. The oil in this field is found in a gray sand stone, when pulverized it resembles somewhat salt and pepper mixed. Occasionally it is very coarse and mixed with small white pebbles. This rock contains the oil, but has nothing to do with its origin. It simply acts as a sponge to hold it. At one point oil may be found in it. At others none at all and at others gas, while at some points, both gas and oil. These localities are called pools and are really ponds or lakes. The rock generally lies horizontally with wave-like undulations. In all cases in the Pennsylvania field, where oil is found in paying quantities the rock is porous, similar to a petrified sponge, and the more porous the rock the greater the product of the wells and the more quickly the well is exhausted. The peculiarity of this and some other fields is that the oil does not lie in sheets but in crevices, fissures or belts. It is not uncommon to find this belt less than 100 feet wide and continuing for miles in a straight line over mountain and valleys. The surface usually gives little indication where wells should be drilled except where the exposed rocks and strata have indicated approximately where the anticlinals are, and these have guided the finding of good wells. Many magnetic and other devices have been utilized for locating oil wells. So far none have proved reliable.

IS A BIG GAMBLE.

Splendid producers have been found in abandoned fields within 50 feet of dry wells. Some times the belt is crooked and in others it widens out like a lake. The general trend of the Pennsylvania and West Virginia field is northeast and southwest, following closely the foothills of the Allegheny mountains, probably caused by the undulating strata or seismic action.

A number of these belts may parallel each other in the same general direction. The oil may be found in the same strata or there may be several overlapping strata found at different depths. The latter condition will be found in Iron, Washington, Beaver, Piute, Sevier, and Millard counties in this state and possibly other counties of which the writer is not familiar. They will be found to exist from 200 to 4,000 feet deep owing to local conditions. A study of the accompanying cut will give an idea of how oil deposits exist and also show that the valleys are not the most favorable localities for big wells.

In Indiana and Ohio oil is found in Trenton limestone, which is a fossiliferous rock and somewhat porous. The oil in Trenton lime differs from that found in sandstone. The oils found in the above fields is known as "paraffine base;" that is, the residum left after distilling, contains paraffine wax. The same oil exists in Kentucky and Kansas, but the oil found in Texas, Mexico and California has an asphaltum base. In Texas the oil is found in a soft conglomerate, while in California it is found generally in loose floating and tilted beds of sea sand occasionally hardened to the consistency of soft rock. As before stated, there are no two fields exactly alike, but so far as my observation goes, those of Utah more resemble the eastern fields of Indian, Ohio, Pennsylvania and West Virginia, than any others known at this time.

In California and Indian Territory owing to the fact that the strata are tilted like shingles on a house, great seepages occur. Springs have also been found from which oil oozes out from the top of the stratum. In other places a hard asphaltum residum is found on the surface. The lighter constituents of oil having evaporated.

WHERE TO DRILL.

Experienced men have measured the angle of dip of the strata and by so doing determined where to drill. The immediate ground around the seepage is rarely ever valuable for oil. The asphaltum lakes found in Trinidad and elsewhere are simply residum of what was once a deposit of oil that had an asphaltum base.

In some parts of Colorado, Utah and Nevada, there are immense bodies of hardened clay or silt, resembling black slate, which contains petroleum oil in solid form. As much as 20 gallons of fair grade of crude petroleum have been roasted from a ton of this rock when pulverized. At some future day these deposits may be utilized.

MUST BE A BLANKET.

Prospectors must remember that overlying oil bearing rocks there must be a blanket of water, slate etc. The existence of this blanket in some form or other is an essential condition to the finding of gas or oil, without it, they both being of a volatile nature, evaporate and pass off into air. This overlying blanket of clays and slate saturated with water forms a practically hermitically sealed cover for the reservoirs, therefore it is useless to drill either for oil or gas where the rock is hard and stands on its edge.

IN CLOSED TANKS.

