DESERET EVENING NEWS SATURDAY OCTOBER 31 1908

About Salt Lake.

every day of papers from various parts

of the country containing marked arti-

cles and letters written by delegates to

the late Carpenters and Joiners' con-

vention held in this city. These are all

in favorable comment on Salt Lake and

conditions obtaining here. A sample fol-

lows, written by Delegate W. A. Bris-

coe of Hoquiam, Wash., to the Grays Harbor Post of recent date:

Having just returned from Salt Lake

Having just returned from Salt Lake City, where I attended the national convention of Carpenters and Johners of America, as a delegate from local No. 775, I feel so kindly toward Salt Lake City, her Commercial club and all her citizens, that I wint to give my boost to the great Mormon city. In the first place, Salt Lake City is capable of housing any kind of convention and the city has a Commercial club and a peo, ple that make the stranger feel so much at home that he cares not how long a convention lasts. It is one of

pie that make the stranger feel so much at home that he cares not how long a convention lasts. It is one of the most beautiful as well as most in-teresting cities on the American conti-nent; has wonderful resources—agricul-ture, horticulture, mining and stock raising—as a basis for prosperity. In fact, she has everything necessary that most cities have, and then some. Salt Lake has one of the largest and richest Commercial clubs in the United States. A group of men who know how to do things, Their headquarters were turned wide open to us, during our stay in the city. We were given excursions and banquets by the club that were im-mense. In fact, it seemed that every citizen in Salt Lake City did every-thing possible to make our stay pleas-

thing possible to make our stay pleas-ant and they certainly succeeded.

HAD A CLOSE CALL.

HAD A CLOSE CALL. Mrs. Ada L, Croom, the widely known proprietor of the Croom Hotel, Vaughn, Miss., says: "For several months I suf-fered with a severe cough, and con-sumption seemed to have its grip on me, when a friend recommended Dr. King's New Discovery. I began tak-ing it, and three bottles affected a com-plete cure." The fame of this life sav-ing cough and cold remedy and lung

nig it, and infee bottles affected a com-plete cure." The fame of this life sav-ing cough and cold remedy, and lung and throat healer is world wide. Sold at Z. C. M. I. drug store, 112-114 Main St. 50c and \$1.00. Trial bottle free,

Made up Overcoats, Trousers, Suits-tailor made. Big saving. Daniels.

13,500 Men, Women and Children, who were hungry in Salt Lake City last

winter can now procure plenty of fresh

and salt meat, poultry, eggs and butter for reasonable prices at Blinn's New-up-to-date Market. Orders solicited and promptly delivered. Address, 120 West 1st So., phone 168 Ind.

LAYS DOWN THE LAW.

Detroit Enthusiast Hands Governor

Cutler Learned Dissertation,

Gov. Cutler this morning received a

communication from H. Fackiner at

Detroit, Mich. The note paper is print-

ed in illuminated ink, and many of the

printed and written words are heavily underscored. The communication and quotations on the envelope follow:

quotations on the envelope follow: "Jesus said: My blood is shed for you for the remission of sins." "On glory road in Jesus, Detroit Mich., Oct. 26, 1908.—Gov. John C. Cut-ler, Dear Man and Friend--In all law we know two divisions: Law applied: from applied law comes the rejection of law, I. e., its violation. Law pen-al; code, and always after a crime is considered. Prohibition considers a crime. Hence, looks upon the citizen as a criminal. That's absurd--its In-sane--and cannot hold for a moment. It wrecks all law and degrades all thought. I know of no abomination so great. In Jesus, love.

great. In Jesus, love, "HENRY FACKINER."





a Laxative. Best for Men, Women and Child-

ren-Young and Old. To get its Beneficial Effects Always buy the Genuine which has the full name of the Com-

CALIFORNIA FIG SYRUP Co. by whom it is manufactured, printed on the front of every package. SOLD BY ALL LEADING DRUGGISTS.

one size only, regular price 50¢ per

SUIT NEED

CLEANING? Send it to the REGAL and be sure that it will be cleaned right.



To The People of Utah.

During the past two weeks the Inter-Mountain Republican, Republican speakers and Republican Campaign Managers have been and are wilfully and deliberately misropresenting the Democratic party and its candidates and those charged with the conduct of the Democratic campaign.

(ADVERTISEMENT.)

