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THE INSURANCE ABUSES.

The Hing words uttered by Col. Squires at the insurance banquet Saturday night, cannot fail to meet the approval of the public. There are few subjects in which the community has a more vital interest than life insurance, and the company, agent, or solicitor, who induces a man to care for his family by guaranteeing their future by this form of protection, is entitled to the name of a public benefactor. Every man who has a family should regard it as a sacred obligation to provide them with life insurance, to the extent of his ability to pay for it. This fact is so universally recognized by all classes of people that life insurance has become one of the greatest business institutions of the world.

In the race to secure business, many methods have developed which are deplorable, and which the insurance department of the state does well to frown down upon. Nothing could be more clear than that there ought to be a uniformity in writing insurance, so far as age, health and occupation will allow. The rates ought to be as nearly uniform as possible, and it ought to be just as much an offense against public morals to give a rebate or to prefer one class of people over another in writing insurance, as it is in the case of a railroad company. The misrepresentations of solicitors too, though difficult to reach by legislation, should be vigorously taken in hand by the underwriters' association, and unscrupulous persons who deceive the uninformed should be summarily dealt with.

It is a good sign to see an awakening on the part of our public officials, and a determination to suppress abuses as far as lies in their power. While the laws may be insufficient in many cases, it will be found that they are ample to reach offenders, if those who administer the laws grasp the subject with determination. Let it be hoped too, that the new order of things will be kept going. Too often we see spurts of energy on the part of public officials, especially those newly elected. A great cry is raised over promised reforms and the public really begin to expect better things, when in a few weeks or months, matters are allowed to drift back into the old conditions and abuses become so fastened on community life that it grows more and more difficult to arrest them. If illustrations are needed of this fact, our own city and the great number of neglected city ordinances, will surely afford them.

A REMARKABLE CHIEF.

The famous Maori Chief, Te Whiti, whose death was announced recently, is said to have been the most remarkable Maori of which history has any record. According to an account in a Chicago paper, he was instructed in the tenets of the Christian religion, but he modified the doctrines of Christianity, to suit the genius of his people, and was revered as a prophet, a God-sent Messiah. He had the gift of lofty eloquence, and his keen intelligence and upright character gave him a sway that was patriarchal. All his great gifts he used for peace. When the other chiefs had engaged in hostilities against the government, Te Whiti remained quiescent. He declined to make war in 1865, and restrained his people from joining Titokowaru in 1868. When surveyors marched through his land mapping out plots for sale, Te Whiti opposed a strenuous passive resistance. He was right in resisting the surveyors, but the government determined on coercion. An army of seventeen hundred men was mobilized and sent in 1881 to invest Te Whiti's pab or laager. The invaders were met by two hundred little children dancing a dance of welcome, and behind them their mothers with five hundred loaves of bread for the soldiers. Notwithstanding this peaceful welcome, Te Whiti and Tohu were arrested and handcuffed and afterward sent to prison. After sixteen months they were released and restored to their people. Reserves were given to the natives, and Parahiaka, Te Whiti's country, is now a peaceful and prosperous settlement. It was Te Whiti's misfortune not to be understood by the white settlers. He was looked upon by them as fomenting trouble under the guise of peace.

WORK OF A PRIEST.

Those who are continually babbling about the pernicious influence of the Church upon temporal affairs should read with some interest the account in the January McClure's of the transformation effected by a Catholic priest, of a forbidding village into a decent American community. The place is situated a mile from the town of Bangor in the Pennsylvania mountains. Its name is Roseto, and the Priest is Pasquale de Nisco. He came to "Ezra's Land" when it was the terror of neighboring villages and the despair even of the Catholic church.

The account goes on to say that in ten years this priest, single-handed, has transformed the collection of shacks to a town, and reared hundreds of American citizens there. Of this town, which contains today more than two thousand inhabitants, Father de Nisco is "the de facto mayor, building inspector, health department, and master of all questions relating to social

conditions or business undertakings." He is also the chief of the police force, the president of the labor-union, the founder of most of the clubs, social, literary, musical, theatrical, benevolent, and the organizer of the famous brass band, the pride of the town.

