

## TRADE CONDITIONS HAVE IMPROVED

Cities Where Financial Stress Most Severe Are Getting More Currency.

### RESTRICTIONS BEING LIFTED.

Nomadic Retrenchment in All Directions With Tendency to Cut Down Production.

New York, Nov. 21.—Considerable improvement in financial, industrial, commercial and manufacturing conditions is indicated in reports from various centers in the United States which have been received by R. G. Dan & Co. Some of the cities where the financial stringency was most severe felt a week ago have a steadily increasing supply of currency, and as a result business in general is in a more satisfactory state. The increase in currency supply at Minneapolis has made it possible for the large elevator concerns to resume the purchase of grain, and as a result trade is assuming normal proportions. Collections are moving more freely and the direction is to more moderate expansion of his power. The restriction governing deposits in Cleveland savings banks is to be lifted. At Boston commercial and industrial conditions are hopeful. There is a noticeable retrenchment in all directions, and a tendency toward curtailment of production and a slowing down of manufacture.

Baltimore, Cincinnati, Baltimore, Cleveland and some other cities report good retail business. Although the currency supply is much larger than a week ago in Philadelphia, the financial stringency restrains activity in the wool market. Cloth and suit manufacturers and dealers of woolen and wholesale dry goods houses are in a decrease in demand, in some of the lighter lines conditions are never normal.

At Portland, Ore., the reaction in wholesale and retail trade as a result of the financial flurry which caused the suspension of two Portland banks was not so great as was feared. The stringency in the money market, however, still exists in grain and horse feed and has checked many of the building and important building operations. But wheat buying is now resumed on a moderate scale, and is expected to attain large proportions as soon as more cash is available. As there has been a heavy tonnage engaged, for which cargoes must be provided.

Oats are going into consumption rapidly, and the trading proportion of the barley crop remains small.

Inability to supply currency needs at St. Paul still interferes with the marketing of farm products, and collections are below the normal. Buyers are more conservative, but there are few cancellations, and jobbing trade holds up well.

### TO INCREASE BIRTH RATE.

New York, Nov. 22.—Mrs. Clarence Burns, head of the Little Mothers' Aid society, proposes a novel scheme to increase the number of births in New York. She advocates the establishment of an anti-suicide club by New York fathers and mothers, whose duty it would be to encourage young couples to raise large families.

"I would suggest a list of prizes for mothers," she said. "The club might even go so far as to find suitable husbands."

## ECZEMA NEARLY REACHED EYES

Disease Spread Over Whole Body—Face Was in Awful Condition—Itched So that Baby Could Not Sleep—Doctors and Home Remedies Failed—Mother in Despair.

### CURED IN THREE WEEKS BY CUTICURA REMEDIES

I take great pleasure in dropping you a line to tell you what a Godsend Cuticura Remedies were for my baby. He was suffering from that terrible torture, eczema. It was all over his body in patches, but the worst was on his face and head. His face was awful bad; the eczema extended up to the lower eyelids and I was just about sick for fear it would get into his eyes before he got all of his teeth; but if I had depended on the doctors, I guess my boy would have been laid at rest by this time. You tried to tell me to try many kinds of concoction and salves, the child to death with all the different things, but could see no improvement. Finally I got discouraged, and was about to give up all hope of his ever getting cured, when I read about the Cuticura Remedies, which came just in time to save my baby from the terrible torture. I used Cuticura Soap and Cuticura Ointment, and gave him Cuticura Remedy, and I saw an improvement in three days, and in three weeks his skin was as clear as could be. That was six or seven months ago, and I have not seen any return of the disease since. I should have written long ago, but I waited to see if it would return. I shall recommend the use of Cuticura from one end of the world to the other. Mrs. Maggie Smith, 314 W. Crozier St., Akron, O., July 24 and Aug. 11, 1906.

*Cuticura Soap and Ointment Treatment for Every Skin Disease, Rash, and Ulcer. Price 25c. A bottle of Cuticura Soap, 25c; 1 oz. of Cleanse the Skin, 25c; 1 oz. of Cuticura Ointment, 25c; 1 oz. of Cuticura Remedy, 25c; per vial of 60 to Purify the Blood, 25c. Send to Cuticura Company, 100 Market Street, Boston, Mass. Manufactured by the Standard Drug & Chem. Corp., New Haven, Conn.*

*Reprinted from Cuticura Book on Skin Diseases.*

bad for girls of marriageable age who are not yet wives. There would be a public treasury which could be drawn upon if need be for mothers who are too poor to furnish comforts for their children."

