

BANKER FORGAN ON FINANCIAL ILLS

In His Judgment, Country Needs Less Not More, Expansion of Credit.

"THE LATE UNPLEASANTNESS"

Short and Sharp—Scarcity of Currency

Was the Result and Not the Cause of the Panic.

New York, Jan. 27.—Speaking of the financial bills offered as a panacea for present financial troubles, David R. Forgan, president of the National City Bank of Chicago, in a toast tonight on the question, "Chicago View," at the annual banquet of the bankers of the city of New York, comprising a group of eight of the New York State Bankers' association, at the Waldorf, declared that in his judgment the country needs less, not more, expansion of credit. Mr. Forgan opposed strongly Mr. Bryan's proposition of "government guarantee of all deposits of the national banks."

Among those at the guests' table were J. P. Morgan and Company, and the Currency Trust. Mr. Forgan's speech occasioned much applause. He said:

MR. FORGAN'S SPEECH.

Coming from the second city of the country to the first, and appreciating the financial situation of the country which fall upon the centers, I feel that my first word must be one of sincere congratulation. I congratulate you for the fact that you are again in a position to order a good dinner. I rejoice with you that the good ship "Finance" has returned here and is now in fairly smooth water. I think that the great vessels, "Commerce" and "Industry" are following closely in her wake. If you will allow me, I should also like to mention the fact that the manly spirit displayed by you of New York during the late stress of weather, we in Chicago are rather proud of. We may be weathered the storm. I think we came through it better than most cities. But for courage to face the situation, grit to stand punishment, and willingness to strain yourselves in order to help others, I may not be off to the bankers of this city—western newspaper comparisons to the contrary notwithstanding.

Storms high touch and test seamen's skill. For that reason, the bankers ought to be the best in the world. A banker may pass a lifetime without learning more than money without learning more than money-loaning. But in this country his experience soon develops him into a full-fledged financier.

There must be something wrong with him if, after a single decade, he has not come to fully understand the nature of centralized or scattered credit, of temporary or protracted liquidation, of expanded or contracted credit, of clearing-house certificates, of payroll checks, of rigid or elastic currency. Moreover, he is quite likely to have an original and infallible plan designed to cure all our financial ills—and that is one of the greatest obstacles in the way of reform, because legislators become mystified by the wrangling among the bankers.

"THE LATE UNPLEASANTNESS."

The late unpleasantness was so short and sharp that its nature should be apparent to every banker. It was not due to defects in our country. We were having no more than the usual fair scarcity of money. The whole storm broke. Extreme scarcity of currency was the result of the panic—not its cause. The cause was a loss of public confidence which had been gathering force for months, and which reached the crisis when your troubles here in New York came to the surface. The defect in our banking system brought forth by this was the panic. This, in my opinion, can be accomplished only in injecting more of the elements of bank credit into our bank system. The remedy is to expand the currency after expansion so that it may expand again. This can only be obtained by making the currency fairly profitable to the issuing banks so that they will be willing to issue it. But when the storm is big enough to scare the country it naturally happens in one of the centers, and a general

BABY GIRL CRIED AND SCRATCHED

All the Time—Torturing Eczema Covered Her Body—Could Not Sleep—Doctor Said Sores Would Last for Years—Skin Now Clear.

CURED IN THREE MONTHS BY CUTICURA REMEDIES

"I take great pleasure in telling you what a great help it was for me to use Cuticura Soap and Cuticura Ointment for my baby niece. She was suffering from that terrible torture, eczema. It was all over her body but the worst was on her face and hands. Her hands were so bad that she could not hold anything. She cried and scratched all the time and did not sleep night or day from the scratching. I had her under the doctor's care for a year and a half and he seemed to do her no good. I took her to the best doctor in the city and he said that she would have the sores until she was six years old. But if I had depended on the doctor my baby would have lost her mind and died from the want of aid."

"I used all the remedies that everybody told me about and I tortured the child almost to death. Then I saw in the paper how Cuticura was used for irritating skin. I bathed her with warm water and Cuticura Soap and used the Cuticura Ointment. She was cured in three months. Now her skin is as clear and smooth as it could be. I shall recommend the use of Cuticura wherever I see the skin in bad condition. Alice M. Dowell, 224 East 43rd St., St. Louis, Mo., May 2 and 20, 1907."

