CONSERVATIVES VERY INDIGNANT.

Appears to be Because Campbell-Bannerman Thwarted Balfour's Scheme.

HOME-RULE SIDE TRACKED.

Storm Raised by Albert Hall Speech And Defining His Position on Chinese Coolies for South Africa.

London, Dec. 23.—The announcement made by the premier, Sir Henry Campbell-Bannerman, in his speech at Albert hall Monday night, has aroused a storm of indignation among the Conservatives, as a result of which home rule for Ireland appears likely to be well-nigh forgotten. Whatever may have been the intention of the premier, his action is looked upon in some quarters as an adroit counter movement to Mr. Balfour's plan of foreign discussion of home rule to the front at the forthcoming campaign.

In any case, it projects a new and totally unexpected theme of contention into the forefront. It has been supposed that the new government would do nothing of the kind without first appointing a commission to consider the question.

The leading officials of the Rand as a general rule reserve their opinions on the matter, but they admit the action of the government can have little effect for at least a year, as 48,000 Chinese coolies are already there, while the original idea was to experiment with 50,000. The elections for the new government of the Transvaal will take place in February.

The Daily Telegraph, an organ of the late Balfour ministry, in an editorial in this morning's issue, contends that there is absolutely no legal means at the disposal of the Campbell-Bannerman government by which it can stop the exportation of coolies from China or their admission to South Africa without exposing that country to actions for damages which, it says, may easily run into the millions. It advises the mine-owners of the Rand to continue the importation of coolies and to leave the colonial office to "do its worst."

The Johannesburg correspondent of the Times says that the general attitude in the region affected is a calmly expectant one. He adds that contracts have already been signed and sanctioned by the Transvaal government for 11,800 more coolies, which number will enable the mines to carry on their operations comfortably pending the formal decision of the inhabitants of the colony, which will be the same whether under a representative or any other form of government.

"If the government," says the correspondent, "compels the repudiation of these contracts, it will not only be mulcted in compensation to the extent of at least a half million, but it will create a genuinely serious situation. On the other hand, if the contracts should be carried out no harm will be done."

AS VIEWED IN SOUTH AFRICA.

Johannesburg, South Africa, Dec. 22.—Mining officials here deplore the action of the home government regarding the importation of Chinese coolies, as announced by the premier, Sir Henry Campbell-Bannerman, in London, Thursday night. Pending more complete details, however, responsible persons, outside of those more directly interested, are withholding the expression of opinion as to the outcome.

In mining circles it is pointed out that expensive preparations had been made for the coolies and that the prevention of their importation would entail much hardship on the mine-owners. The latter are determined to make a strong campaign, with the possible result of serious difficulties.

The cry has already been raised that the government is interfering unwarrantably with the affairs of the Transvaal and many persons here look for a outburst of disloyalty.

CONTINENTAL FINANCE CO. OFFICIALS INDICTED.

Chicago, Dec. 23.—Former State Treasurer Henry Wulff was indicted yesterday by the federal grand jury as president of the Continental Finance company. Julian N. W. Loeb, secretary of the concern, also was indicted. There are two charges, sending letters and advertising matter through the mails concerning a lottery, and sending letters through the mail with intent to defraud.

The indictments were returned to Judge Bethea.

The affairs of the Continental Finance company were aired last July. Suits were started against Wulff and Loeb and the latter was held to the federal grand jury. Wulff, however, escaped this proceeding on the plea that he was not the executive officer of the company, though his name and prestige were used to attract investors who lost around $150,000. Wulff now will be compelled to stand trial with Loeb.

VOICE OF THE NORTH.

Demands Constituent Assembly and Universal Suffrage for Russia.

New York, Dec. 23.—A cable dispatch to the Herald from St. Petersburg says:

The Workmen's Alliance published a paper called the Voice of the North, and 150,000 copies were distributed today bearing a manifesto.

This demands a constituent assembly, universal suffrage, freedom of the press, an eight-hour day, more lands for the peasants and the right of association. The manifesto is signed by the same workmen's associations as the previous one, but with the important addition of the alliance of the Baltic provinces and the polish alliance.

TAGGART DIVORCE CASE.

Motion for New Trial Overruled and Her Attorneys Fined for Contempt.

Wooster, O., Dec. 22.—The motion for a new trial in the Taggart divorce case was overruled by Judge Eason here today. Mrs. Taggart's attorneys, who made the motion, took exceptions to the ruling, with the announced intention of carrying the case to the circuit court.