There can be no doubt that the influence of this clergyman has been exercised for good. We trust his town will never be the refuge of adventurers with political ambition. If this should ever happen, the good Father would stand a chance of being denounced before the world as a "hierarch," an alien traitor to American principles of government, the builder of imperium in imperio, and a dangerous person. People have been martyred in this country for devoting their lives to works of philanthropy of the kind in which Father Nisco is engaged.

INSANITY INCREASING.

Observers of modern social conditions claim that insanity is increasing at an alarming rate. Dr. Mulligan, of the Lakeland Kentucky asylum, has lately called attention to this fact, as far as his state is concerned.

In 1850, he says, the population of Kentucky was 282,505, and the present population is estimated at 2,320,298, an increase of 156 per cent. There were confined in the Kentucky asylums in 1850 203 persons. At the close of last year there were in the asylums and feeble minded institutes 3,590, an increase of 1,668 per cent. That is to say, during the last fifty-six years the population of Kentucky grew 156 per cent, while insanity increased 1,668 per cent. In 1850 there was one insane person to every 4,339 people in Kentucky, and now it is estimated that there is one insane person to each 646 population.

The Doctor adds that insanity was practically non-existent among the primitive people, and that it looks as if its growth is one of the crises of civilization.

We doubt whether the cause, or causes, of the break down of the human brain in civilized countries are fully known. But the fact itself is not questioned. Insanity is increasing faster than the population. Is there any cure of this race disease? Can it be prevented? Perhaps, by a return to a life more in accordance with nature than people generally live.

There are at least three obvious rules which many break. The digestive organs of the body are overloaded; the circulatory and respiratory organs are not kept normal by sufficient exercise, and the nervous system is neglected, through failure to take the amount of sleep necessary, no more, no less. Neglect to take proper care of the body cannot but prove detrimental to the indwelling intelligence. No matter how bright it may be, it cannot express itself through organs that are practically destroyed. A mechanic may be ever so skilful, but if his tools are blunted and broken, he is at a disadvantage.

SWEEPING BANK REFORMS.

Banking reform promises to be the most important topic of the New York legislature now in session. It is said that the annual report of the new banking superintendent, Clark Williams, just submitted to the legislature, has excited more comment than even the message of Governor Hughes. The first recommendation in the report is:

"That the Superintendent of Banks be given authority to direct the discontinuance of objectionable practices on the part of institutions under his supervision, with an opportunity to the institution subjected to criticism to show cause why the practices complained of should not be discontinued, and in the case of a failure so to show cause to the satisfaction of the superintendent, that he should either make public the facts in the premises, or assume charge of the institution on the ground of its being in an unsafe and unsound condition if such be the case."

This would give the superintendent the same authority over trust companies, building and loan associations, mortgage companies, and similar financial corporations that he now has over banks and individual bankers.

Other recommendations are:

"That the present system of extravagant receiverships for moneyed corporations be ended.

"That banks and individual bankers in cities of more than 800,000 population shall have on hand at all times 25 per cent of the aggregate of their deposits.

"That it be made a misdemeanor for any officer or employee of a trust company to pay or agree to pay a certificate of deposit in advance of the time fixed at date of issuance.

"That the maximum of any secured loan to a single interest shall be 25 per cent of 40 per cent of the capital or surplus of a bank or trust company.

"That restrictions shall surround 'syndicate' or underwritten loans.

"That no underwritten loan shall extend over a period of more than one year."

In relation to what has been called the "tyranny of banking" of certain companies the following modification of the law is desired:

"That a law be enacted prohibiting any corporation subject to the banking law from making loans upon the stock of any other moneyed corporation which loans in the aggregate amount shall exceed 10 per cent of the par value of the capital stock of such other moneyed corporation."

On this point the superintendent explains that the interdependence of financial institutions is one of the causes for the failures recently occurring. It was found that by the hypothecation of the shares of stock of one corporation with another control was held of each by the use of practically the same banking capital. This interdependence contributed to the downfall of six of the failed institutions. Conditions which came to light clearly indicated that the purpose of the control of several of these institutions was to enable an improper use of their credit for the personal advantage of those holding such control. On other points, the report is equally comprehensive, and recommends:

"That loans on real estate shall be restricted to 25 per cent of the assets of loaning agents in places of more than 10,000 inhabitants, and to 10 per cent in places of less population.