GROWS HAIR

Cuticura Removes Dandruff and Soothes Itching Scalps.

Warm washings with Cuticura Soap, and light dressings with Cuticura prevent dry, thin, and falling hair, remove dandruff, soothe itching scalp, destroy hair parasites, soothe irritated itching surfaces, stimulate the hair follicles, loosen the scalp skin, supply the roots with energy and nourishment, and make the hair grow again a sweet, wholesome, healthy scalp when all other treatment fails.

Complete External and Internal Treatment for Every Kind of Itching, Burning, and Irritated Skin. Cuticura Soap and Cuticura Ointment are sold everywhere. For the full story of the cure of the above cases, see the full advertisement in the paper. Cuticura Soap and Cuticura Ointment are sold everywhere. For the full story of the cure of the above cases, see the full advertisement in the paper.

ECZEMA NOW CURABLE.

All Itching Skin Diseases Which are Not Hereditary Instantly Relieved by Oil of Wintergreen.

Can Eczema be cured? Some physicians say "Yes." Some say "No." The real question is "What is meant by Eczema?" If you mean those really eruptions, those diseases which make their first appearance, not at birth, but years afterward, and perhaps not until middle age—then they are incurable. But if you mean those eruptions of Eczema which are curable.

Simple vegetable oil of wintergreen mixed with other vegetable oils, will kill the germs that infect the skin, and instantly that awful itch is gone. The very moment the Eczema disappears, the itching, the burning, the discomfort, and continued applications of this external remedy soon cure the disease.

We carry in stock this oil of wintergreen properly compounded into D. D. D. Prescription. While we are not sure that it will cure all those cases of skin trouble which are incurable, we positively know that this D. D. D. Prescription, whenever rightly used, will cure every last case of genuine Eczema or other skin trouble, which does not arise from the blood.

We know this. Any way you, yourself will know that D. D. D. Prescription instantly takes away the itch that moment it is applied to the skin. It drives out the itching, the burning, the discomfort, and continued applications of this external remedy soon cure the disease.

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PENNSYLVANIA CAPITAL CASES

State Agrees to a Separate Trial For Joseph M. Huston, the Architect.

MAY TURN STATE'S EVIDENCE.

Not Since the Trial of Quay to Wreck Bank Has Any Case Created Such Interest.

Harrisburg, Pa., Jan. 27.—The feature of the first day of the trial of the capital prosecutions, which began in the Dauphin county court before Judge Kunkel, this morning, was the agreement of the commonwealth to a separate trial for Architect Joseph M. Huston. The commonwealth objected to the motions of Huston's four co-defendants for separate trials, which motions were overruled by the court.

SEPARATE TRIAL FOR HUSTON.

The action of the commonwealth in agreeing to a separate trial for Huston has given rise to a rumor that the architect will turn state's evidence and tell all he knows of the alleged frauds in furnishing for the new capitol. Counsel for the commonwealth decline either to affirm or deny this rumor.

"Wait and see," is all they will say. George S. Graham, of counsel for Huston, tonight says that he has not yet decided whether to grant severance in conspiracy cases. Mr. Graham also said that Huston had been subpoenaed by the other defendants and must remain here during the trial of the cases. "If Mr. Huston is called to the stand, knowing himself to be an innocent man," Mr. Graham continued, "and as we know him to be, he will tell the truth. He is not here as a witness by the commonwealth. Of course we know nothing about the way the commonwealth will conduct the case."

The alacrity with which the commonwealth agreed to a separate trial for Huston evidently was a surprise to the attorneys for the other defendants. Contracted John H. Snyder, former Auditor-General, William L. Snyder, former State Treasurer, William L. Matthews and James M. Shumaker, former superintendent of grounds and buildings, the other defendants, immediately asked the court to take a recess for 15 minutes to give them an opportunity to consult. In overruling motions for separate trials, Judge Kunkel said the defendants would be afforded their constitutional rights to have their cases fully presented, and argued, and that the commonwealth was not bound to grant a separate trial. The entire day was taken up with the futile efforts of the attorneys for the defendants to obtain separate trials and the selection of the jury. The selection of the jury was completed late in the day.

TAKING OF TESTIMONY.

The taking of testimony will probably begin tomorrow. In the case which is being tried first, the commonwealth alleges that the state was defrauded by the payment of \$49,417 for sofas, tables and chairs. This furniture was supplied by Sanderson at the rate of \$18.40 "per foot."