The court took four hours to give the decision. He paid particular attention to the affidavits against himself, some of which declared he was prejudiced and biased in giving the decree of divorce to Maj. Taggart. He pronounced these affidavits unfair, unjust and unusual for lawyers to make, and said that all the other affidavits were a mass of trash.

The attorneys who swore to the affidavits of prejudice, he said, were clearly in contempt and he imposed a fine of $5 each upon Judge Lyman Critchfield, Capt. James B. Taylor and Judge M. L. Smyser. He suspended collection of the fines until the circuit court could pass on his decision in the case.

The attorneys made a vigorous protest against such a proceeding and insisted that he place his charges against them in writing.

DECIDE AGAINST EQUAL SUFFRAGE.

Czar and Cabinet Make a Final Decision Regarding the Electorial Law.

CONFIDENT STRIKE WILL FAIL

Unless Better Results Are Obtained Elsewhere than in St. Petersburg, Leaders Must Beat a Retreat.

St. Petersburg, Dec. 23.—The emperor and his cabinet late last night reached a final decision regarding the electoral law, deciding against universal and equal suffrage and in favor of the extension of the law promulgated Aug. 19 last, to include, in addition to the small land owners of the country, the workmen and the educated classes, the small rent payers in the cities. The details of this law were covered at the time in these dispatches. The douma will be convoked in March.

In high government circles the greatest confidence is expressed that the general strike will fail. So far as St. Petersburg is concerned, the battle certainly is going against the revolutionists. Unless better results are obtained elsewhere or the fight enters on a distinctly new phase the leaders will be compelled to beat a general retreat in order to save their prestige.

In spite of the herculean efforts of the local chiefs to cheer on their followers, the past 48 hours have not produced any extension of the strike. What was gained yesterday by the strike of the printers, which was incomplete, was offset by the return to work of 10,000 men in the Seminovsky mills and the announcement that 12,000 men of the Poutiloff Iron works would go back Monday.

The government's firm stand effectively prevented the strikers keeping up the excitement in St. Petersburg by "red flag" demonstrations and by the old plan of marching from mill to mill and forcing the men to strike. Non-union men, such as freight carters, began an attack on the strikers.

Some of the leaders already confess that the outlook is discouraging and they express the fear that the organizations were guilty of a blunder in striking without due preparation. Nevertheless they declare that the provinces can still turn the tide.

The main hope of the strike leaders rests on Moscow, to which all eyes are turned and where the tie-up is practically complete. A telephone message from Moscow tonight represents the situation there as grave, on account of the attitude of the troops, it being reported that the artillery was on the verge of mutiny and that there was a plot to abduct Governor-General Doubassoff, which, however, was frustrated.

The government has received no confirmation of these reports and professes absolute confidence in the loyalty of the army, which it says cannot be shaken by the present demonstration. It is pointed out by the officials that the only place where the soldiers are known to have refused to obey the command to fire is Kharkoff.

The proletariat, the officials say, may succeed in worsting the authorities in some places and in disorganizing traffic everywhere, but they insist that there is not the slightest danger of any uprising which could seriously threaten the overthrow of the autocracy.

It is reported that Father Gapon is returning to Russia to preach patience and conservatism to his old followers.

DEPEW'S FRIEND NICHOLS DIES.

New York, Dec. 22.—John A. Nichols, the lawyer who was recently a witness before the legislative insurance investigation committee and who testified to writing letters to Senator Depew, one of which referred to "our cantankerous friend up the river," died at his home in Brooklyn today.

Mr. Nichols was in his seventy-fifth year. He was at one time quarantine commissioner of this port.

Clear thinking, decisive action, vim and vigor of body and mind, the sparkle of life, comes to all who use Hollister's Rocky Mountain Tea. 35 cents, Tea or Tablets. Ask your Druggist.

TO MY FRIENDS AND THE PUBLIC.

After three months' rest, I am again in business and expect to get your trade for the following reasons:

That my experience in the Meat Trade extends over a period of 30 years—nearly 22 years located on Main street, opposite Z. C. M. I.

That everything sold at my Market is of the best quality.

That should you 'phone your orders or call at my Market or send a child the same uniform treatment will be accorded.

That you can depend upon the price and weights being right.

That I have built a spacious store spick and span on my own premises with facilities attached for handling hay, straw, grain and salt.

