### DESERET EVENING NEWS: SATURDAY, APRIL 14, 1906.



ROGRESSIVE New York is soon | banking have remained the same up to have what it has long wanted.

a night and day bank; a financial institution that will be open for ass every hour in the twenty-four and which will be run, for the accommodation of its depositors instead of asking them to accommodate themselves to its convenience. Sounds odd and hardly believable, but it is true. Well known financiers who have studied the question have come to the conclusion that an all night bank is a They realize that the days secessily. when New York.says the Herald of that dty, went to sleep at 10 o'clock have long with a lot of other ob-ings. It has been forced upon hat there is not time enough be-10 o'clock in the morning and 3 afternoon to transact all the busithat requires money on the spot he night and day bank, with a capito the hight init day before amounting to al, surplus and reserve amounting to alf a million dollars, will open for usiness May 1 in a white marble pal-ce at Fifth avenue and Forty-fourth

may be some conservative per-The who will sniff when they read this ay: "Absurd! No good reason for bank. Who wants to do busi-ith a bank at night?" To these be said that the men who are he institution have found a reasons for believing that not here a demand for it, but York will not do without it that they have discovered in rse of their own business ex-

a gradual change in condithe last ten years hours and ts of business have been ex-Mercantile transactions of all put through in great volume the present banks are open n in still greater volume after titutions have closed. House-individual needs for money tiplied, regardless of clock it has to be admitted that eccessities and business con-

night.

watchful bleycle policeman rounds up the automobile party in the police sta-

tion and the sergeant demands cash ball

for the thoughtless chauffeur, with a

night in a cell as an alternative, there

are frequently all sorts of trouble for the owner of the automobile. If he

can't run the machine himself he doesn't want to have the man locked up, and often he hasn't the necessary \$100 in cash, and checks "don't go" in

CONVENIENT FOR A GAME.

Often a man who sits down with a

police stations

to the MR. WYNKOOP'S SUGGESTION. G. M. Wynkoop, who has been in the banking business for many years, but is not so old as to have imbibed all the satisfaction in a hotel as the constant request from all classes of patrons to cash their checks. Often these re-quests come from persons who are financially sound, but who are strangprejudices which usually go with the business, is credited with having sugbusiness, is credited with naving sug-gested and carried through the plan for an all night bank. Mr. Wynkoop is enthusiastic over the enterprise and has given his personal attention to every detail, from the selection of the bank's staff to the interior architecture of the man of the building which the institusmiles by the gentlemanly cashler they feel that some aspersion has been cast upon their character. -The great increase in automobiling is another thing that has come to add part of the building which the institu-tion will occupy. It is not difficult to get Mr. Wynkoop to talk about his plans. He told a reporter for the Her-ald some of the reasons for his having to the usefulness of an all night bank. Automobilists from other cites make runs to New York starting in the morning and intending to return to their homes at night. It frequently Cut loose from the old style of banking. One of the things he has learned in his business experience is that the resi-dent of New York and adjacent cities is getting tired of feeling that the partic-ular bank where he head head head to be the set of t happens that these visitors find amuse-ment that causes them to change their minds about going home that night, or getting tired of feeling that the partic-ular bank where he keeps his money is doing him a favor in allowing him to deposit with it. He has to plan all his business transactions, which necessitate the use of cash, to the rules of the bank. He hurries through the day with the fact always before him that he must finish up his business in time to get his incoming cash to the bank be-fore 3 o'clock. If he fails to do this he may have to carry a bundle of bank the next for that matter, and the ex-tended visit involves the necessity for more cash than has been brought along. It is not always possible or convenient in such cases to get checks cashed at night and tempers are some-times sorely tried during negotiations for more ready money. An account with the Night and Day Bank will smooth all these difficulties away.

notes a clock. If he fails to do this he may have to carry a bundle of bank notes and checks around with him for 19 hours or trust to the security of his office safe, which few business men care to do in these days of the resourceful burglar.

burglar. Often when he has succeeded the day before in closing up his deals and bank-ing his cash he will find that some mer-cantile transaction necessitates the use of spot cash before 10 o'clock in the morning. It is useless for him to chafe and worry. He can't get any money until the bank opens its doors. Many instances are cited where delay in get-ting cash in hand before 10 o'clock in the morning has resulted in the failure the morning has resulted in the failure of business plans entuiling the loss of a great deal of money.