The commonwealth will try to show that the defendants conspired to cheat and defraud the state in paying for the furniture in excess of the contract price and by falsifying the measurements.

Neither Congressman H. B. Cassel, whose Pennsylvania Construction company supplied the metallic furniture for the capitol, nor the remaining eight defendants, who in the five conspiracy cases called today. There are 37 cases against the 14 defendants. In 20 of which the charge is conspiracy, and in seven the defendants are charged with false pretense.

Not since the trial of United States Senator M. S. Quay, 10 years ago, for conspiracy to defraud a Pennsylvania bank has there been such a trial, as has been manifested throughout Pennsylvania in the proceedings being brought today against the men charged with conspiracy to loot the state treasury in connection with the construction and furnishing of the state capitol building. Since the revelations of nearly two years ago, in which some of the foremost men of the state were involved, the imposing white marble structure on Capitol Hill, with its ornate furnishings and fixtures, has been a point of great interest to curiosity seekers and citizens generally. Excursionists have come from all over the state to inspect the building, and the bronze chandeliers alleged to be loaded with tons of lead, the commonplace furniture paid for at a fabulous price and the other things which have been charged with conspiracy to loot the state treasury in connection with the construction and furnishing of the state capitol building.

A special jury panel of 80 is on hand, and Judge George F. Kunkel, once a member of the legislature, now a member of the Dauphin county bench, is presiding. The first of the five conspiracy cases listed for trial involves payments of \$49,417 for sofas, tables and chairs. The items were paid for by the state at the rate of \$18.40 "per foot." The commonwealth alleges that frauds to the amount of \$19,228 were perpetrated. The defendants in these five cases are Chief Contractor John H. Snyder, Architect Joseph M. Huston, former Auditor-General, William L. Snyder, former State Treasurer, William L. Matthews and James M. Shumaker, former superintendent of grounds and buildings. Neither Congressman H. B. Cassel, whose Pennsylvania Construction company supplied the metallic furniture for the capitol, nor the remaining eight defendants, who in the five conspiracy cases called today. There are 37 cases against the 14 defendants. In 20 of which the charge is conspiracy, and in seven the defendants are charged with false pretense.

UNHEARD OF PROFITS. Sanderson supplied most of the furnishings of the capitol. His contract amounted to \$5,487,839, and his profits in some instances are alleged to have been as much as 400 per cent. Huston designed the building and furnished his commissions amounting to \$115,631. Shumaker is accused of having failed to audit the bills of Sanderson, and is also charged with having accepted Huston's certification that the work was up to the specifications and contracts. The bills for the work were paid to the contractors without audit having been made. Snyder is charged with non-performance of duty in not auditing the bills.

DECISION ON DISCRIMINATION

U. S. Supreme Court Says Railroads Have Right to Exercise It Against Employees.

LAW AGAINST IT IS INVALID.

Justices McKenna and Holmes Dissented, Latter Saying Right to Make Contracts Stretched.

Washington, Jan. 27.—The constitutionality of the act of Congress of June 1, 1898, prohibiting railroad companies engaged in interstate commerce from discriminating against members of labor organizations in the matter of employment was called into question by the case of William Adair vs the United States, which was decided by the supreme court of the United States today favorable to Adair. The opinion was by Justice Harlan and held the law to be repugnant to the Constitution.

The court held that Adair, as master mechanic of the Louisville & Nashville Railroad company has a right to discharge an employee because he was a member of a labor organization just as it was the employer's right to quit such employee because of his membership in such organization. Such a course the decision added, might be unwise, but regarded as a mere matter of right, there could be no constitutional objection. The constitution, it was held, authorizes a violation of contracts under the guise of protecting interstate commerce.

Justice Holmes also expressed the opinion that the law should be construed as constitutional. He thought that the right to make contracts had been stretched to the limit by the court's decision in this case. That Congress could not, under the Constitution, encourage labor organizations was another suggestion of Justice Holmes.

A HIGHER HEALTH LEVEL.

"I have reached a higher health level since I began using Dr. King's New Life Pills," writes Jacob Springer, of West Franklin, Maine. "They keep my stomach, liver and bowels working just right." If these pills disappoint you on trial, money will be refunded at Z. C. M. I. Drug Dept., 112-14 Main, Salt Lake City.