"That all banks and trust companies be compelled to record all mortgages and assignments passing to them.

"That loans upon second mortgages be prohibited absolutely.

"That kitchen cabinet directorship

of banks be obliterated and directors thereof be compelled to direct a full report at each monthly meeting of the board to be made by bank officials, detailing all purchases and sales of securities and of all discounts and loans made or paid since the last regular meeting of the board, showing the collateral to the loans so made as of the date of the meeting at which such statement is submitted.

"That officers and directors or individuals be prohibited from making and maintaining deposits with an understanding that they shall be entitled to any loan or advance or other favor from every bank or trust company or other institution opening a branch office shall be required to subscribe \$100,000 additional capital for each branch. That every bank and trust company now having branches shall be compelled to either increase its capital or reduce its number of branches within such provision. That no bank or trust company shall establish a branch without first obtaining the written consent of the Superintendent of Banks.

"That savings banks be given the right to hypothecate securities under conditions prescribed by the state.

"That trustees of savings banks be sworn under a state oath to perform their duties on the occasion of each election or re-election.

"That statutory provision be made for the valuation of savings banks and the capital investments of trust companies regardless of paper profits and paper losses.

"That the state issue a weekly statement of the condition of all financial institutions similar to the one now published by the Clearing House Association."

It is a sweeping program of reform that is likely to be extended into all the other states, if the laws pass and are attended with success in New York.

Savings banks and building societies in particular are philanthropic institutions, whose function is mainly to care for the savings of the provident poor. They should be safeguarded by every device approved by experience and based upon sound economics.

Girls, look before you leap year.

The fight in Ohio bids fair to become fast and furious.

It is quite as hard to get rid of billboards as board bills.

Arizona's mineral output for 1907 certainly makes her eligible for admission as a single state.

The Portland police wove their Web-foot around Sullivan and he found it impossible to escape.

Because the secretary of war opened his campaign in a Cooper Institute it is no sign that he has a barrel.

Those Berlin manhood suffragists are becoming as obstreperous as those London suffragettes are.

"Credit is destroyed. Confidence is lost," exclaimed the Sage of Esopus. Why not complete it by exclaiming, "All is lost save honor?"

From his Kingston address it is very evident that Judge Alton B. Parker looks upon "untutored idealism" as an "undesirable citizen."

Is it not to count chickens before they are hatched to plan to send the battleship fleet to Puget Sound after the visit to San Francisco is over?

Currency is now said to be a drug on the New York market. That is the kind of a drug with which one would gladly be overdone several times a day.

So great are the dissensions over the manner in which elasticity is to be injected into the currency that if it is done at all it will probably have to be done vi et armis.

At Cooper Union an attempt was made to steal Secretary Taft's overcoat. Heretofore such attempts have been confined to Mr. Bryan's wearing apparel. But Mr. Taft doesn't charge it to the same person that Mr. Bryan did.

Holding up French restaurants in San Francisco through potent threats to take away their liquor licenses, may not, in the legal sense, be an offense against the public, but in common sense it is an offense against the public and public decency.

A New York doctor is suing a Wall street operator for a quarter of a million dollars for alienating his wife's affections, she being dead. But he didn't discover that they had been alienated until after she was dead. He doubtless will undertake to prove that a post mortem examination showed that the lady's affections had been alienated.

Estimates of the cost of the Panama canal are being revised and raised. They are now put near the \$200,000,000 mark. Should they eventually far surpass that, a by no means impossible thing, the canal when finished will be worth it. The canal should be constructed as economically as possible, but its value to the United States and the world will be so great that it can never be calculated in dollars and cents.

WHILE THE FLEETS AWAY.

St. Louis Republic.

Our Atlantic seaboard just now is amply protected by our commerce and by the millions of fighting men on the farms and in the hives of industry. There is not a nation in Europe crazy enough or suicidal enough to lift a finger to molest us. There is not one that would not lose forty times as much as it could hope to gain in such a venture. The Atlantic seaboard need lose no sleep or nights. The country is safe.