That you can depend on prompt delivery.

ROBT. SHERWOOD,
Globe Market, Established 1884.
Both 'phones. 749 and 751 State St.

Goods at your own price. I. X. L. Furniture Co. Removal sale.

BELLE PHOTO SUPPLY CO.

Developing, Finishing. 21 E. Third So.

ONLY 22.50

To Colorado Points and Return.

Via Oregon Short Line. Tickets on sale Dec. 22 and 23, good for return to Jan. 10, 1906. See agents for further particulars. City ticket office 201 Main St.

VERY LOW EXCURSION RATES FOR CHRISTMAS HOLIDAYS.

To all points on the Nickel Plate road between Chicago and Buffalo, dates of sale, Dec. 23, 24, 25, 30 and 31, 1905, and Jan. 1, 1906, with limit returning Jan. 3, 1906. Rate one and a third fare for the round trip. Individual club meals, ranging in price from 35c to $1, and mid-day luncheon 50c, served in Nickel Plate dining cars; also service a la carte. No excess fare. Chicago city ticket offices, 111 Adams street and Auditorium Annex. Depot, La Salle and Van Buren streets, the only depot in Chicago on the elevated loop. Write Mr. Charles E. Johnson, district passenger agent, 511 Seventeenth street, Denver, Colo., for information.

DENVER AND RETURN $22.50

Via D. & R. G. R. R.

Tickets on sale December 22nd-23rd, limited to January 10th, 1906, good for stop-overs in both directions.

MUTUAL ACCOUNTS WERE DOCTORED.

McCurdy Gave Instructions to Have Profits Transferred To Debit Side.

EXAMINER KNEW IT WAS FALSE

New York State Insurance Examiner Vanderpoel Admitted This on The Witness Stand.

New York, Dec. 22.—Additional testimony as to the management of the Mutual Life Insurance company was adduced today by witnesses before the legislative committee on insurance investigation, tending to show that the company used profits from the sale of securities to conceal the reduction of book values of real estate, or losses, as Charles E. Hughes, counsel tot he committee, called them. Francis Hendricks, superintendent of the state insurance department, when on the witness stand yesterday, said he had never heard of such a thing, and that it had never been called to his attention.

Today after affidavits of the Mutual Life had testified to this effect, Isaac Vanderpoel, chief examiner of the department, declared that he had not discovered the matter in his examination of the company last year when in his report he gave the company what was pratically a certificate of "good character." He said these manipulations of the figures were not apparent in the books.

These transfers of profits to the debit side of the profit and loss account were made by the auditors upon instruction of President McCurdy and Vice President Grannis, and the written instructions were produced. They named the figures that adjusted the accounts, and last year, while there was really a profit of almost a million and a half dollars, when these transfers were made no profit whatever was shown.

Mr. Vanderpoel said he had examined the report of 1904, which showed no profits from the sale of securities. Although he knew this was untrue, he did not so report it, because he did not think it was necessary. The same situation, according to Mr. Vanderpoel, existed in the New York Life, although the practise was not general, and when asked what he did in the matter he said: "Nothing."

Mr. Vanderpoel said he examined the Hanover bank account of the New York Life in 1901 and did not find the $100,000 that was paid to Andrew Hamilton.

Mr. Vanderpoel never knew of the year-end loans of the Metropolitan Life, to Vermilye & Co., and never knew how the company handled its collateral loans. He said he never in an examination of a company went back on the ledgers.

Henry D. Appleton, second deputy in the insurance department, was on the stand a large part of the afternoon. He testified as to his duties, and detailed legislation that had been advised by the department to control assessment companies.

Mr. Appleton said that no more attention is paid to the statement of a New York company than is paid to the statement of a company incorporated in any other state. He said no actual inspection is made of a report unless an examination is made.

The committee adjourned over Christmas and will resume its investigations next Wednesday. Sessions then will be held up to and including Saturday, which will be the last day of the committee's investigation.

DANGER OF GREAT PLAGUE.

Berlin, Dec. 22.—The St. Petersburg correspondent of the Tageblatt telegraphs as follows under today's date:

"Slowly but surely the danger of a great plague epidemic advances. Nothing more can be done to suppress it and already the infection covers an area of 180 by 300 miles. Owing to the lack of doctors it is impossible to isolate the sick."

ONLY $22.50

Denver and Return.