COLLECTIONS IN AFTERNOON.

few friends for a quiet game finds he wants more capital than he brought There are emergencies in which it is with him to keep on being sociable. necessities and business con-call for baking facilities as in other hours of the day as 10 and 3. Yet the hours of is an even bet that five out of six of those around the table, while they have the kindliest feeling for the man who has held "near hands," would much

run today. Then, there are many mer-NORTH RIVER TUNNEL TERMINAL. chants who make collections after 3 o'clock in the afternoon and want to close up matters for the day by getting rid of their accumulated funds before leaving their places of business at

Hotel patrons who will be relieved of the need of asking favors at the desk and avoiding what so often proves an-noying to the house asd embarrassing to the patrons will welcome the all night bank with joy. There is, per-haps, nothing that causes so much dis-SCO DOC MARCONA POT PRAFES PI BRABER DAR .... mentese nf. .... ----ers to the notel management. If their checks are not received with glad .... tes ann mtestal to mattan th per enn maret .68 Chauffeurs are prone to speed through the city's streets faster than the law allows and when the ever

The lofty structure shown in the cut is the proposed New York terminal of the high speed electric road which will extend from Newark, N. J., to Manhattan Island. The great terminal building will be at Church and Fulton streets, in the downtown district, and it will be twenty-two stories in height This electric line will be under the control of the Pennsylvania railroad system. The road is designed to give a fifteen minute connection between Newark and the New York city hall.

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get cash than checks for their | pagne. Men from out of town are of radis, whites and blues. A ten minute drive in a cab will bring the embar-rassed man to the storehouse of his funds and he can return to his friends ten pressed for time when here or are called home suddenly, and it is impossible for them to walt until morning to close a deal which calls for a cash payfunds and he can return to his friends with that combination of hope and financial independence. which is so helpful in such circumstances. Business customs have changed in the last few years so that many of the most important business deals are de-cided at night in the great uptown ho-tels over a dinner or a bottle of cham-

relieved of the worry of having them in their homes, and it will be a trifling inconvenience for them to step from their carriages on the way to Sherry's or Delmonico's, just across the way from the bank, and put in their jewels, or leave them after attending a dance or dinner party. A room for the use of vomen who desire to complete this part f their personal adornment will be furis hed with every requisite for safety and privacy. Access to the vauits may be had from the banking department or from the main entrance. For the ex-clusive convenience of women an electric elevator will convey patrons to the vault. Mards will be in attendance night and day to assist women who de-sire to don or doff their jewels and will watch to see that the bank's falr pat-rons do not forget to lock the doors of their converting of the doors of their compariments after stowing away their valuables.

Mr. Wynkoop, who was for a long time vice president of the Trust Com-pany of America, said he had several other innovations which he would make known after the public had grasped the idea of a bank and safe deposit company that will be open 24 hours a day. He has already arranged the clerks' schedule, so that there will be three shifts a day.

While Mr. Wynkoop will be the ex-While Mr. Wynkoop will be the ex-centive head of the bank and safe de-posit company, he will have able as-sistants. Harrison K. Bird, who was military secretary to Gov. Odell, is to be cashier and secretary; William G. Hoffman, who was with the Hanover Bank for many years, will be assistant cashier, and G. L. Wilmerding, for-merly with the Morton Trust company, will be night manager and treasurer of the deposit company. the deposit company.

Mr. Bird is nearly as enthusiastic over the new institution as is Mr. Wyn-

coop. He said: "The personnel of the directorate of the ank is a guarantee of its success. It bank is a guarantee of its success. It includes men well known in the finan-clal world who live in other large citles and who have many times felt the need of an all night bank when closing fin-acial and business trasactions.

"One of the specialties of the night and day bank will be the care of small accounts. Mr. Wynkoop has a theory that it is better for a bank to carry ten thousand \$100 accounts than one hundred \$10,000 accounts. His reason is that small accounts sleep and are the more profitable.