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The Inter-Mountain Republican during this time has repeatedly charged that a deal has been consummated by the Democratic party through its chairman, Samuel A. King, with the American party, by which the Democrats were to vote the American County, Judicial and legislative ticket in Salt Lake County, in exchange for votes for the State and National Democratic ticket. It has charged that the leaders of the Democratic party were bartering the votes of the Democrats within the state of Utah and were in league with the American party for the purpose of perpetuating trouble and contention within the State of Utah and for the purpose of making it possible to prosecute certain leaders of the dominant Church and to drive them from the state.

On behalf of the members of the Democratic State Central Committee: the members of the Democratic Executive Committee and of the Democratic Advisory Committee, we hereby denounce the statements as being wilful, malicious and deliberate falsehoods originated, circulated and proclaimed for the express purpose of alarming the members of the dominant Church and inducing them to support the Republican ticket. We charge that the Inter-Mountain Republican. the managers and leaders of the Republican party, are responsible for these outrageous and malicious falsehoods; that they are being circulated and proclaimed by them, they and each of them well knowing that the charges are absolutely untrue.

We charge that the Inter-Mountain Republican, the Republican managers and leaders are not only responsible for these falsehoods. but are also responsible for their circulation, and by such acts they become the enemies of the people of this state. Defeat awaits them in this election and their methods have become desperate. Though trouble and turmoil must result from their methods in the state of Utah, yet they think more of a few petty offices than they do of the welfare of this state and nation. We declare to the people of Utah that in this campaign, as in all campaigns the Democratic party stands for Demceratic principles and the representatives of its party, and has no other object or purpose in view than the triumph of its principles

The Democratic party, its managers or leaders, have never at any time or upon any occasion intimated, suggested or contemplated any agreement or combination with the American party, or any other party,

The Democratic party of Utah, its managers or leaders are not now and never have been a party to any scheme, combination or deal with any other party whatsoever and in this campaign, it demands justice at the hands of the people of Utah and asks the voters to rebuke at the polls such wilful, disreputable and malicious campaign methods as are being resorted to at this time by the Inter-Mountain Republican and the leaders of the Republican party in this state.





However, Marks General Situation.

LOCAL CUNDITIONS GOOD.

Trade, Especially in Building Material, Surpasses Records of Previous Years.

The financial situation has not greatly changed since last week. The monied interests of this part of the country, as well as elsewhere, are waiting patiently for the outcome of the presidential election. When that is out of the way, whatever the result, the probabilities are, say informed men that the country will settle down to a genuine and healthy progress. Already there are signs appearing of an increase in commercial and financial activities. The loans of the New York banks are greatly in excess of the year banks are greatly in excess of the year previous, with the large surplus re-serve piled up during the inactivities of the past year disappearing; all of which show that the increasing busi-ness of the country is absorbing the surplus accumulation of money in the banks. It is generally believed that immediately after the election, a large amount of new securities will be placed on the markets, to raise funds for needed improvements, especially on the railroads. railroads.

LOCAL FINANCIAL CIRCLE.

Locally, the bank reserves are in a healthy condition, although not large in volume. The demand for money is good, with rates of interest held up stiff. There does not seem to be any pessimism as far as Utah is concerned. From every direction come reports of excellent crops, with excellent prices for the same; and the continued fine weather puts everyone in excellent humor.

LUMBER TRADE.

LUMBER TRADE. The lumber trade reports business slacking up considerably, due to the election season. Otherwise, there has been no change to speak of for two weeks, both in the wholesale or retail branches of the business. There are often fluctuations of price in the whole-sale trade, but retail prices are rarely disturbed. There is considerable stock arriving, and the large corporations are buying more at the present time than at any time in the past year, particularly mining companies.' The rallroads are not making many lum-ber purchases at this date. HARDWARE TRADE

HARDWARE TRADE.

The hardware trade is fairly beaming with satisfaction as its members con-template present commercial conditions. template present commercial conditions. They report things rushing in all direc-tions, so that it requires some effort to fill orders with any degree of promptness. The recent cool stress of weather made heaters, stoves and ranges very saleable articles, as are also furnaces, on account of the large number of new houses of all sizes go-ing up, and because many people are substituting furnaces for stoves in their houses. The sale of building sup-plies is unprecedented. There is also a steady demand for harnesses, sad-dlery, a special demand for robes both elegant and common. All kinds of kitchen and table ware are being called for in large lots. Paints and olis are kitchen and table ware are being called for in large lots. Paints and oils are lively, while the demand for glass is particularly strong, owing to winter re-pairs. There is a limited demand for sleighs and skates, noticeably from the country retailers. Guns, loaded shells and all kinds of sporting equipment are ready sellers, and the demand for foot-ball goods never was better. A new feature noticed in the trade is the in-creasing demand for mechanic's tools. The mining machinery trade steadily improves, A local hardware company is preparing a catalogue of 2,200 pages to cost \$25,000, and to he ready early the coming year. WHOLESALE DRY GOODS Whatever You Eat Will be Digested Leaving Nothing to Fer-HE Life Insurance Independent ment or Form Gas in of New York publishes the leng-Your Stomach. looked-for opinion concerning the controversy between the Kansas City Life and the Utah Association of Life Underwriters. This opinion RID YOURSELF OF THIS. will be of interest at this time when, because of the absence of adequate insurance supervision in the state many unsafe propositions are being sold.

