

FINANCIAL WORLD
SEES RISING SUN

Clouds Being Dispersed by Return
Of Feeling of General
Optimism.

WEATHER DEPRESSES MARKET

Local Merchants Offering Spring and
Summer Goods Experience
Week of Dull Trading.

The unreasonable weather of the past week has had its depressive effect on local business generally; but with the return of pleasant, sunny weather yesterday, conditions began materially to improve.

In banking circles, financiers report a very light loan market, the great bulk of money coming this way for loaning or investment from outside living for building purposes. The eastern investor seems to have more confidence in Salt Lake realty values than in other classes of loans. Banking men report the wool situation as anything but satisfactory. However, the banks have plenty of money, and the market is fairly easy. In the general situation, the correspondence of the Salt Lake banks from New York indicates that while the stock market is in a feverish state, it is refreshing to be able to record a genuine turn for the better in general business. Though no recovery is in sight, and too often a revival is not to be desired, nevertheless signs of recuperation are appearing in various directions, buyers are showing more interest, and collections are generally being made. Evidently, a depression has passed through the worst of depression; and, as a result of recent enforced contraction and a lower level of values, is on much sounder ground than for several years. There is no over-supply of goods; and, owing to prolonged curtailment there is in many cases a positive scarcity, as soon as buyers take hold with anything approaching ordinary freedom. There has been a decided improvement in the demand for cotton goods, resulting from lower prices and a more active market. Between buyers and sellers are almost exhausted. Other branches of the textile trades are showing the improvement, and even wool and woollens display a better tone. A turn for the better has already taken place in the iron trade, and orders are being placed much more freely for pig iron. In the grocery trade a fair business is being done, and conditions are more satisfactory. Of course, much depends on the weather, and continued rainfalls have been conducive to improvement, and it need not cause any surprise if next month's reports show a decided improvement in the market. On the other hand, it must not be forgotten that the crops are getting a splendid start, and that an abundance of moisture at the beginning of the season is more likely to prove a benefit than an evil. If any further evidence were needed to prove that business is improving it could be had in the clearing house returns, which in the large cities are now running only 10 per cent below a year ago, compared with earlier decreases of 30 per cent. The fact that Salt Lake stands away in the list of cities whose clearings are reported in the last number of the Bureau's report, with a decrease of only 10 per cent from the corresponding month of last year, while Oakland, Cal., shows a 48.4 per cent decrease last Houston, Tex., 52.3.

AN OPTIMISTIC SIGN.

The bank clearings here are bearing out the improvement referred to above. In fact Salt Lake stands away in the list of cities whose clearings are reported in the last number of the Bureau's report, with a decrease of only 10 per cent from the corresponding month of last year, while Oakland, Cal., shows a 48.4 per cent decrease last Houston, Tex., 52.3.

HARDWARE.

The hardware trade reports a comparatively quiet week in retail circles, as account of the wet, cold weather; but that the wholesale trade is much more noticeably affected. A demand is reported for haying tools, and a continuous call for builders' hardware, including hardware, automobile supplies, sporting goods, fishing tackle, etc. Then from out in the country and from Idaho comes a marked call for baseball goods, showing that the national game is being more and more general in the Intermountain region.

LUMBER.

The lumber trade reports the wholesale end picking up in the matter of sales, although prices are not improved, and are not likely to be. However, the retail trade is getting a little livelier, as the building trade increases, and which has more in prospect than last year at this time. The shingle market continues demoralized, but is likely to be steadier and firmer as the buds are starting in to bud.

WHOLESALE DRY GOODS.

The wholesale dry goods trade reports the cotton goods market in a very uncertain condition, with heavy fluctuations in prices, gingham, bleached sheetings and double width sheetings. Altogether, the print market is about 25 per cent. However, the trade has been reached, all revisions have taken place in staples, and the trade is getting onto a more normal footing. In fact, jobbers say advances may be looked for, at an early day. The cotton duck dealers say business has shown a decided improvement, and there is a firmer feeling all through the market with expressed belief that the worst is over. At the annual meeting of the American Cotton Manufacturers, at Richmond, Va., President Tanner said: "Above all things, perhaps, the country needs quiet."

Make the breakfast a success and the day will take care of itself.



Folger's Golden Gate Coffee
starts the day right. Aromatic—Never in bulk. Sold on merit—No prizes—no coupons—no crockery.
J. A. Folger & Co., San Francisco

and rest. There has been too much activity in the name of reason. The outlook is not yet bright, but there are indications that we have seen the worst and that in the future the tide will turn in our favor.