Via Oregon Short Line. Tickets on sale Dec 22 and 23, good for return to Jan. 10, 1906. See agents for further particulars. City ticket office 201 Main Street.

Goods at your own price. I. X. L. Furniture Co. Removal sale.

CHRISTMAS AND NEW YEARS RATES

Via D. & R. G. R. R.

One fare for round trip between any two stations in Utah. Tickets on sale Dec. 23, 24, 25, 30, 31 and Jan. 1, limited to return Jan. 4. The Rio Grande operates best local train service in the state.

FRIDAY & SATURDAY TO HELP OLD SANTA!!

We Lend our asistance to the extent of offering

MEN'S SLIPPERS.

Cheaper than ever.

Cavaliers (Brown, Black, Wine.)	$2.75
Solace in Tan	2.75
Chrome Vici	2.50
Tan Vici	2.50
Tan Vici	2.00
Tan Seal	1.45
Tan Ooze	1.45
Black Vici	1.45
Vici Blk. & Tan	1.15
Alligator	.75

YOU CAN NOT DUPLICATE THESE.

LADIES' SLIPPERS.

Felt Fur Tops, and Kid Straps,

98 cents to $2.00.

CHILDREN'S SLIPPERS.

Felt Fur Tops, in Black, Red and Green.

5½ to 8	60c
8½ to 10½	65c
11 to 2	70c

Romney Dependable Shoes
258 Main Street.

THE BEST OF ALL PRESENTS

is a diamond for Christmas, bought from the largest jewelry store in Utah, surrounded by an unexcelled guarantee of quality.

Established 1862
Park's JEWELRY STORE 170 MAIN ST

REASONABLE PRICES.

The STATE BANK OF UTAH Salt Lake City Utah

Established 1890.

Solicits accounts of Banks, Firms and Individuals, and extends to customers every reasonable courtesy and facility.

Joseph F. Smith - - - President
Wm. B. Preston - Vice President
Charles S. Burton - - Cashier
H. T. McEwan - - Asst. Cashier

The DESERET SAVINGS BANK

DIRECTORS:

W. W. Riter, President; Moses Thatcher Vice President; Elias A. Smith, Cashier; L. S. Hills, John R. Barnes, John C. Cutler, David Eccles, A. W. Carlson, Geo. Romney, J. R. Winder, E. R. Eldredge, Reed Smoot, W. F. James.

Four Per Cent Interest Paid on Savings

Established 1889.

Utah Commercial & Savings Bank.

Capital $200,000

WM. F. ARMSTRONG.....President
BYRON GROO.....Cashier

Commercial Banking in all its Branches. Four per cent interest paid on savings deposits.

ACCOUNTS SOLICITED.

J. E. COSGRIFF, President. H. P. CLARK, Cashier.
OPEN AN ACCOUNT WITH
Commercial National Bank,
An Exponent of Conservatism Combined with Enterprise.
A. H. PEABODY, Asst. Cashier.

R. G. Dun & Co.
183 Offices.
THE MERCANTILE AGENCY.
George Rust, General Manager, Idaho Nevada, Utah and Wyoming.
Offices in Progress Building, Salt Lake City, Utah.

McCornick & Co.,
BANKERS.
SALT LAKE CITY. - - - - - UTAH.
Established 1873.

National Bank of The Republic
U. S. DEPOSITORY.
FRANK KNOX .....President
JAMES A. MURRAY ...Vice President
W. F. ADAMS .....Cashier
CAPITAL AND SURPLUS $425,000.
A thoroughly modern savings department conducted in connection with this bank. Safe deposit boxes for rent.

U. S. DEPOSITORY.
Deseret National Bank,
Salt Lake City, Utah.

Capital $500,000.00
Surplus $250,000.00
SAFETY DEPOSIT BOXES FOR RENT.
L. S. Hills.....President
Moses Thatcher.....Vice President
H. S. Young .....Cashier
Edgar S. Hill.....Asst. Cashier

WALKER BROS. BANKERS.
(Incorporated.)
Established 1859.
Capital..... $250,000
Surplus ..... $ 50,000
ABSORBED THE SALT LAKE CITY BRANCH OF WELLS, FARGO & CO.'S BANK.
Safety Deposit Boxes for Rent.
Travelers' Letters of Credit Issued. Available in All Parts of the World.
WE INVITE YOUR ACCOUNT.

PATENTS.

