

WEEKLY REVIEW OF THE TRADES

Local Clearings Show a Healthy
Tone Compared With
Last Year.

COMMERCIAL LINES LIVELY

Merchants Generally Experience Good
Business in Goods Called for By
The Season's Progression.

The clearings of the week have shown a more satisfactory growth of late, the differences during this week, between last year and this year, being much less marked, except on Friday, due to unusually heavy transactions on the same day in 1907. It is the season of the year when bank people are on vacations, and there is little doing outside of the usual run of transactions. Zion's Savings Bank & Trust Co. has two new directors, Messrs. W. A. Rossiter and L. T. Cannon, to fill the vacancies caused by the resignation of James Jack and George Reynolds, who are in very good health. The general market is reported stronger following Judge Fair's speech of acceptance, the quarterly report of the U. S. Steel Corporation and the rumor of the Harman-Garcia combination. The crop reports continue of a favorable character. The cotton is now well above normal and many planters are picking. The government report of recent date shows a percentage of 82 as to the condition of the crop, indicating an output of 12,000,000 to 14,000,000 bales. There is an increase in surplus in the associated clearing house banks of few weeks ago, and a half million dollars of the surplus reserve up to \$1,293,950. The percentage held by the banks was reported at 29.53 per cent, as against 29.35 per cent the week previous. Over to real banks from New York state that cheap money and plenty of it is a very influential element in the present advance. In spite of the approach of crop moving season, both cash and time money are unusually cheap, and such low rates naturally make good stocks and bonds look attractive as investments. Bank reserves are about the highest on record for this period of the year. The monthly currency statement shows the amount of circulation in the country to be \$3,046,000,000, against \$2,781,000,000 a year ago. An increase of over \$265,000,000 in twelve months, chiefly in gold certificates, is, of course, inflationary in character, especially in view of the diminished activity in business which lessens the demand for currency.

RISK IN THE FUTURE.
The immediate future of the market contains, of course, a larger degree of uncertainty than the past, and which will increase if the market rises higher level, which is not unlikely from present appearances. Admitting the many favorable and very hopeful indications, it must be remembered that prices have a big advance, and that while stocks are in strong hands the market is undoubtedly being manipulated for the purpose of unloading. The present leaders' hands are gradually taking resources and the best manipulation skill is upon their side; nevertheless, the prices are beginning to reach a somewhat hazardous level, and therefore new advice gradually taking profits.

HARDWARE.
The hardware trade people are still wearing broad smiles of satisfaction at the gratifying outlook. They report strong sales in iron, haying tools, and smaller agricultural implements. The saddlery and harness trade is excellent—has been for a long time. The hardware men are beginning to call for early winter goods, such as blankets, robes, etc. There is a general feeling that the hardware trade is in a better position than it has been in for some time. The hardware trade is in a better position than it has been in for some time. The hardware trade is in a better position than it has been in for some time.

LUMBER.
The lumber trade is settled down to acceptance as a fact that there will be a big advance in early fall along the line. A few mills have started the upward movement, and the remainder will follow suit shortly. The yards are receiving immense quantities of stuff to get on the ground early, thus guaranteeing a lively trade this fall. The Puget Sound mills dependent on the H. L. lines, are already complaining of the inability to get cars, notwithstanding the fact that only a few months ago there were several hundred thousand idle cars in the country, and the road was anxious to shift off idle lines and cars belonging to other roads. The Harman lines are more fortunate, and for the present are able to make a good showing in furnishing lumber. The shingle trade is stiffening up with orders looking for an increase in 10 days.

DRY GOODS.
The dry goods trade is now well supplied with fall and winter goods in all staple and in many fancy lines. Goods are being shipped out to retail. There has been a marked improvement in responding to orders by the mills, and by the railroad in shipping goods, over the records of last year. The retail trade is reported by many as very good, with a few advanced shipments of fall goods arriving. Fall shoes are among those already in stock, and the trade in skirts, dresses, trimmings, novelties, etc. But

One of the Essentials

of the happy home of today is a vast fund of information as to the best methods of promoting health and happiness and of living and knowledge of the world's best products.

