

SALT LAKE BANKS MEE-SITUATION

Clearing House Checks Take
Place of Money and Business Goes On.

PLAN TO INCREASE CURRENCY

Timid Depositors Lock Up Cash—Local Situation Promising—Wholesalers Not Affected.

The commercial situation continues without impairment of confidence. Business men and officials realize the situation, and are accommodating themselves to circumstances with the best possible grace. Waiting patiently until the faint hearted and suspicious recover from their nervous prostration and dig up the wealth of currency they have hid away in old stockings, cellars, attics, closets, and safe deposit vaults.

In financial circles the situation is considerably improved. The issue of circulating notes by the clearing house banks of Salt Lake City, together with the scrip issued by the Utah Sugar company, has so relieved the business situation that it, together with the cash payments of \$100 on checks by the banks, permits the business of the city to go on as usual.

The situation outside of Salt Lake is also reported as being improving, and confidence is increasing. The millions of gold that are coming from abroad, together with the assistance of the United States treasury, is giving decided relief. It is reported that the New York banks have already shipped considerable money to the grain and cotton districts to help move the crops.

NEW CURRENCY PLAN

The currency commission of the American Bankers' association, at its last meeting, recommended a plan to increase the currency. This plan, or something similar to it, will doubtless be adopted by Congress at its coming session, and it will add some \$200,000,000 to the currency of the country. In brief, the plan is to have any national bank that has been in business one year and has a surplus fund of 20 per cent to issue credit notes, under such regulations as the controller of the currency may determine. These notes are to be first, in amount of 40 per cent of the present outstanding notes of any national bank subject to a tax of 2 1/2 per cent. A further amount of 15 per cent may be issued if necessary by paying a tax of 3 per cent. The banks are required to keep a reserve against these notes of 25 per cent, the same as against deposits; and they are also required to deposit a per cent as a guarantee fund to redeem the notes of any failing bank. The largest cloud on the financial horizon is the tendency of depositors to withdraw their deposits and lock them up. This is done by ignorance and timid depositors. Did they realize that they are greatly injuring themselves as well as the whole country by such a procedure it is presumed they would not do it. All deposits withdrawn from a bank in currency and locked up is just the same as though it was absolutely destroyed, so far as its circulating benefit is concerned.

IN REAL ESTATE

The real estate situation remains quiet. The features of the week being the settlement of the east second South street deal whereby Jacob Morris became the possessor of \$67,500 worth of property between Commercial street

Starvation Sits At Loaded Tables

You can Lead a Dyspeptic to the Table, But You cannot make Him Eat

There comes a time in the lives of a great many men and women when even a strain of stomach trouble is too much. It becomes a protest. The appetite becomes dull and fails. Nothing on the bill of fare can coax it. The appetite is there and yet it isn't. The stomach is empty and yet it isn't. The machinery of the mouth doesn't water. The stomach has been worked overtime, and the body and the brain are paying the penalty.

There are thousands of people in every station of life who are making the earth



What a Man Gains the Whole World—and Loses His Appetite?

to-day with dyspeptic stomachs. They treat their bodies as if they were machines. Their energy is at zero, nothing interests them, and they interest no one. Their faces are shriveled, their nerves are wilted and their shoulders sag.

Everything on the table may look delicious, but nothing will be tempting. That's one sign of dyspepsia.

If you have ever felt bloated after eating and imagined it was your food that did you, if you have felt your food lie "like a lump of lead" on your stomach, if you have had a bad, sour breath, difficulty in breathing, after a meal, a stuffed, heavy, brain, or gas on the stomach, make up your mind you have dyspepsia. And the chances are you have had it a long time.

Your stomach is overworked, abused, fatigued out. The acids and digestive juices are dried, and the whole business needs new life. It needs something which will take hold of the food as it comes in and do the digesting, and let your stomach take a rest.

Butler's Dyspepsia Tablets do that very thing. They contain a most powerful ingredient which helps the stomach in the process of digesting. They stimulate the stomach, indigestion, heartburn, eructations, acidity or fermentation. They incorporate the stomach, increase the flow of gastric juice, and do two-thirds of what the stomach would have to do without them. That gives the stomach some rest, and a chance to get right again.