REAL ESTATE.

Speculative Operation in It Will Be Small for Some Time.

New York, Jan. 28.—Speculative operations in real estate in this city and many others, according to leading operators, will be small in volume until what are considered the more legitimate demands for cash of the mortgage borrowers are satisfied. "Mortgagees in this city alone who are pressed to renew their loans or to get new loans need nearly \$50,000,000," said an official of a prominent institution which makes large loans on realty, in discussing the subject yesterday. "They must have our financial assistance. After their wants were supplied, there will be plenty of money for the more speculative demands of operators. But for the next few months, while the surplus money is being taken steadily for such urgent requirements, rates will hold strong. Later they ought to get lower, because the pressure from necessities sources will be removed."

FOR BIGGEST ARMY DEPOT IN THE COUNTRY

San Francisco, Jan. 27.—The Examiner says: "The federal authorities have taken definite steps to secure a site here for the biggest United States army depot."

DIABETES CURED

Thousands of Men and Women Have Kidney Disease and Do Not Know It Until Too Late.

Warner's Safe Cure

is the only positive remedy for all forms of kidney disease.

Mr. H. S. Brower, a prominent real estate dealer of Rochester, N. Y., has been cured of a bad case of diabetes by Warner's Safe Diabetes Cure, which is their special preparation for this form of kidney trouble.

"After suffering greatly from Diabetes Mellitus for some time and not experiencing any relief from different courses of treatment prescribed, I commenced the use of Warner's Safe Diabetes Cure and soon noticed a great improvement in my condition."

The excessive thirst and abnormal appetite has disappeared. The flow of urine has been reduced to the normal amount. The amount of sugar is greatly lessened, my weight has increased and I am surely recovering my usual health.

I therefore consider it a duty to recommend the use of Warner's Safe Diabetes Cure to the many sufferers from this dread disease, feeling confident that they will experience the same beneficial results from its use.—H. S. Brower, Rochester, N. Y., Dec. 11, 1907.

Cures Kidney Disease

When the kidneys are diseased the uric acid is not carried off, and this causes Gout, Lumbago, Rheumatism, a distressing form of the Muscles, Rheumatism of the Joints, Rheumatism everywhere. Warner's Safe Cure drives out the uric acid.

In kidney disease the bowels are often constipated and the liver torpid. Warner's Safe Pills quickly relieve this condition, and no ill after effect is experienced.

WARNER'S SAFE CURE is put up in two sizes and is sold by all druggists, or direct at 50 cents and \$1.00 a bottle. Refuse substitutes containing harmful drugs which injure the system.

Trial Bottle Free. To convince every sufferer from disease of the kidneys, liver, bladder and blood that WARNER'S SAFE CURE will cure, a trial bottle will be sent absolutely FREE OF CHARGE, postpaid, to any one who will write "WARNER'S SAFE CURE CO., Rochester, N. Y." and mention having seen this liberal offer in the Deseret News. The genuineness of this offer is fully guaranteed.

ONLY ONE WAY TO RETAIN HEALTH

Young Man with New Theory Says All Depends on Stomach.

J. T. Cooper's theory regarding the human stomach is rapidly becoming a topic of universal discussion. Cooper claims that the human stomach has become chronically deranged by modern conditions, and that sickness generally is the result.

In a recent interview, while introducing his medicine in a leading city, Mr. Cooper said: "There is just one way, in my opinion, to maintain general health and that is by building up the digestive organs. The vast majority of Americans today have weak, flabby distended stomachs. This has been caused by many generations of over-feeding and lack of exercise, until today the entire civilized race is affected. This is the true cause of most of the ill health of today. Little can be done to relieve it until the stomach is once more brought back to normal conditions."

"I am successful because my preparation puts the stomach in sound condition, and as I maintain this is the only way to secure general and permanent good health."

Among many prominent people who have recently become converted to Cooper's theory is Mr. E. M. Howe, of 474 De Russay street, Birmingham, N. Y., who says: "I had a stomach trouble for about six years. After eating, I would become bloated and have a distressed feeling for several hours. This would be accompanied by heartburn, and I reached the point where I could not enjoy my meals at all. "I tried different remedies in an effort to find relief, but without success. After taking three bottles of Cooper's New Discovery I am entirely cured. My stomach does not bother me in the least, and I can eat anything I like. I can cheerfully recommend Mr. Cooper's medicine to anyone afflicted with stomach complaints."