Products of actual excellence and reasonable claims truthfully presented and which have attained to world-wide acceptance through the approval of the Well-Informed of the World; not of individuals only, but of the many who have the happy faculty of selecting and obtaining the best of the world affords.

One of the products of that class, of known component parts, an Ethical remedy, approved by physicians and commended by the Well-Informed of the World is a valuable and wholesome family favorite is the well-known Syrup of Figs and Elixir of Senna. To get its beneficial effects always buy the genuine, manufactured by the California Fig Syrup Co., and for sale by all leading druggists.

BUSINESS NOTES

The week has been somewhat dull in local stocks, and only a few transactions are noted. Brokers report an inquiry for Consolidated Wagon and Machine company preferred stock, and also for Utah Sugar company bonds, the interest on which is due Sept. 1. Small deals in Utah-Idaho preferred have been made at \$8.95.

Reports from all the sugar factories owned by the Utah-Idaho company and the Amalgamated company, show that lively preparations are being made for next month's opening, and there is something of a race to see which factory will start up first. At present the indications are that the plants at Ogden, Nampa, and Lehi will begin about the same time, early in September.

The following are the latest quotations:

Amalgamated Sugar Co., pfd., \$9.00

Beneficial Life Insurance Co., 125.00

Con. Wagon & Mach. Co., pfd., 112.50

Con. Wagon & Mach. Co., com., 100.00

Deseret National bank, 140.00

Deseret Savings bank, 510.00

First National bank, Ogden, 317.50

Home Fire Insurance Co., 125.00

Heber J. Grant & Co., 120.00

Lewiston Sugar Co., 14.70

National Bank of the Republic, 140.00

Ogden Savings bank, 260.00

Provo-Cotton & Savings bank, 145.00

Rocky Mountain Bell Tel. Co., 50.00

State Bank of Utah, 136.00

Sugar City Townsite Co., 120.00

Thatcher Bros. Banking Co., 147.00

Utah National bank, 110.00

Utah-Idaho Sugar Co., com., 2.83

Utah National bank, 110.00

Utah Savings & Trust Co., 110.00

Western Loan & Savings, 104.00

Zion's Sav. Bank & Trust, 350.00

Z. C. M. L., 202.50

BONDS.

Salt Lake City Railroad, 100.50

Sumpter Valley Railroad, 100.00

Utah Co. Light & Power Co., 101.50

Utah Sugar Co., 103.00

FRANKLIN AUTOMOBILE

STANDS SOME HUGE

MOUNTAIN TESTS

George T. Odell of the Consolidated Wagon and Machine Company, has just completed his sixth trip to

Brighton and return with his Frank-
lin automobile, a six cylinder, seven
passenger, 42 horse-power automobile
in the last few days. The best run
made was on the last trip, the record
going being one hour and forty-nine
minutes, though Mr. Odell says he
thinks that in the interests of caution
travelers by automobiles ought to
take two hours up and two and one-
half hours coming down.

These heavy tests, which have been
made in all kinds of weather, have
thoroughly satisfied Mr. Odell of the
merits of the Franklin car.

At the office of the Consolidated
Wagon and Machine Company, it is
said that the sales of the Franklin
of July, 1908, exceeded those of the
same month in 1907, and the collections
were quite satisfactory.

The reports from all the company's
branches scattered throughout Utah
and Idaho, indicate the finest kind of
crops; the farmers are all doing well,
and the Consolidated Wagon & Ma-
chine Company, which supplies so
many of their needs, will have no
diminution in business during the
coming fall.

LIFE INSURANCE

(All questions relating to life insurance will be promptly answered by

the following: Life Underwriters, Address
P. O. Box 424, Salt Lake City, Utah.)