"Situated as we are in the heart of the upper residential and business section of the city, directly opposite Delnionl-co's and Sherry's and within two blocks of the Grand Central station, with all the largest and most popular hotels near by, the bank will be convenient to

just the class of patrons for whom we are looking. "What is to prevent the success of a

bank where you can keep a part or all of your money and where you can withdraw it or any part of it at any hour of the twenty-four?"

As a guarantee of the character of the institution Mr. Wynkoop submitted the following list of those who are in-

the following list of those who are la-terested in both enterprises: Oakleigh Thorne, president; J. W. Harriman, vice president; G. M. Wyn-koop, vice president and executive offi-cer; Harrison K. Bird, cashier and sec-retary; William G. Hoffman, assistant, cashier; G. L. Wilmerding, night man-ager; Ernest H. Bartow, superintend-ent

ent, Directors: Robert Bacon, Charles T. Barney, Oliver H. P. Belmont, S. S. Campbell, William H. Chesebrough, Thomas B. Clarke, Ledyard Cogswell, Robert M. Gallaway, Frank Gray Griswold, J. Borden Harriman, Edward H. Harriman, J. W. Harriman, Myron T. Herrick, James, S. Kuhn, George H. Norman, Marsden J. Perry, Henry F. Shoemaker, Oakleigh Thorne, John C. Tominson, P. A. B. Widener and G. M. Wynkoop.

The Original Laxative Cough Syrup is Kennedy's Laxative Honey and Tar. is Kennedy's Laxative Honey and Tar. It expels all cold from the system by acting as a cathartic on the bowels. Kennedy's Laxative Honey and Tar is a certain, safe and harmless cure for colds, croup and whooping cough.— Sold by F. C. Schramm, druggist; where the cars stop.

#### HIGH PRESSURE DAYS.

Men and women alike have to work incessantly with brain and hand to hold their own nowadays. Never were the demands of business, the wants of the family, the requirements of society, more numerous. The first effect of the praiseworthy effort to keep up with all these things is commonly seen in a weakened or debilitated condition of the nervous system, which results in dyspersia, defective nutrition of both body and brain, and in extreme cases body and brain, and in extreme cases in complete nervous prostration. It is clearly seen that what is needed is what will sustain the system, give vigor and tone to the nerves, and keep the digestive and assimilative functions healthy and active. From personal knowledge, we can recommend Hood's Sarsaparilla for this purpose. It acts on all the vital organs, builds up the whole system, and fits men and women for these high-pressure days. for these high-pressure days.

Special \$4.00 Bissell Carpet Sweepers for \$2.30 at the I. X. L. Removal Sale.



DENTAL POWDER, with guest size cashmere enclos



The kind sold everywhere at 10c the cake. 

# A magnificent suit opportunity.

### Monday and week we offer a line of suits at practically half prices.

assortment comprises the sty lish semi-fitted coat model, made of fancy mixtures in light and medium les. The trimmings are bias folds and taffeta and lace. Skirts are designed in the circular style with pleatfront and side.

A splendid line worth \$30.00 and \$35.00-you choose Monday and \$19.75 

### A very handsome line of bolero and Eton coats.

In black lace with braid and Persian trimmings. These are very stunning \$13.50 to \$25.00 each

### Our stock of waists this season is marvelous.

Never before have we shown as dainty and handsome styles in as splendid varieties and qualities. Among the favorites are dainty effects in white lawns, handkerchief linens, and mulls, embellished with laces and old English embroidery. These from 98c to \$4.95 each.

Distinct in their superiority are the beautiful hand embroidered waists in our exhibit. The trimmings are of th and German Val. laces. The fabrics composing the waists are fine French mull, batiste and handkerchief Priced at \$5.00 up to \$35.00 each.

and newest styles.

## Women's fine underwear shown in great variety

### Petticoats as a special this week.

They are made of "spun glass." the closest ap-ach to silk. A fabric possessing the lustre and it and costing not half as much. Some are of "cerized sateen. They are made with a 22-inch mee and accordeon ruffle. Very \$2.25 \$2.25 d this week at .....