Mr. Cooper's medicines are making a remarkable record. We sell them at F. J. Hill Drug Co., 80 West Second South, Salt Lake City.

depot in the country. It is to be located on part of the existing army reservation at Fort Mason and then run north on land at present submerged.

This submerged land is owned by the Dore family of this city and Mrs. Hermann Dore and her sister, Mrs. Wm. K. Vanderbilt, Jr., of New York. The land is to be condemned in the United States district court. Asst. United States Dist. Atty. Clark perfected a suit for that purpose yesterday. Congress has already appropriated \$1,500,000 to pay for the site and the land is to be sold under guarantee at \$25,000 an acre. The price of the condemned land and the price of the buildings and wharves is to cost fully \$2,000,000. The land is bounded by streets between Laguna and Lewis streets and Van Ness avenue, and today is a small, shallow arm of the bay, upon which the headquarters of Gen. Funston looks.

Congress, in passing its \$1,500,000 appropriation bill for condemnation and other purposes, did not provide in the act for the purchase of the property by arbitration. It fortunately specified that the property must be secured by condemnation. This is why the federal authorities, through Asst. Dist. Atty. Clark, have started a suit of that kind.

A COYOTE'S STOMACH.

In It Were Found the Heads of Forty-Three Chickens.

Santa Rosa, Cal., Jan. 25.—In the stomach of a coyote whose pelt was brought to the county clerk yesterday, 43 chicken heads were found. It explained the disappearance of that number of fowls at last which farmers have been recently missing hereabouts. All told, hunters brought five pelts to the county clerk yesterday.

SENATOR WETMORE SWORN IN.

Washington, Jan. 27.—George P. Wetmore today took the oath of office as United States senator from Rhode Island.

QUIDA'S FUNERAL.

She Died in Squalor, No Friend Following Her to the Grave.

Florence, Jan. 27.—The funeral of Quida today was a most pitiful episode to her pitiful end. She died amid squalor and poverty, and her body was followed to the grave only by a dozen dogs she had starved herself to feed, and her faithful maid, to whom she left her last manuscript. The body was buried in the English cemetery at Bagin di Lucca, and the spot is marked only by a wooden cross.

OUR WHIPPED CREAM Chocolates

HAVE MADE "EITES" A HOUSEHOLD NAME

Half Pound and Pound Boxes, 25c and 50c All Dealers

HAMILTON'S SMART SHOP

The Last Week of Specials

Less Than 1-2 Off

Suits, Coats, Evening Wraps, Silk Dresses, Fancy Gowns.

Waists and Skirts.

Less Than 1-2 Price.

HANDSOME PATTERN HATS

Specials, \$1.98, \$2.98 and \$5.00 Buys original \$10.00 to \$30.00 Hats.

All Must Be Sold This Week

Spring Suits and Hats

We are showing beautiful new spring models in all the Late Materials and Foreign Styles.

Hamilton's

CORRECT DRESS FOR WOMEN.

216 SOUTH MAIN ST.

MONEY

Spent for retaining eyesight is a mighty good investment. If you are uncertain about your sight, consult us. We'll advise you.

RUSHMER

Makers of Perfect Eyeglasses.

Both Phones 1763.

73 West First South St.

LEYSON TIME

PHONE 65

for the

Correct Time

LEYSON'S

MAKER OF PERFECT EYEGLASSES.

Both Phones 1763.

73 West First South St.

Pinesolve Acts like a

Carbolized family salve.

Sold by Z. C. M. I. Drug Dept., 112-14 Main.

CLAYTON MUSIC COMPANY

109-11-13 MAIN ST.

Glissmeyer & Co., Tailors

221 So. W. Temple Bell 3610 k

Suits made to order at reasonable wide ranging prices. Fit or no sale.

FIRST CLASS WORKMANSHIP.

JOS. E. TAYLOR

PIONEER UNDERTAKER

Of Utah, Open day and night. Factory and warerooms, No. 23 E. First South, one and one-half blocks east of Theater.

For Backache, Rheumatism and the Kidney.

Sold by Z. C. M. I. Drug Dept., 112-14 Main.

COAL

Exclusive Agents

Diamond, Aberdeen.

Well Screened.

Prompt Delivery.

COAL!!!

CITIZENS COAL CO.,