Things are humming these days in
the life insurance circles at Los Angeles.
Indefatigable Angels have realized
the tremendous amount of detail work
required in order to obtain the usual
Los Angeles success. Daily meetings
of the executive committee of the local
associations are being held at the con-
vention headquarters in the beautiful
Hotel Alexandria. President Whittington
returned July 11, after an absence
of two months visiting his parents in
England. His presence in the committee
meetings insures expedition, for
Whittington is a demon for work. Al-
ready a dozen speakers have been
chosen for the important business
meeting, as well as the less serious
task of participating in banquet cere-
monies, the names of those who have
accepted are being delivered at ad-
dresses being as follows:

Mayor Harper of Los Angeles, ad-
dress of welcome; George L. Cochran,
president of the Mutual Life, welcome
from California; insurance interests;
Frank G. Tyrell, prominent Los An-
geles attorney, address; J. Edward My-
ers, Aetna life office, Minneapolis, ad-
dress; John P. Irish of San Francisco,
president Pacific Mutual Life, address
on legislation; E. Myron Wolf, state
insurance commissioner for California,
address; John P. Irish of San Francisco,
past president National Association
of Life Underwriters, address; E. H. I.
Gregory, general agent Aetna Life at
San Francisco, address; E. H. I. Har-
rington, president National Association
of Life Underwriters, address; John C.
Piper of San Francisco, editor Under-
writers' Report, address; E. Mc-
Mullen, past president National Asso-
ciation of Life Underwriters, toast-
master.

The convention program as prepared
to date is as follows:

Monday—Arrival of delegates at Los
Angeles, 10 a. m.; meeting of National
association executive committee at con-
vention headquarters, Hotel Alexandria,
at 1 p. m.

Tuesday—Business session, Hotel
Alexandria, 9 a. m.; luncheon to ladies
at City club, 12:30 p. m.; automobile
drive through Los Angeles, 4 p. m.

Wednesday—Business session, Hotel
Alexandria, 9 a. m.; luncheon to ladies
at City club, 12:30 p. m.; to continue until
finished.

Election of officers and selection of
next year's convention meeting place.
Special train to Long Beach 3:15 p. m.;
Naples, boat and gondola ride, Alami-
napi, Bay City, Sunset, Huntington,
Newport and Balboa. Banquet at Ho-
tel Virginia at 8 p. m.

Friday—San Pedro, 9 a. m.; San Pe-
dro for Catalina Islands, 10 a. m.;
luncheon, 1 p. m.; return to Los An-
geles, 11 p. m.

Saturday—Automobile ride through
orange groves and Pasadena, 9 a. m.;
Mount Lowe; refreshments at the sum-
mit; among the snow drifts; special
train for Del Monte and San Francisco
over the picturesque Southern Pacific
coast line.

Some good news comes from New
York through the medium of that ex-
cellent life insurance journal, the In-
surance Field. It is the announce-
ment that the first case of prosecution
for "twisting" under the new law has
come up before Supt. Kelsey. The
accused, who seems to be a well-known
and successful broker, is charged with
inducing the insured to surrender their
policy and take a new one from the
same company, but at a lower premium.

holder of policies in a reputable old
line company to lapse the same after
having carried them for over forty
years. The decision of the superin-
tendent will be anxiously awaited.

Mr. John Humphreys, treasurer of
the Penn Mutual, is in the city this
week on a business visit to the Utah
agency.

In its proposed life insurance
differs entirely from ordinary casual-
ty enterprises. It does not serve, and is
not undertaken for any personal pur-
pose. Its one peculiar function is the
protection of the family for the estate
after the death of the insured, by creat-
ing a fund supposedly equal to the
money values of his life and which re-
places his life financially when it ends.
He pays the premiums into this fund
in his lifetime; the provisions created
by his premiums comes into effect and
because he has ceased to live.

Recognizing this purpose the recent
enactment of laws which require that
various companies cease the insurance
of lifetime, semi-lifetime, "bonds," "con-
sols" and other varieties of policies
which required the insured to wait
an accounting from the company for a
long period of years, is to be regarded
as most timely. By these enactments
the element of speculation is removed
from the business of life insurance.

Any man solicitous for the thorough
protection of his family and at all care-
ful to pay for his insurance only what
it is costing him, should know what it
is costing year by year to maintain his
policy which a policy from those com-
panies which are complying with the
laws referred to.

**LIBBY PRISON DIARRHOEA RE-
MEDY**

Mr. Edward E. Henry, with the United
States Express Co., Chicago, writes,
"I have been a sufferer from diarrhoea
for some time, and I have used
old Libby's diarrhoea remedy, and I
have found it to be a most effective
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