If you have made an invention send us a rough sketch and description and we will inform you free of charge whether a patent can be obtained.

Write us if you desire to secure patents, trade-marks, or copyrights and we will send you our charges and will guarantee that they will be moderate.

Our office at Washington, D. C., is in charge of an attorney who has been established and in continuous practise for over 20 years and this is a guarantee that all matters submitted to us will be properly executed.

Address, Patent Bureau, the Deseret News, Salt Lake City, Utah.

Jos. E. Taylor,
PIONEER UNDERTAKER
Of Utah. Open day and night. Factory and Warerooms No. 253 E. First South one and one-half blocks east of Theater.

LESTER PIANOS

Endorsed by Brood Street Conservatory and New England Conservatory of Music. Special Inducements for today. Call and examine them. You can take one home for

$10.00

DAYNES & ROMNEY PIANO CO.,
25-27 East First South St.

Utah Dental Co.
DR. ZIMMERMAN, Mgr.
234 Main St.
MOST RELIABLE DENTISTS IN THE CITY.
SET OF TEETH (Best Red Rubber) $5.00
Gold Crowns, 22-k.....$3.50 to $5.00
Bridge Work, best .....$3.50 to $5.00
Gold Fillings ....$1.00 up; others, 50c to 75c
12-YEAR GUARANTEE.
TEETH EXTRACTED WITHOUT PAIN.
Open till 6 p. m.; Sundays, 10 to 2.
'Phones, Bell 1738-k; Ind. 2998.

PROBATE AND GUARDIANSHIP NOTICES.

Consult County Clerk or respective signers for further information.

In the Third Judicial District Court, in and for Salt Lake County, State of Utah. Department No. 1. In the matter of the estate of Henry Hilger, Deceased. Notice.—The petition of Adam Hilger, praying for the admission to probate of a certain document, purporting to be the last Will and Testament of Henry Huger, deceased, and for the granting of Letters of Administration with Will annexed, to Jane G. Hutchinson, has been set for hearing on Saturday, the 30th day of December, A. D. 1905, at 10 o'clock a. m., at the County Court House, in the Court Room of said Court, in Salt Lake City, Salt Lake County, Utah.

Witness the Clerk of said Court with the seal thereof affixed this 16th day of December, A. D. 1905.
(Seal) J. U. ELDREDGE, JR., Clerk.
By W. H. Farnsworth, Deputy Clerk.
Cannon, Irvine & Snow, Attorneys for Petitioner.

NOTICE TO CREDITORS.—ESTATE of Selena Longmore, Deceased. Creditors will present claims with vouchers to the undersigned at 22 South East Temple St., Salt Lake City, Utah, on or before the 27th day of September, A. D. 1906.
JOSIAH BURROWS,
Executor of the Estate of Selena Longmore, Deceased.
Date of first publication November 25th, A. D. 1905.
Alexander McMaster, Attorney for Executor.

SUMMONS.

In the District Court of the Third Judicial District of the State of Utah, County of Salt Lake. Lina Scheilenberger, Plaintiff, vs Frederick Scheilenberger, Defendant. The State of Utah, to the Said Defendant: You are hereby summoned to appear within twenty days after the service of this summons upon you, if served within the County in which this action is brought otherwise, within thirty days after service, and defend the above entitled action; and in case of your failure so to do, judgment will be rendered against you according to the demand of the complaint which, within ten days after the service of this summons upon you, will be filed in said court.
A. A. DUNCAN,
Plaintiff's Attorney.
P. O. Address 240 Constitution Building, Salt Lake City, Utah.

SUMMONS.

In the City Court of Salt Lake City, State of Utah. Western Lumber & Pole Company, a Corporation, Plaintiff, vs Yellowstone Park Telephone and Telegraph Company, a Corporation, Defendant. The State of Utah to Said Defendant: You are hereby summoned to appear within ten days after the service of this summons upon you, if served within the County in which this action is brought, otherwise within twenty days after service, and defend the above entitled action; and in case of your failure so to do, judgment will be rendered against you according to the demand of the compaint, of which a copy is herewith served upon you in said Court.
BOOTH & LEE,
Plaintiff's Attorneys.
Western Lumber & Pole Company, a Corporation, Plaintiff.
P. O. Address 501 Auerbach Building, 162 South Main Street, Salt Lake City, Utah.

NOTICE OF SALE OF REAL ESTATE.