IMPORTANCE OF BEING FORTY.

London Graphic.

At present, though a man is too old for many things at 40, it is not generally held that he is too old to marry. Far from that being the case, the increasing standard of comfort of the white races and the increased cost of living are steadily putting forward a marrying age. A paper read by Dr. Louise Robinson at the Congress of Psychiatry at Amsterdam suggests another reason for comparatively late marriages. From a study of seventy-four biographies of eminent men, writers, painters, musicians and soldiers, she found that more than eight per cent of them were fathers of middle-aged parents. Napoleon, Benjamin Franklin, Coleridge, Balzac, Rembrandt, Rubens, Sir Joshua Reynolds, Wagner, Schumann and Schubert were all the youngest chil-

dren of large families, and their parents were at least a full generation the genius of the family was born. This may not be a precise argument in favor of late marriages, but it may encourage the hope in bachelors who have reached middle age without doing anything famous themselves that matrimony may recompense them for their own failure.

COST OF THE CENSUS.

New York Evening Post.

Official statistics, which exist largely to glorify our material progress, themselves increase with amazing rapidity. The census of 1790 cost 1.12 cents per capita. The census of 1900 cost 15.50 cents per capita, and the thirtieth census, despite the economies of a permanent office which manufactures its own tabulating machines, is expected to cost about the same. We ought to reach, in course of time, statistical equilibrium. The ideal is that, knowing just what facts and figures we want, we should collect them at regular intervals, without changing the scheme every ten years. The tendency toward extending the scope of the census must be strong, even apart from the universal desire of public offices to enlarge their functions. The trunkful of volumes from the last enumeration contains almost an infinite mass of statistics unknown to the twenties and thirties. Yet let the investigator go outside of the main traveled statistical roads, and he will discover many things which the census does not touch. The man who attempts to find the cost of a newspaper, given by "minor civil divisions," is doomed to disappointment. There are many and fascinating details which could be included if Congress would be as liberal to the census office as it is to the army and navy. The statistician, however, is already a pampered personage, and we should dislike to see him spoiled entirely by excess of intellectual lollipops.

JUST FOR FUN.

The Lady—So you are an old soldier? How thrilling! Tell me what is the narrowest escape you ever had.

The Swabby—Well, man, once I was transferred from a regiment just two days before it was ordered to the Philippines!—Cleveland Leader.

The Assyrian was scratching some hieroglyphics on a brick. What you writing, chuck? "Hanged if I know," responded the engraver, "but I guess some of those Assyriologists of the twentieth century can translate it all right."—Philadelphia Public Ledger.

"It's a poor soldier yez are," bawled Larry. "Phoy should yez say that?" replied Dennis in injured tones. "During the great battle wasn't I where the shells was thickest?" "Yez wor tho! O hurrr-r-r the corporal say yez got so scared yez went into a barn awn stuck yez head into an egg crate, bedad!"—Chicago Daily News.

Badly Gone.

The Parental Voice—Maude, is that young man gone yet?

The Daughter—Y-yes, napa; he says he is.—Cleveland Leader.

A Shrewd Parson.

George B. Cortelyou, the Secretary of the Treasury, was talking at a dinner about the recent panic.

"There's a story about a well known railroad man in the panic that is almost too good," said Mr. Cortelyou. "This man is kind hearted, and he was deeply moved by a letter that a country parson wrote him when things were looking their worst.

"The letter ran like this:

"Dear Sir: As the pastor of a church my aim has always been investment and not speculation. Regarding your railroad a sound business institution, sold as a rock, in 1904 I purchased 400 of its shares at 105, sinking my little all in them and, a great deal more. They have now fallen to 55, and I am undone. My congregation I cannot face as a bankrupt, and at my age—72 years—what am I to do? I throw myself upon your mercy."

"Well," said Mr. Cortelyou, "the banker read this letter several times, and each time his pity for the poor old parson increased. Finally, calling in his stenographer, he wrote to the man that considering all the painful circumstances of the case, he would himself buy back the 400 shares at 105, the price the parson had paid for them.