Handsome new kimonas 75c and up.

These are in the long and short styles. Made very pretty materials, trimmed with laces and

### \$1.25 corsets this week-69c

Good stylish models, with short hip and medium Especially adapted to medium and slender s. Come in black and drab contil. These not be slow to go. If you want one, be here

The Juvenile Section. No department in the great store can boast of a more complete and varied stock than the juvenile. Everything worn by boys and girls will be found in splendid assortments

Our line of suits for boys from 21/2 to 16 years of age is a revelation in beauty of styles and variety. Shown are the Russian sailor, the Norfolk and the Double breasted in all the good wearable fabrics for this season. Also an excellent showing of the Knickerbocker style, so popular this season

### Prices range from \$3.00 to \$15.00 the suit.

Boys' blouses in a great many handsome patterns-of fine madras and cheviot. These are of such excellent quality materials that we guarantee them not to fade. Priced 50c to \$1.25 each

## Knit underwear for women and children.

A HANDSOME LINE OF LONG SLEEVE UNION SUITS, in ankle or knee lengths. Splendidly made and 50c to \$3.00 the suit.

WOMEN'S VESTS. In the long sleeve styles made of white cotton liste thread. A full line of drawers to match. Prices. \$1.25 EXCELLENT SHOWING OF WOMEN'S HOSIERY, comprising all thenew embroidered color ef-S6.00 \$6.00

Walker Brothers Bry Goods Co

FRIENDSHIP HEARTS, of pearl, torquoise and sterling. Special for this week. 5c WOMEN'S HAND BAG. seal, walrus and sea llon.\$1.98 Worth \$2.75 to \$4.00 each.

48c

Fancy goods

under pricings

for this week.

RHINE STONE BAR PINS.

14-k gold on sterling silver, 65c and 75c values, to go 48c

SMALLER SIZE IN THE SAME QUALITY, Worth 27c

this week at .....

keeper. Will save you many an application of cold cream or other skin food.

Be guided by the old adage "An ounce of preventative is better than a pound of cure." Wear Rubber Gloves. They're worth 75c the pair. This week 59c

# A backward season brings to you the greatest price cutting of dress goods ever witnessed in this city.

We absolutely must reduce our stock one half.

Every yard of new goods included in the tremendous sacrificing. Monday morning it starts. Lasts the entire week.

A \$25,000.00 stock of dress goods at your disposal at the following sensational price reductions.

and the second	
All 65c. 70c and 75c Spring mixtures,	All \$1.25 and \$1.40 Batistes and Taffetas. 90c
All 65c Spring plaids for children, 39c	All 75c and 85c Navy storm Serges, 65c
All 55c Albatronses. Complete line of	All 75c Colored Mohairs, the
All 65c quality serges, the	All \$1.25 Shadow check suitings, the 85c
All 65c Batistes, Range of colors. 50c	All \$1.35 Shadow check Suitings, the
All 90c Batistes. Line of colors. 69c	All \$1.75 Grey Sultings in checks \$1.25 and stripes, the yard
All \$1.00 Crepe Egyptias and Crepellas. 80c	All up to \$3.00 quality grey Suitings. \$1.95 All up to \$1.75 quality Panamas, Redona model-
All \$1.25 and \$1.35 shadow check	atns, Prunellas and Shadow checks, the \$1.25
All up to \$2.75 quality silk and wool batis silk and wool Etamines and Drep de t	tes, silk and wool Henriettas, \$1.65
All broken lines of silk and wool good yard.	is, worth up to \$2.00 the GO ate
Three hundred suit and	skirt lengths will be sold

at one-third regular price or two-thirds off.

Three hundred skirt lengths will be sold at exactly half regular prices or 50c on the dollar.

Entire stock of high class exclusive pattern suits--all new spring arrivals will go at one-fourth off or 25% discount. This gigantic sale of dress goods includes our entire stock of new spring dress fabrics. Blacks, creams, colored goods.

Monday it begins. Lasts till Saturday evening. Six days of unequalled price smashing. No samples. No exchanges. No approvals, during the great

Walker Brothers Dry Goods Co

Wolker Brothen Any Goods Co