The silk market has been weak, but promises to strengthen. Jobbers report the yardage on dress fabrics for fall booked by the large mills as 25 per cent less than last year.

RETAIL DRY GOODS.

The retail trade reports a sad, weary week, because of the very inclement weather, which has kept buyers at home for the most part. Women, therefore, have been purchasing only staple goods for the most part, excepting perhaps embroideries on which there has been a considerable number of sales of shirt waists. But with the return of propitious weather, the retail market will look up, and next week ought to be a good one.

BUSINESS NOTES

Brokers report that the only activity during the week has been devoted to Utah-Idaho preferred, as some local investors betray signs of coquetting with the mining stock exchange to a greater extent than they have done for many weeks past. The inquiry for the sugar stock has sent the preferred up to \$8.00, the highest point it has reached for many months past. Other stocks which are strongest, are Amalgamated Sugar, Leviathan, Home Fire and M. I., but owners hold on so persistently that brokers report transactions as impossible. The following are the latest quotations:

Amalgamated Sugar Co., pfd.,	\$7.96
Amalgamated Sugar Co., com.,	\$5.00
Beneficial Life Insurance Co.,	\$11.96
Con. Wagon & Mach. Co., pfd.,	\$13.00
Con. Wagon & Mach. Co., com.,	\$10.00
Commercial National bank,	\$140.00
Deseret National bank,	\$287.00
Deseret Savings bank,	\$10.00
First National bank, Ogden,	\$15.00
Home Fire Insurance Co.,	\$12.50
Heber J. Grant & Co.,	\$130.00
Leviathan Sugar Co.,	\$13.75
National Bank of the Republic,	\$140.00
Ogden Savings bank,	\$20.00
Provo bank,	\$15.00
Rocky Mtn. Bell Tel. Co.,	\$2.00
State Bank of Utah,	\$17.00
Sugar City Townsite Co.,	\$125.00
Thatcher Bros. & Co.,	\$17.00
Utah-Idaho Sugar Co., pfd.,	\$8.00
Utah-Idaho Sugar Co., com.,	\$2.50
Utah National bank,	\$115.00
Utah Savings & Trust Co.,	\$110.00
Western Loan & Savings,	\$106.00
Zion's Savings Bank & Trust Co.,	\$310.00
Z. C. M. L. Co.,	\$201.00

ELECTRIC VEHICLES
IN STRONG DEMAND

The enormous demand for electric vehicles is well illustrated in a letter just out by General Manager George T. Odell of the Consolidated Wagon & Machine Company. He states that in three of the largest cities of the United States, 12,000 electric vehicles are in use. The growth of popularity is due to their cleanliness, the absence of unpleasant odors, and the great percentage of days in the year that the machine can be worked. The "Car Supreme" manufactured by the Columbus Buggy Company, and carried by the Consolidated Wagon & Machine Company, is one of the most popular electric vehicles known. Mr. Odell, in paying a testimonial to its value, says that he accomplished 5,700 miles of travel in eleven months with it, in the confines of his own city. He adds that the car in question had been given hard usage, or he has no doubt that both the battery and tires would have covered more than 6,000 miles. The expense for wearing out and breaking mechanical parts on this vehicle during the period named was less than \$10.00. The Consolidated Wagon & Machine Company is having a heavy demand on all lines of autos this year, and the "Car Supreme" will be among their leaders.

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.)

The cause of life insurance has been so persistently misrepresented in the press for the past two or three years, that the minor failings have been so exaggerated by ignorant and professional seekers of the sensational, that a fair and careful presentation of the business which has such widespread and beneficent results is most timely. That is why the publicity bureau of the Utah Life Underwriters was created. That the cause of life insurance is true, or such exist in every business and in every individual and nothing human preserves a perfect balance of wisdom and upright and moral perception; our sensationalism exploits and exaggerates the evil, and minimizes the good for the sake of lurid contrasts.

The financial panic is over, but many a man who carried life insurance has reason to bless the provision in his policy which allowed him to secure a loan at nominal rates of interest. It is estimated that over \$100,000,000 was loaned at from 5 to 10 per cent interest by the different life companies during the past year on life insurance policies. Many a business man owes to the loan value of his policy the safety and continuance of his business and the fortune. The value of stocks and bonds as collateral was in every case at a minimum. Loans in many cases could not be obtained at all, no matter what the collateral. The loan value of life insurance, increasing yearly and definitely known, proved itself as on many occasions before, "A very present help in trouble."