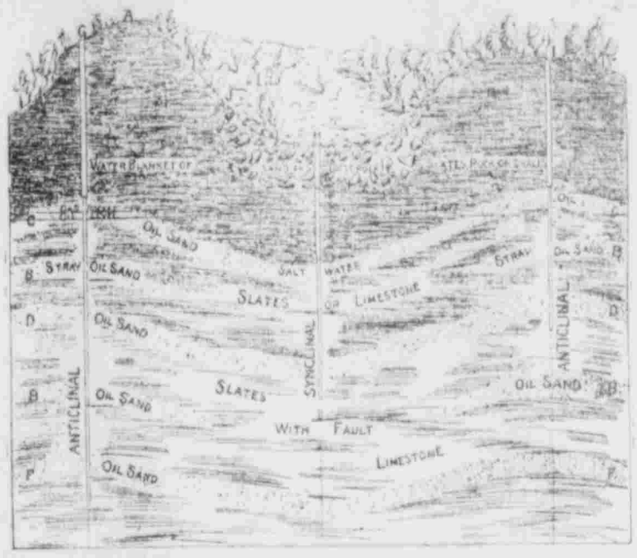
Oil must not be stored in open tanks especially in Utah as the rapid evaporation diminishes its quantity and quality. One dry well does not demonstrate the absence of oil if the formation exists suitable to its production. A short move may discover the pool. In drilling an accurate "log" of the well should be kept, as valuable minerals worth even more than oil may be found as well as coal, sulphur, etc.

IN FIFTEEN STATES.

Oil is now being produced in 15 states, Canada and Mexico, and so far as known, no field has been entirely exhausted. All have, however, been extended. The writer predicts that the petroleum product of Utah in five years will equal in dollars and cents the product of her mines. The field is here, so also is the market. It only remains for capital to furnish the drilling machinery to produce the oil and gas.

BEWARE OF PATENT LAND.

I would like to warn the careless locators in locating on patented land. This has been done in some cases in southern Utah. It has been done undoubtedly, by men not familiar with the section lines and patented ground. That some of the lands that have been located by prospectors have been patented for years is a fact; persons drilling on such claims of course will lose their wells.




FORMATIONS ACCOMPANYING OIL DEPOSITS.

AA represents the surface.

BB stray sands very spotted.

CC, DD and FF several successive sands varying in thickness from a few inches to 100 feet.

GI would represent the location of anticlinals where gas is liable to be found.

H would represent a synclinal where salt water is the most liable to occur. Sometimes after the salt water is exhausted by pumping oil occurs. After the oil gas may come. Oil and gas often come from the same well at the same time. A large flow of gas, however, diminishes the flow of oil. When gas is discovered, however, one may be sure oil is not far away at the stopes or bottom of the synclinals—also the presence of gas in such sand as CC would indicate the existence of oil sands at D F. Gas is simply the escaping vapor of oil.

**Hard Times in Kansas.**

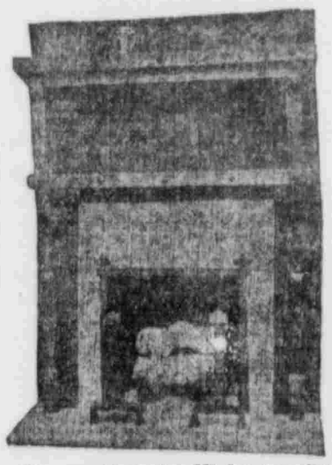
The old days of grasshoppers and drouth are almost forgotten in the prosperous Kansas of to-day; although a citizen of Codell, Earl Shamburg, has not yet forgotten a hard time he encountered. He says: "I was worn out and discouraged by coughing night and day, and could find no relief till I tried Dr. King's New Discovery. It took less than one bottle to completely cure me. The safest and most reliable cough and cold remedy and lung and throat healer ever discovered. Guaranteed by Z. C. M. I. Drug Store, 112-114 South Main Street 50c and $1.00. Trial bottle free.

**ATTENTION!**

Beware of rank imitation, Butter-Nut Bread. Look for our blue label on every loaf. It is NOT genuine without it.

**WALL PAPER SALE**

at Ebert's all week. 57 Main St.

Who wouldn't give $60 for perpetual comfort and cheer in one's home? This mantel and our

# Patent Radiant

Grate will do it for that amount. Call and see our stock or write for catalogue of mantels or monument.

# Elias Morris & Sons COMPANY,

Opposite south gate Temple Block, Salt Lake City.



## FOUND.

A place to get reliable School Shoes at right prices.