You will feel the change first in your mind and heart and then over your whole body. You'll feel new and good. That's the object. You can get these effective little tablets almost anywhere on earth. For a package.

Send in your name and address today, and we will at once send you by mail a complete package of Butler's Dyspepsia Tablets. The Butler Bros., Marshall, Mich.

Tell Them You Know! You may tell your friends, on our "say-so," that when they buy a package of the genuine Arbuckles' Ariosa Coffee they get the best of the coffee trade.

No coffee of equal quality can be sold in this town for the same price, whether it be sold out of a bag or a bin, or under some romantic trade-mark. You may tell them you know and that Arbuckle Brothers, the greatest coffee dealers in the world, will stand for it.

ARBUCKLE BROS., New York City.

and Plum alley, and where he proposes to erect later a \$100,000 office building, and the announcement that the Brooks plan, proposed to erect a \$12,000,000 office building, Third South street, adjoining the Arcade. Quite a number of small sales are reported in the matter of residence sites, a form of investing likely to be maintained, maintained on a small scale. The building situation is looking better, with more people going into it, and a corresponding easing up of the material market. It is certain that the erection of small houses is being undertaken in considerable numbers. In the southeastern and eastern sections of the city, if material and labor were only a little lower, a thousand new houses would, no doubt, be started at once, with special effort to cover the far corner of the city, where the particular kind wanted are available, although some who are here, and who are here, claim the city simply to see whether the Newhouse buildings are to rise to the 11 stories as originally intended, and it is turned out to be so, the railroad exchange building will be built. However, contractors claim that before any such move is made the foundations will have to be extended to provide for the change. The Newhouse buildings are rising up with surprising rapidity, so that the delayed steel has come.

THE LUMBER TRADE.
The lumber trade reports a better feeling, as the indications given by the market, the demand for lumber, and the construction work will be resumed before the end of the year. In fact some operators who stopped one week ago, are starting up again. Quite a number of people are reported erecting cottages and turning in time certificates and certificates of deposit in place of currency. The transportation agents, however, are rapidly becoming flat as flat and coal cars are concerned, but it is difficult to get box cars for high grade lumber. The federal courts have ordered the injunction against the trade, until the interstate commerce commission has had time to consider the petition from the lumbermen against the restriction of rates on lumber contemplated by the railroads as ruinous to the trade. In the meantime the lumbermen have given an indemnity bond of \$250,000 in case the commission decides against the lumbermen. The prevailing conditions is to make large purchases. This makes the trade more even and continuous. Every one feels the demand for lumber has been reached for a time, and worry has ceased over the outlook.

BRICK CALL FOR SADDLERY.
The hardware trade reports a better feeling than last week, although the closing down of mines in Nevada has curtailed sales of mining machinery. However, the closing movement has set many miners to work prospecting, which they always do when regular mining is slack, and this calls for prospecting supplies, so that there is no lack of demand for the hardware. The market for hardware is very brisk, with the call for horse clothing considerably out of the ordinary. There is still a lively demand for sporting goods, with blacksmiths and saddlers busy going well, also stoves, heaters and the staples goods of the day.

WHOLESALE NOT AFFECTED.
In the whole sale dry goods trade, jobbers report excellent sales, with the road—better than last year, with southern Utah doing considerable in the purchase of goods. The country stores throughout, while the jobbers are working down their stocks, and practically no noticeable changes are going on. No changes are reported in the primary markets. Jobbers report that in every section of the cotton goods markets, there is a curtailment, with very conservative buying. Lines for spring delivery are under order to an unusual extent. The trade in colored cottons and fabrics is similar to on other lines, and it appears that any offerings for spring through consignment, can be disposed of to jobbers who may be short. Jobbers are going slow, expressing the belief that goods will be lower, and that a conservative policy is best. There is little trading in print cloths. Quoted trade has not yet changed the prospects of this class of fabrics, in so far as current values go. Satisfactory orders have been placed for printed wash goods, blue dress goods, and southern woven shirtings, such as chambrays, chevrons, etc. On certain styles of dress gingham, cancellations have been received by the first handle, without being accepted, where deliveries were long overdue.