Provo, Utah, May 26, 1908.—Underwriters' Association, Salt Lake City: Gentlemen—By the request of one interested in life insurance, I take the liberty of asking you if an insurance policy taken out with the Life of Insurance is considered by you a safe investment. Thanking you in advance for an early reply, and appreciating the efforts of the association to protect the public. Respectfully yours,

Answer—There is no degree of investment whatever in the certificates of the association which is issued. It is purely an assessment concern. There are no days of grace, no cash, loan, paid-up, or extended insurance values. In other words, unless the premium is paid the moment it is due, all is lost. On the other hand, the affairs of the association have been economically and honestly managed, and for this very reason is the more dangerous and will cause more suffering and sorrow ultimately than one whose management has been recklessly handled, as it will live longer, and his will be an inducement for increased membership on the part of those persons who are not familiar with the inevitable end of every assessment organization. There must be a radical increase in

LA FOLLETTE
AS A FILIBUSTER

Determined That Senate Should
Not Pass the Vreeland-Aldrich
Compromise Currency Bill.

HIS RESOURCES REMARKABLE

Demanding Twenty Roll Calls—During
Day Threatened to Keep Senate
In Session Three Weeks.

Washington, May 29.—It has been a long time since the senate has been tied up by a filibuster with such slender support as was in evidence today when Senator La Follette undertook to defeat the conference report on the Aldrich-Vreeland currency bill by talking it to death. The report was brought up shortly after 1 o'clock, and Mr. La Follette took the floor. He insisted that a quorum should be maintained at all times, and up to 6 o'clock he had demanded 20 roll calls. The house was able to obtain more or less relaxation, and at the same time keep the supporters of the bill in their seats. The heat was excessive, and many were restless under this restraint. It soon became evident that the Republicans would have difficulty in maintaining the presence of a majority, and it was just as apparent that proceedings would be suspended whenever the necessary 41 senators were not present.

LA FOLLETTE ILL.

Mr. La Follette complained of his recent illness, and during much of the day leaned strongly upon the arm of his chair, half sitting and half leaning. He engaged Mr. Aldrich in a colloquy concerning the provisions of the currency bill, and later declaring that the chairmen of the Finance Committee had been "trunk" in his replies. He was called to order, and only after a vote of the senate had restored him to his right on the floor did he continue his remarks. All senators except Mr. Foraker voted to permit him to continue. Shortly before 6 o'clock Mr. La Follette inquired whether a proposition would be agreed to strike out railroad bonds and stocks from the list of securities contemplated in the conference agreement, but Mr. Aldrich promptly declined the offer, saying the adoption of the report was the only question before the senate, and adding that so far as he was concerned he had neither power nor disposition to make the concession suggested. Mr. Aldrich declared that the report would remain before the senate until March 4, 1909, if necessary.

The Wisconsin senator with his usual firmness replied that he would continue his opposition, since that was the only course presented to him. The twenty-first roll call to ascertain whether there was a quorum present was made by Mr. Gore at 6:45 p. m. He consulted with Mr. Stone just previous to raising the point of order, which suggested that these senators were actually in sympathy with the Wisconsin senator. Messrs. Gore and Stone left the chamber, leaving the roll call and did not respond to their names.

A DIRE THREAT.

Mr. La Follette threatened during the day to keep the senate in session three weeks, but the support he will give in order to continue his tactics to the end of his physical endurance is yet to be seen. It is understood that Senator Stone, who is opposed to the bill, will give active support to the filibuster, and Senator Gore manifested some sympathy at times today by noting the absence of a quorum. As a body, however, the Democrats are positively opposed to obstruction to the Republicans.

On the twenty-third roll call at 7:15 p. m., upon motion of Mr. Stone, the absence of a quorum was declared, and the sergeant-at-arms was directed to bring in the absentees. After several minutes the requisite number of senators answered, but nevertheless the order to the sergeant-at-arms was allowed to stand. When Mr. La Follette was recognized to resume his speech, he said:

"I understand that there is to be a rule sprung on me that a senator cannot speak more than twice on a subject in a legislative day. I should like to know if that is so. If I should yield the floor, I could get it back again."

Several senators concurred in the statement that Mr. La Follette probably was, or a change (which is almost impossible when the conditions of the rates are fully understood) to a legal reserve basis, and that within a very short time. Theoretically, the plan is permanent; assessments are levied as needed for current mortality purposes; i. e., to pay death claims of its members who die before reaching their expectancy. No provision is made for the members who reach their expectancy and beyond. In order to meet the obligations, (which amount to 50 per cent of the total claims) the plan is to compel the members to contribute on account of the deaths of their members after reaching their expectancy of life, adequate provisions must be made in advance, or increased assessments will be forced upon the members, and the association, and lose their all.