Children's Shoe and Stocking store, 60 S. Main Street, one-quarter block north of Schramm's drug store, where the cars stop.



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An appeal to every home. Please read this article with the utmost care. You owe it to yourself, family and friends.

IRISH LINIMENT is the name of this wonderful article and it is absolutely a Godsend to the human race. It will cure any of the following ailments just as sure as the sun rises or the druggist will refund your money:

GOITRE
RHEUMATISM
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For a cut, bruise or burn it is simply wonderful. It will cure a Cancer if on the surface, as sure as this is Salt Lake City. For sale by all druggists.

TOM FITZGIBBONS,
General Agent,
164 E. 3rd Street, St. Paul, Minnesota.



# Flower Girl Perfumes.

The popular perfumes—fragrant as the natural flowers, refined and lasting, in bulk or bottle.

**Only 50c an ounce.**

We carry a splendid variety of perfumes in all the desirable odors at the most reasonable prices.

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The Home of Pure Drugs.
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# The Latest For Shavers

The Gillette Shaving Sets in handsome leather cases containing Gillette safety razor, soap, brush, shaving mug etc. Everything necessary for a comfortable shave—candies, convenient—just fine for travelers.

If you want a plain Gillette razor, with 12 extra blades, we have them at $5.00.

WILLES - HORNE DRUG CO.,

News Building. By the Monument
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TO CUT A LONG TALK SHORT

COME IN AND LET US SHOW YOU HOW WELL WE CAN SATISFY YOUR LUMBER WANTS

PHONES 1950.

# Geo. Romney Lumber Co.,

O. D. Romney, Mgr.

65 N. First West Street



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Established 1890.

Solicits accounts of Banks, Firms and Individuals, and extends to customers every reasonable courtesy and facility.

Joseph F. Smith - - - - - President
Anthon H. Lund - - Vice President
Wm. B. Preston - - - Vice President
Charles S. Burton - - - - - Cashier
H. T. McEwan - - - - Asst. Cashier



U. S. Depository.

# DESERET NATIONAL BANK,

Salt Lake City, Utah.

| | |
|---|---|
| Capital ..... | $500,000.00 |
| Surplus ..... | $600,000.00 |

L. S. HILLS.....President
MOSES THATCHER...Vice President
H. S. YOUNG.....Cashier
EDGAR S. HILLS.....Asst. Cashier
L. W. BURTON.....Asst. Cashier

Safety Deposit Boxes for Rent.



Established 1889.

# Utah Commercial & Savings Bank.

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BYRON GROO .....Cashier

Commercial Banking in all its Branches. Four per cent interest paid on savings deposits.

ACCOUNTS SOLICITED.



**MINING STOCKS** Bought and Sold on Commission.

Address: W. H. TIBBALS,
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W. S. McCornick, Prest. W. F. Adams, Vice-Prest.

**UTAH NATIONAL BANK,**

SALT LAKE CITY, UTAH.

Pays interest of time deposits. Safety deposit boxes for rent.
Capital and Surplus.....$250,000
Thos. R. Cutler, V. P. Jos. Nelson, Cash



J. E. COSGRIFF, President. H. P. CLARK, Cashier.

OPEN AN ACCOUNT WITH

**Commercial National Bank.**

An Exponent of Conservatism Combined with Enterprise.
A. H. PEABODY, Asst. Cashier.



**The Deseret Savings Bank**

DIRECTORS:
W. W. Riter, President; Moses Thatcher, Vice President; Elias A. Smith, Cashier; L. S. Hills, John R. Barnes, John C. Cutler, David Eccles, A. W. Carlson, George Romney, J. R. Winder, George Sutherland, Reed Smoot, W. F. James.

Four Per Cent Interest Paid on Savings.



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SALT LAKE CITY - - - - - UTAH
Established 1873.



**WALKER BROS., BANKERS.**

(Incorporated). Established 1859.
Capital ..... $250,000.00
Surplus ..... $200,000.00
Absorbed the Salt Lake Branch of Wells-Fargo & Co.'s Bank.



**National Bank of the Republic**

U. S. DEPOSITORY.

FRANK KNOX.....President
JAMES A. MURRAY...Vice President
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