In the Third Judicial District Court, Probate Division, in and for Salt Lake County, State of Utah. In the matter of the estate of Lena Buckman, Deceased. By virtue of an order of sale granted by the above named Court on the 15th day of December, 1905, the undersigned will sell at private sale the following described real estate, to-wit: Commencing at the northeast corner of lot 5, block 11, plat "F," Salt Lake City survey, running thence west 2½ rods; thence south 123¾ feet; thence east 2½ rods; thence north 123¾ feet, to place of beginning.

The sale will be made on or after Saturday, the 30th day of December, 1905, at 10 o'clock a. m., at the office of G. H. Backman, attorney, No. 32 South East Temple Street, Salt Lake City, Utah, and bids will be received by the undersigned at said place. Terms of sale cash, 10 per cent of each sum bid must accompany each bid, and the sale will be subject to confirmation by said Court.
SIVREN ROSVALL,
Administrator.
G. H. Backman, Attorney for Estate.

ASSESSMENT No. 12.

Peruvian Consolidated Mining Company. Location and principal place of business, Salt Lake City, Utah. Notice is hereby given that at a meeting of the Board of Directors held on the 1st day of November 1905, an assessment of one (1) cent per share was levied on the capital stock of the corporation, payable Jan. 1, 1906, to Adam Snyder, acting secretary and treasurer, 2:6 Main Street, Salt Lake City. Any stock upon which this assessment may remain unpaid on the 1st day of January, 1906, will be delinquent and advertised for sale at public auction and unless payment is made before will be sold on the 15th day of January, 1906, to pay the delinquent assessment together with the cost of advertising and expense of sale.
ADAM SNYDER,
Acting Secretary.

DELINQUENT ASSESSMENT NOTICE.

The Elmore Gold Mining & Milling Company. Principal place of business, 316-18 Deseret News Building, Salt Lake City, Utah. There is delinquent upon the following described stock on account of assessment No. 3, levied on the 4th day of November, 1905, the several amounts set opposite the names of the respective shareholders as follows:

No. of Cert.	Name.	Shrs.	Amt.
28	A. Davis	1,000	$ 3.33 1-3
41-45	Mrs. H. Harris	500	1.65
68	R. E. Evans	1,000	3.33 1-3
69	H. A. Smith	1,000	3.33 1-3
78	C. F. Wilcox	500	1.65
79	S. W. Richards	500	1.65
80	H. J. Smith	750	2.50
81	F. Rogers	750	2.50
113	L. W. Snow	1,000	3.33 1-3
117	R. E. Evans	1,000	3.33 1-3
118	Geo. W. Derr	1,000	3.33 1-3
121	H. M. Thatcher	500	1.65
123-4	G. H. Backman	1,500	5.00
158-9	A. B. Dunford	1,000	3.33 1-3
166	Jno. Flowers	1,000	3.33 1-3
172	H. M. Thatcher	250	.81
182	H. M. Thatcher	250	.81
184	H. A. Smith	2,250	7.50

In accordance with law and an order of the Board of Directors made the 4th day of November, 1905, as many shares of each parcel of such stock as may be necessary will be sold at the office of said company, 316-18 Deseret News Building, Salt Lake City, Utah, on the 9th day of January, 1906, at 2 o'clock p. m. of said day, to pay the above assessments, together with costs of advertising and expense of sale.
(Signed) A. W. GALLACHER, Sec.
Dated this 20th day of December, 1905.

REDEMPTION OF CHURCH BONDS.

Series A.

Salt Lake City, Utah, Dec. 7th, 1905.—Notice is hereby given that pursuant to the terms of the Bonds of the Church of Jesus Christ of Latter-day Saints, Lorenzo Snow, Trustee in Trust, dated December 31st, 1898, there being sufficient money in the Sinking Fund for that purpose, the following described bonds of Series A are hereby called for redemption on the 1st day of January, 1906, viz.:

$ 500 Bonds Nos. 58 to 200 inclusive	$ 71,500
$1,000 Bonds Nos. 1 to 100 inclusive	100,000
Total	$171,500

Bonds must be presented to the undersigned Trustees on or after January 2nd, 1906, at the Deseret National Bank, Salt Lake City, Utah, with coupons Nos. 15 to 22 attached, and interest will cease on all above described Bonds on January 1st, 1906.

LEWIS S. HILLS,
DAVID ECCLES,
Trustees.