"Immediately on receipt of this generous letter the parson wired to his brokers:

"Buy 400 Dash Railways at 55, and send me the rest to Dakota. President, who will give you 105 for them?"—Washington Star.

RECENT PUBLICATIONS.

Life, the unique satirical and humorous journal, is celebrating its twenty-fifth birthday. The event takes the form of an anniversary number whose cover is ornamented with reductions of some of Life's famous cartoons and sketches. The center cartoon of this issue represents Life receiving the congratulations of the President of the United States, the crowned heads of Europe, the Arts and Sciences, the numerous presidential candidates, Anthony Comstock, the W. C. T. U. and the rest of the world. The cover is a masterpiece of caricature, and the numerous articles by John A. Mitchell, E. S. Martin, James S. Metcalfe and Thomas L. Masson. Among its attractive features is a full page drawing by Charles Dana Gibson—17 W. 41st St., New York.

The January number of the Popular contains 14 pieces of fiction: "In the Dodge House" by Bertrand W. Sinclair, shows how a cowboy may be square and generous, even if he possesses a bad reputation as a powder-burner. The reason why a college man cannot take part in athletics, and what he did on the day of the big game, is told in "Runcie's Cowardice," by W. B. M. Ferguson. In "The Pride of a Man," A. M. Chisholm narrates the rare case of a man who recovered his lost nerve. "The Deserter," by R. M. Bower, illustrates the pathetic case of a mistake sometimes made in the west. The mission of peace on which two Irishmen came to the republic of Ecuador, is told by Freeman Harding in "The Great Volunteer Embassy." The sometimes sad necessity of a soldier's obedience to orders is dwelt on in "On Marching," by E. S. Martin. "The Moser," by T. Jenkins Hains, tells of the remarkable system employed by a Dutch sea-captain for defrauding the insurance companies. There are seven other stories, including two serials and a complete novel, "Red Reef."—New York.

"Tropical and Sub-Tropical America" is a new monthly illustrated magazine dealing with all phases of tropical and sub-tropical life in America. This magazine will be the exponent of the progress and development of South America, Central America, Mexico and the West Indies. The leading article in the first issue, entitled "America's Mediterranean," by Frederick A. Ober, "America's Opportunity in Latin America," by G. M. L. Brown, the editor, is an entertaining and at the same time a valuable historical sketch of the pursuit of gold, from the mythical city of gold, from the time of the German occupation of Venezuela to the present time. Andre Tridon has an up-to-date article on "Buenos Aires, the City of Progress." There are a number of other articles on various phases of Latin America, and also a

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Ladies' Stock Collars and Chemisettes, all this week..... Half Price

First Showing of Spring Shirt Waists, lawn, linen and damask, \$1.50 to \$4.00 grade, Monday, Tuesday, Wednesday, 20% Off

An early arrival of Long Silk Gloves, 16-button, black and white, \$2 value for \$1.50, \$2.25 for \$1.75, \$2.50 for \$2.00.

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50c and 75c values in knit wool Gloves now go at 40c

Boys' 60c corduroy knee pants offered again at 30c

Men's Cardigan Jackets in Oxford Gray and Navy blue are priced while they last at 37c

Men's Heavy Underwear—regular 75c values—shirts or drawers, at 25c

Men's all-wool cashmere Rose, regular 55c values, this week at 25c

Boys' heavy fleece-lined Underwear, regular 40c a garment, now 25c

Ladies' Knit Wool Shawls, regular \$1.00, now 50c

All-wool Toggles, regular 75c, now 50c

Your Thoughts Turn

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Kelsen Bros., Ferris, Utah.
Dr. Ross Anderson, Sharon Bldg., City.
D. A. Affleck, 901 1st Avenue, City.
Chas. T. Prisk, Park City, Ut.
Finch & Rogers, E. 2nd So. City.
J. W. Snodgrass & Son, Albion, Idaho.
Sorenson & Larsen, 14 W. 2nd So. City.
Henry Morgan, 23 E. 5th South, City.
D. B. Horseshoe, 125 So. Main St., City.
Western Publishing Co., San Francisco, Cal.
West Jordan Lumber Co., Co. West Jordan, Ut.
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