ted:

Hundreds of Men and Women Here Are Suffering Unnecessarily from Stomach Trouble - Diapepsin Will Relieve You So Promptly You Won't Realize It.

Nothing will remain undigested or sour on your stomach if you will take Dispepsin after your meal. This pow-erful digestive and antacid, though as harmless and pleasant as candy, will digest and prepare for assimilation into the food all the food you can cat.

Into the food all the food you can eat. Eat what your stomach craves, with out the slightest fear of Indigestion or that you will be bothered with sour risings, Belching, Gas on Stom-ach, Heartburn, Headaches from stomach, Nausea, Bad Breath, Water Brash or a feeling like you had swallowed a lump of lead, or other disagreeable miseries. If you will get from your pharma-cist a 50-cent case of Pape's Diapep-sin you could always go to the table with a hearty appetite, and your meals would taste good, because you would know there would be no Indigestion or Sleepless nights or Headache or Stomach misery all the next day; and, besides, you would not need laxatives or liver pills to keep your stomach and bowels clean and fresh. Pape's Diapepsin can be obtained

fresh. Pape's Diapepsin can be obtained from your druggist and contains more than enough triangules to thor-oughly cure the worst dyspeptic. There is nothing better for Gas on the Stomach or sour odors from the stom-ach or to cure a Stomach Headache. You couldn't keep a handier or more useful article in the house.

ticles in all departments of the trada. The call for blankets and flannels has been looking up, so has underwar gen-erally. The completion of so many new houses has occasioned something of a rush in the carpet and rug depart-ments, to furnish the new abodes, Most of the retail dry goods houses have fitted up their show windows with more or less highly suggestive Hallow-e'en equipment, pumpkins, cornstalks and all. These make a unique con-trast with the elegant silk and salin costumes on display exhibition. The fact that election day is near at hand does not appear to cut much of a fig-ure in the retail dry goods trade. The weather seems to operate as a much more potent factor. However, dealers say business is steady and satisfac-tory. you leap. "We do not believe the policy is the "We do not peneve the policy is the safest for you to buy." Passing upon the main points at issue between the Kansas City Life and its accusers, the Independent has this to "It is true that a legal reserve com-"It is true that a legal reserve com-pany aged 13 ought to be as well able to meet its obligations as if it were 50, if carefully managed. But there are two points to be noted here. The Kan-sas City Life has only been a legal re-serve company since 1903, and its man-agement since then has been anything but careful. Readers of the Indepen-dent will by computing their disc for dent will by consulting their files for December, 1906, January, 1907, and April, 1907, recall that on those occasions we commented upon the reckless ness shown by the company in reli-suring the deteriorated business of the Fraternal Home, without medical ex-

tory

low.

NETER WORRY. About a cough-there's no need of wor-ry if you will treat it at it's first ap-pearance with Ballard's Horehound Sy-rup. It will stop the cough at once and put your lungs and throat back into perfectly healthy condition. For sale by Z. C. M. I. Drug Store, 112 and 114 South Main St. B

BUSINESS NOTES

Not many transactions have been recorded in the local stock list during the past week. Brokers report that election excitement has monopolized the attention of the business public the last week, but that an awakening can be looked for after election.