NOTICE TO STOCKHOLDERS.

Notice is hereby given by WESTERN LOAN & SAVINGS COMPANY, a Utah corporation, that at the next annual stockholders meeting of said company to be held on the second Monday in January, to-wit, On the 8th day of January, A. D. 1906, at the hour of 8 o'clock p. m., of said day at the office and place of business of said company, No. 49 East First South Street, Salt Lake City, Utah, it is proposed to make several changes and amendments in the Charter or Articles of Incorporation of the Company. A full attendance of all stockholders of the Company is desired. The nature of the proposed changes and amendments are substantially as follows:

I. To substitute "State of Utah" for "Utah Territory," in the fourth article.

II. In the fifth article to provide for a capital stock of five million dollars ($5,000,000.00) divided into fifty thousand (50,000) shares in place of a capital of one million dollars ($1,000,000.00); and to ratify such increase of capital and to provide for and confirm the creation of another class of stock to be known as "General Fund Stock;" said stock to guarantee the payment of expenses by the Company from the amount set apart for that purpose; and providing for and ratifying an account to be called "Expenses Paid Account," in which an account shall be kept of the return to withdrawing stockholders of the amounts contributed by them for expenses and providing that such account shall be deducted from the profits of the Company.

III. To provide in the seventh article for the deduction of expenses paid from interests and profits. Also to provide in said article that the general fund shall be credited with:

(a) The proceeds of the sale of the general fund stock;

(b) Ten cents (10c) per share per month upon instalment stock;

(c) Such amount upon all other classes of stock which may now exist or may be created as the Board of Directors shall determine by resolution;

(d) All fines and fees except attorney's fees and appraisal fee; and

(e) Dividends from the general earnings of the Company on the pro rata amount to the credit of said stock during a dividend earning period.

Also to provide in said article for a savings department and providing that the reserve fund shall be responsible for the operation of said department and shall be entitled to its earnings; to provide in said article that the loan fund shall be charged with the expenses of withdrawing stockholders, and to provide that the Board of Directors shall have authority to agree to the return of the expenses paid by withdrawing stockholders in such cases as they deem for the best interests of the Company; and to provide further that a failure to enforce a contract on account of the fact that the courts shall hold it to be illegal or unenforcible shall not be considered a loss.

IV. To make the article now known as the tenth (10th) article, the eleventh (11th) article, and to strike from said article all reference to an advisory board and to provide that any officer or director may resign, or for good cause, be removed and providing that the Board of Directors may fill such vacancy.

V. To provide in the tenth (10th) article for the term of office of the officers, the election of a Board of Directors by the stockholders and for the election by the stockholders of the officers of the Company from said board.

VI. To provide in a new article that the management of the affairs of the Company shall be vested in a board of directors and that a majority of said board shall constitute a quorum.

VII. To provide in a new article for the existence of an executive finance committee which shall have charge of applications for stock and loans, the preparation of the literature, employment of agents and employees, the fixing of compensations, the handling of the finances, including the issuance of vouchers and signing of warrants and checks and disbursements of funds; and providing for a report of all proceedings of said committee to the Board of directors and that its action shall be unanimous.

VIII. To provide in a new article the annual stockholders meeting shall be held upon the second Monday in January in each year, at 8 o'clock p. m., for the holding of special meetings and for the proceedure regulating the holding of such meetings.

IX. To provide in a new article that if at any time salaries are paid by the Company to its officers, such salary shall not exceed a definite amount to be determined in said Charter or Articles of Incorporation.

X. To provide in a new article how the Charter of the Company may be amended.

XI. To state in a new article in substance, the plan under which the Company makes its loans.

XII. To provide in a new article that the foregoing amendments, or such as may be adopted, are made to conform to the legislation enacted by the State of Utah since the adoption of the Charter, and to obtain the benefits of such legislation and for the purpose of harmonizing the established plans and practices of the Company in every respect with its articles of incorporation, and to the extent that shall appear to be wise and expedient to the stockholders and to make such other changes and amendments as shall appear wise, expedient or necessary to the stockholders.

Dated at Salt Lake City, Utah, this 15th day of December, A. D. 1905, and ordered to be published by resolution of the Board of Directors at a regular meeting of the board, held on the 11th day of December, A. D. 1905, at 8 o'clock p. m.
P. W. MADSEN,
President.
H. M. H. LUND,
Assistant Secretary.