### CURES WINTER COUGH.

J. E. Dower, 161 N. Main St., Ottawa, Kan., writes: "Every fall it has been my wife's trouble to catch a severe cold, and therefore to cough all winter long. Last year I tried Cuticura Head and Throat Syrup. She used it and has been able to sleep soundly all night long. Whenever the cough troubles her, two or three doses stop the cough and permit her to sleep again." 25c. 60c. 25c. 25c. Sold by Z. C. M. L. Drug Dept., 12 and 14 South Main St.

### Ladies' Fur Caps.

In gray, white, squirrel, Am. ermine, white, brown and black coonskin, chin-chilla, etc., at all prices. McLevy, the furrier, Knutford Hotel.

### ARE YOU?

Satisfied with your printing? We'll give you satisfaction if you bring it here.

THE DESERET NEWS.

## RYAN'S LATEST FINANCIAL PLAN

Would Have Congress Pass Law For Government Guarantee Of National Banks.

### WOULD SECURE DEPOSITORS.

Could Go into Effect Immediately. Restoring Confidence and Aiding Business.

Washington, Nov. 21.—William J. Bryan arrived here today and attended the wedding of the daughter of a friend, Cutler P. Little. He held a conference with several other friends.

To reporters Mr. Bryan said:

"The administration is prepared, so we are informed, to recommend a postal savings bank. While this would doubtless encourage deposits, and while those deposits could in turn be handed over to the banks, it does not furnish complete relief because the plan as presented limits deposits and does not contemplate the opening of circulating accounts. The business community, therefore, cannot use the postal savings banks to any great extent, and, besides, it would take some time to inaugurate a postal savings system and secure the necessary number of employees to make the plan effective throughout the country."

"I believe it is possible for the government to give immediate relief by an act of Congress providing for the guarantee by the government of all national banks; the banks thus guaranteed to agree to reimburse the government for any losses incurred and to make this reimbursement in proportion to their deposits. The advantage of this plan is—

"First, that every depositor in such guaranteed bank will feel secure.

"Second, the expense of it will be paid by the banks which get the benefit of it, and this expense will be small compared with the benefit gained.

"Third, it can be put into effect immediately, thus restoring confidence and enabling business to resume."

"It is probable that all the national banks would be willing to take advantage of this guarantee, because the additional security given to their depositors would be of great advantage to the banks. During 40 years the average annual loss to depositors has been small, less than one-tenth of 1 per cent, so small that it would be insignificant as a tax upon the four or five billion dollars of deposits. The government would have ample security in the form of the surplus of the banks which would voluntarily join in the plan. As each bank will become interested in the proper management of every other guaranteed bank, it would be easier to secure the legislation necessary for the correction of such abuses as exist and for the better management of the banks—for instance, legislation preventing overborrowing by directors and officials of the bank, and legislation preventing speculation by officials."

"It seems to me that the plan suggested ought to be acceptable to the depositors, all of whom desire security, and it ought to be acceptable to the bankers, who will be well paid by the increased deposits for any tax that may be collected from them to reimburse for the expense, and I don't see where any objection can be made to an office boy."

There are 30 young women employed in the order department transcribing invoices on the typewriter. During the noon hour they organize choruses

## MRS. MCCLINTOCK TESTIFIES.

That Munyon's Rheumatism Remedy Cured Her.

### AGE NO IMPEDIMENT

Mrs. Mary A. McClintock, of 162 Spring Garden Street says: "I consider Munyon's RX Rheumatism Remedy the safest and best cure for rheumatism ever offered a suffering public. I have been afflicted with the most painful and distressing rheumatism imaginable for upwards of three years. I was so bad with it that I suffered agonies when I tried to walk, sit, stand, sit back, shoulder and neck, and nothing gave me relief. When I was lifted up in the mornings I screamed with pain. I got a bottle of Munyon's RX Rheumatism Remedy and began taking it. I took one pellet every hour and the second day I felt relieved. I have now taken but one bottle and every phase of pain has disappeared. I am now able to walk, sit, stand, sit back, shoulder and neck, and nothing gives me relief. When I was lifted up in the mornings I screamed with pain. I got a bottle of Munyon's RX Rheumatism Remedy and began taking it. I took one pellet every hour and the second day I felt relieved. 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