"The statement that the company is no longer writing advisory board con-tracts may readily be believed, especial-ly in view of the fact that the number of states in which it would be permit-ted to write them is now very few. If it has repented it is a sort of death-bed repentance. However, let there be joy in heaven because this one sinner has done penance for that one sin, and let us pass on to the other. The deals of the week have mostly been in sugars at prices named be-The following are the latest quotations:

us pass on to the other. Amalgamated Sugar Co., pfd.....\$ 95.00 Amalgamated Sugar Co., com.... 180.00 Beneficial Life Insurance Co...... 180.00 Con Wargon & Mach Co. pfd.....\$ 180.00 on his making 15 payments and forego-

A BOOST AND A BIG ONE **LIFE INSURANCE** Delegate to Carpenters' Convention (All questions relating to life insur-ance will be promptly answered by the Press Bureau of the Utah Asso-clation of Life Underwriters. Address P. O. Box 424, Salt Lake City, Utah) Writes to Washington Paper Manager Fisher Harris is in receipt

With the belief that the views ex-

pressed by the Independent may serve

as a safeguard for the present and fu-

ture as well as the opinion is submit-

offering a special policy guaranteeing a pald-up policy in 15 years for the price of a 20-payment life; also other special features. Can you give me any information concerning this proposition,

and will it be a safe policy for me to

Life is writing the advisory board con-tract wherever it is permitted to do so, which, however, is now only in a few states. The company has never ma-tured any of the policies it is offering for sale in this state, and we doubt seriously whether the proposition is actually correct. The expense of man-agement in 1907 (exclusive of taxes) was 42.22 per cent of the total premiums received. The company reserves at 4 per cent, and its premiums are higher than most companies reserving at 3 per

per cent, and its premiums are higher than most companies reserving at 3 per cent. We believe also that the first year is full preliminary term insur-ance, thereby giving the company the whole of the first premium on every policy for expenses. "When companies that have been in business for a half century and longer, cannot 'guarantee' to mature a 20-payment policy for 15 annual pre-miums, we are somewhat doubtful as to

miums, we are somewhat doubtful as to

the integrity of the company in ques-tion, when it is remembered it is only in its thirteenth year. Whenever agents offer 'something no other com-

amination at gross rates which were much less than the net premium of the

Much less than the net premium of the American experience table, and 4 per cent interest, thereby creating a techni-cal deficiency which would have to be made up out of the surplus derived from its other business. Such action on the part of a company has a very important bearing upon the question whether it can meet its obligations in

whether it can meet its obligations in the future. The company claims to be a legal reserve company, but a legal reserve company, according to our un-

lerstanding, is one which maintains the

full legal reserve, which, so far as the above transaction shows, the Kansas City Life does not, "The statement that the company is

"Gentlemen: Agents of the -

WHOLESALE DRY GOODS.

The wholesale dry goods trade reports steady business along staple lines, with tendency to advanced prices in brown and unbleached cottons. The general movement of goods as com-pared with last year's record is favor-able as far as yardage goes. So closeable as far as yardage goes. So close-ly have some standard fabrics been sold that any increase in the demand is bound to force the placing of advance business, to be followed by a return of price levels to profitable stages. On cotton dress goods for fall and win-ter use, the jobbing trade is putting through a fair volume of business.

RETAIL TRADE.

The retail dry goods trade reports a highly satisfactory condition of af-fairs. The late cold spell operated as a bracer to trade, bringing out the fair sex in goodly numbers to buy dress goods, silk goods, and lines of ar-





Medicines containing Mercury are often given to persons suffering with Contagious Blood Poison, and so powerful is the action of this drug that it frequently removes the symptoms in a short while, and shuts the disease up in the system to do greater damage to the delicate internal members. When, however, the treatment is left off, the disease always returns, and the patient finds that his health has been injured by this powerful mineral, and he is often left with weak stomach, disturbed digestion, mercurial rheumatism, etc. The action of S. S. S. is entirely different. It contains no Mercury, nor any other harmful drug, but is made entirely of healing, cleansing roots and herbs. It cures Contagious Blood Poison by removing the virus from the blood. It searches out every particle of the poison and does not leave the least trace for future outbreaks. S. S. S., in addition to curing the disease, builds up and strengthens every part of the body. Its fine tonic effects tone up the stomach and digestion, improve the appetite and regulate the entire system. Home treatment book containing valuable information about the different stages of the disease and any medical advice desired sent free to all who write.

THE SWIFT SPECIFIC CO., ATLANTA, GA.



ing all claim to dividends, may be a safe and equitable transaction if made by a responsible company of standing. The Travelors or the Prudential, both The Travelors or the Prudential, both companies with plenty of capital and reliable business methods, are offering a proposition which is virtually the same. Nobody doubts their ability to make good any actuarial deficiencies that may arise on such a transaction. But the Kansas City Life? Ugh! What guarantee has the policyholder that the