The first regular monthly meeting of the Life Underwriters was held last Monday night at the Commercial club. The utmost enthusiasm was manifested in the proceedings, and it was the feeling that the meeting was the foremost of many enjoyed and enjoyed gatherings during the year. A very important feature of the next meeting will be the introduction of the "Question Box" which will serve to promote insurance discussion generally.

The insurance department is busily engaged these days in looking up evidence against the "Twisters." Col. Squires is determined to put the department on record on this question and he invites the co-operation of all the members of the Underwriters' association, and anyone who has evidence to offer against this practice.

Mr. Ben S. Hopkins of Henefer, Utah, who was accidentally killed at the cement works in Echo canyon last week carried \$2,000 insurance in one of the old line companies. He had paid but two premiums.

It is rumored that Mr. H. W. Sloan will be Mr. Quigley's right-hand man in charge of the affairs of the Equitable in Utah. Mr. Sloan is now president of the Agency company in Salt Lake.

Mr. George W. Murray, superintendent of agents of the Home Life Insurance company of New York is expected to reach Salt Lake City in a few days on his way to the coast. Mr. Murray is visiting all the western and southern agencies of the company.

ably had placed the right construction on the rule, and it was evident that if he gave up the floor he would have a hard time securing it again.

Mr. La Follette read at great length from a work of fiction on the subject of the physical valuation of railroads, occasionally calling for a quorum. He declared that he would be able to make himself heard "not only tonight, but tomorrow as well."

The chamber was crowded as the evening session wore on. The galleries, with the exception of the sections reserved for the senators' families and for the diplomatic corps, were crowded. At 8:30 o'clock Senator Stone of Missouri called for a quorum and left the Capitol for his hotel, after making his point, saying it was necessary to secure some sleep before beginning his promised speech.

At 9 o'clock Senator Gore called for a quorum, remarking that it was evident there was a lack of the required number of senators. "Anybody can see that," said the senator from Wisconsin, turning to the blind senator.

LA FOLLETTE'S RESOURCES.

The vigor and resources of Mr. La Follette were probably never more severely tested than they were tonight. At 11:30 o'clock he was in better voice than he was during the day, and he made more than half characterized his remarks at 2 o'clock. He was also making more attempt at presenting an argument than he had done during the day. Evidently it was not his purpose to devote his remarks to the merits of the currency bill exclusively.

He touched upon what he characterized as threats to defeat the public building bill in case the currency bill did not become law, and discussed the tariff and other public questions. After Mr. La Follette had spoken for more than 10 hours he received a note from some watcher he had placed on guard.

"Why," he said, reading it, "I did not know I was speaking to only 26 senators. I will have to make this fight all over."

Senator Stone returned just before midnight and it was rumored that Senator Jeff Davis had telegraphed Senator La Follette that he was coming, and to hold out until he reached Washington early Saturday. It was also said that several Democrats had received dispatches from Mr. Bryan urging them to join in the filibuster, but this was not generally credited. Republican leaders say they will have a quorum from their own membership tomorrow, and that they will not be delayed by a one or two-senator filibuster. If they have to keep Congress in session indefinitely.

Senator Stone arranged to relieve Mr. La Follette. The latter had just raised a point of no quorum, and Mr. Aldrich moved that the sergeant-at-arms be instructed to compel the attendance of absentees from the chamber who are in the city. The purpose of Mr. Aldrich's motion was to compel Mr. La Follette to remain in the chamber. Mr. Stone, who was anxious to take the Wisconsin senator's place, moved to suspend the execution of the order, but the motion was defeated by the Republicans. Mr. La Follette proceeded with his speech.

Later, Mr. La Follette secured a quorum of 25 to 5. If the rule is enforced it will end the incessant demands for roll calls to ascertain whether a quorum is present.

INTERPRETING RULES.

The interpretation of the rules preventing Mr. La Follette from again getting to his feet, if he should give his dissonance him to surrender to Mr. Stone, evidently fearing to do so until the arrival of Senator Jeff Davis of Arkansas. The matter was not confirmed by a telegram received at midnight. At 2 o'clock in the morning Mr. La Follette let it be known that he intended to speak until 3 or 5 o'clock.