But the Kansas the policy bilder. Ogni what guarantee has the policyholder that the dividends which they ask him to leave with them, will not be used to pay the excessive claims arising from the heavy death-rate that is certain to result from those unprofitable reinsurance deals which it has been in the habit of making? If a man will insist on having a policy in the Kansas City Life he would do well to take his divi-dends as they become due, and not put them out of sight for 15 years. Fifteen years is a long period in the lifetime of a concern that lives upon the shriv-eled-up corpses of assessment failures, "It is quite true that of the premium income for last year no less than thirteen-thirtieths was for new business but that does not disprove the fact thirtcen-thirtleths was for new business but that does not disprove the fact that the Kansas City Life is a very ex-travagant company. Bearing in mind the fact that it values on the prelimin-ary term plan, it is interesting to note that it spent last year on its new busi-ness nearly 90 per cent of the excessive loading allowed under this plan, plus the mortality salvages. The year be-fore it spent 95 per cent on the same basis. In order to show how this pre-liminary term plan works, let us take the rate on a \$1,000 20-payment life poli-cy such as the one referred to above. cy such as the one referred to above. The rate at age 35 is \$36.15. Under the plan the company can keep for first pian the company can keep for first year's expenses every penny except the actual cost of mortality for the year. The tabular mortality by the American Experience is \$8.69, but the actual mor-tality may be much less. So that \$27.46of the amount can be so used, plus the savings in mortality, although only \$18.37 (the amount allowable as loading on an ordinary life policy) would be a reasonable sum under the droumon an ordinary life policy) would be a reasonable sum under the circum-stances. The use of the preliminary term plan will appear still less excus-able when it is remembered how large a proportion of the business written by the company in recent years consists of reinsurance-mere transfers of risks not involving the outlays demanded by ordinary canvassed business. The ex-nense rate shown by the company to

ordinary canvassed business. The ex-pense rate shown by the company, to be adequately appreciated, should be judged in connection with this fact, "The statement that the polley above mentioned is not the safest one to buy is a very mild way of telling the truth. A company that has been exploiting the lowa investment bond scheme, under which it took a first premium of \$100 for one year's term insurance of \$120 that one year's term insurance of \$120, that has been using the advisory board plan wherever it was not prohibited by law from doing so-that has been charging from doing so-that has been charging a high loading for transferred assess-ment business as if if were business canvassed, examined and written in the ordinary way-that has worked the dated-back policy device and all the other usual devices practised by off-color concerns—a company with ante-cedents like these is not exactly the sort of concern that a wise man would but his money into for a long period of spit of concern that a wase man would put his money into for a long period of time. The fact that it is managed by men who have been actuaries of state departments makes the case not better, but worse. It only eliminates the plea of ignorance; that is all."

bus bush in bund nict stats yreve to."



Digest the Food Naturally If In Right Proportion; If Not: Then Dyspepsia.

Acid and alkali make up the liquid known as gastric juice, which digests your food.

your food. If through abuse of the stomach, or weakness of blood or through scores of other causes this gastric juice is not made up correctly of acid and alkali, your stomach cannot digest food. Such a stomach then acts as a pit where the food lies, ferments, decays, is thrown off at last, either into the in-testines or is vomited from the system. If thrown into the intestines a large propertion of it is taken up and passed proportion of it is taken up and passed into the blood, for the intestines are covered on the inside surfaces with millions of little mouths which are placed there to suck up nourishment for the blood.

You may readily see that if instead of good rich nourishment there is vile poisonous fermented bile and acid these same little mouths suck some of it by necessity and pass it into the blood. The blood in turn throws it off and the system is immediately placed in an imperfect state.

The blood is weakened, the tissues lose strength, the skin becomes dis-eased and man in general suffers in a

Then again the blood furnishes gas-tric juice to the stomach for when the gastric juice is not needed for digestive

tric juice to the stomach, for when the gastric juice is not needed for digestive purposes it goes back to the blood. When food comes into the stomach the nerves along the Alimentary Canal and in the mouth signal the brain for help and the blood immediately furnishes sufficient gastric juice to do the work well and quickly. Buart's Dyspepsia Tablets go into the stomach balayce the gastric juice, digest the food, are taken up by the blood, purifies it, and when the food comes again to the stomach a natural gastric juice of right proportion greets it and does its work perfectly. After a time these little tablets restore Na-ture, build up the gastric juice and there is no longer dyspepsia. Every druggist carries them in stock, price 50c: every druggist and 40,000 physiclans will attest their work to the merit of these tablets. Buy a box now and relieve your stomach at once, or send us your name and address today and we will send you immediately by mail a sample package free. Adress F. A. Stuart Co., 150 Stuart Bldg, Mar-shall, Mich,