In October, 1893, Senator Allen of Nebraska, in the silver debate, spoke for more than 14 hours continuously. At 2 o'clock Mr. La Follette had almost equaled this record, and the indications are that he will exceed it several hours. Shortly after 1 o'clock Mr. La Follette called attention to the absence of a quorum. Not more than a dozen senators were in the chamber. Mr. Aldrich insisted that if Mr. Culberson's purpose was merely to read the Congressional Record of March 3, 1887, when reported on, he was ordered to stop. When Mr. La Follette read the entire Record, showing the precedent of repeated roll calls, he said:

"At 2:30 a. m. I called attention to the absence of a quorum. The chair sustained his previous ruling that the call under the rule could not be ordered and from that decision Mr. La Follette appealed. Mr. Aldrich was prompt to move to lay the appeal on the table. A number of Democrats refused to yield, and Mr. Aldrich insisted that they should be required to do so."

The vote disclosed several short of a quorum and absentees were ordered to get up. This morning no quorum had been obtained. During the skirmish for a quorum the senate leaders, under an order previously adopted directing the sergeant-at-arms to bring in the absentees, decided to compel the attendance of Mr. Stone, who is slated to relieve Mr. La Follette under the latter's program. A policeman was started for the Raleigh hotel at 3:15 o'clock to arrest him. The first senator to appear in response to the summons was Mr. Owen of Oklahoma. He bore every evidence of having been treated of bed, but without a necktie or collar and his shoes were unlaced.

At 3:30 o'clock the senate was still waiting for a quorum on the vote of Mr. La Follette's appeal on the table. At 3:40 a. m. a quorum appeared. The appeal was laid on the table and Mr. La Follette resumed his remarks, after having secured an hour's rest by his move.

Mr. La Follette declared that the statement of Mr. Aldrich that he did not believe railroad bonds and stocks would be used as security for emergency currency was not in accordance with the senate's reply. Senator Owen, a few days ago, when he said railroad bonds could be so used, Mr. La Follette called time and again for a roll call to maintain a quorum, and a roll call to enable him to husband his strength.

Whenever the attendance of senators fell below a quorum the first was communicated to Mr. La Follette by his clerk, who evidently had been instructed to maintain a correct count. The clerk would place the figures on the table, and Mr. La Follette would then demand the calling of the roll.

At the conclusion of one of these roll calls Mr. Gore asked that a memorial be printed and leave be printed in the Record. Objection was raised by Mr. Aldrich, whereupon Mr. Owen said:

"I'll read it for my colleague, since obviously he cannot read it into the Record himself."

Mr. La Follette also offered to read the memorial, whereupon Mr. Aldrich said he had no objection to the memorial being placed in the Record if Mr. La Follette would read it.

"Let the senator from Rhode Island be under no misapprehension," retorted Mr. La Follette. "My voice will hold for as long as I have strength will go with it. I have tested it before."

"I look upon the senator from Wisconsin as Horatius guarding the bridge and do not want to tax his strength," said Mr. Gore, "so I will accept the offer of my colleague."

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Daniels' Daily Talk—

FORAKER ON HIS FEET.

Mr. Foraker was quickly on his feet, declaring that the Wisconsin senator had violated the rules of the senate, and should take his seat. After some skirmishing Mr. Gore moved that the senator from Wisconsin be allowed to resume the floor and proceed with his speech in order.

Roll call was had on the motion, which resulted in 46 senators voting in the affirmative and one (Mr. Foraker) in the negative.

Mr. La Follette, who did not vote, immediately resumed his speech.

Mr. La Follette said he believed he was warranted in what he said. He intervened and said he had understood the senator to say he might be here six weeks, "confessed" that he had seized upon a chance to stop him, as the weather was not and he wanted to go home.

Protesting against any confession in the chamber, Mr. La Follette sat on the arm of his chair and said he did not propose to unduly tax his strength, or to speak without a quorum. Later, he thought he heard talking in the gallery and removing his request for absolute quiet, the vice-president called for order in the galleries.

Senator Gallinger read a rule of the senate which permits the privilege of the floor to clerks of senators only while engaged in official business. He declared that Senator La Follette's clerk had been on the floor for two hours counting senators and reporting the absence of a quorum to the senator from Wisconsin, thus adding the senator to his filibuster tactics.

Mr. La Follette said that if his clerk was not properly in the chamber he would have him retire.

The vice-president decided that the clerk was not entitled to the floor.

Mr. La Follette spent much time reading extracts from remarks by Mr. Aldrich in the senate in 1907, in which Mr. Aldrich appeared as critic of certain bonds as of too fluctuating nature to be held by banks and yet, the Wisconsin senator said, those were the bonds that were now approved as a base for a circulating medium.

The absence of Mr. La Follette's clerk had been present him from calling for a quorum with the same regularity as before his retirement.

I have a few uncalled-for suits and trousers which I can alter to fit. These suits and trousers are being closed out at less than half their value.

DANIELS, THE TAILOR.

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