PANCY COTTONS LIVELY.
New lines of prints are being introduced in finished goods to resemble gingham and silk. In variety, the goods furnish a wide range of modern patterns, with all the conventional styles that are strong sellers in the jobbing trade. The fancy cotton goods market is in sharp contrast with other divisions, and the cotton goods are quiet, sales are getting more orders for fancies than they can handle for spring delivery. Jobbing houses are moving a fair quantity of bleached and half-bleached goods at lower prices, but have only a limited stock. Business in brown cottons is fairly brisk. Kilt goods are slow, conservatism ruling in future dealings, with small supplies of substantial spot goods. Spot sales of substantial goods are slow, but the demand is increasing for the "Tennessee" goods. Many inquiries are made for towels, the fine face grade being scarce and high. The demand for turkish is ahead of the supply, especially in light weights.

THE RETAIL TRADE.
The retail dry goods trade still complains of the lateness of the real fall season, which correspondingly delays the rush of buyers of heavy fall and winter goods. Dealers say, "We are waiting for the weather." However, trade is reported better than it has been, and is expected considering the prevailing climatic conditions. Thanksgiving is coming with a fair fall, and the retail trade is expected to be better. In the tailored suits for fall, the latest tendency is for shorter jackets, black single-breasted suits being popular. Dress goods also report large readiness for better coats. All of the local stores have been having special sales in special and in general lines. New market and rug lines are coming the spring season having opened Nov. 4, and with the mills busy in orders, it is the opinion of the trade that the new season will see an even larger demand.

WEATHER AGAINST TRADE.
In the clothing trade, the same complaint is made as in the retail dry goods trade, viz., that the usual weather is against good business, but, there has been a fair amount done, especially in boys' and children's suits, and a large trade is expected along cheaper lines of suits. Underwear is going fairly well, so are hats, and sweaters are appearing in large quantities. The style this year is running largely to low cut necks for sweaters, as obtained when they were "first invented" in 1875, but there will be no trouble in securing high necks where desired.

The shoe trade continues in the even tenor of its way, with prices firm, and no indications of any lowering. The general leather market is very stiff.

A Reliable Remedy for Croup.
With the dry, cold weather of the early winter months, croup is a very common ailment. There is no cause for anxiety, however, when Chamberlain's Cough Remedy is kept in the home. If this medicine is given as soon as the child becomes hoarse, or even after the attack has started, it will cure the child. It is a safe and reliable remedy for croup, and is recommended by all the best physicians. For sale by all druggists.

**LITTLE BOY IS KILLED
IN FALLING FROM HORSE**
(Special to the "News.")
Emmett, Ida., Nov. 15.—While riding a horse to school the 10-year-old son of Mr. and Mrs. Ephraim Yergerson was thrown to the ground and sustained a fracture of the spine and died soon after. The little sister of the boy was on the horse, and when the animal stopped suddenly she too was thrown off but was not injured.

CONTRACT AWARDED.
Board of Works Gets Bid for Installing Sewer Pump House.
At a meeting of the board of public works held last evening, a contract for installing a sewer pump house was let to A. and J. McDaniel, their bid, \$1,793, being the lowest submitted. Fred Dreyer bid \$2,850. The latter was the only bidder for the proposed pipe line, but a contract was not decided upon, as the figures furnished by Dreyer were investigated by the city engineer. Following is Mr. Dreyer's estimate. Excavation, 75 cents a cubic yard for furnishing and laying 24-inch wooden stave pipe, \$3.65 a linear foot for furnishing and laying 24-inch cast iron pipe, \$13.10 a foot; for furnishing and laying special cast-iron pipe, \$13.45 a linear foot; for concrete work, \$13.45 a cubic yard.

TELEGRAPHED HIS TICKET.
The local passenger and ticket offices are not taking drafts, outside checks, or outside paper of any kind these days, in accordance with orders from the general offices. The result is that travelers find themselves held up and hung up, until they can deliver a check for turning their papers in, via cash or local bank paper. A Denver man, en route from Nevada to Colorado, with checks in his pocket, perfectly good, on the 22 Pacific National Bank of Colorado Springs was obliged today to wire a friend in Denver to go to the city ticket office there and pay his fare from Salt Lake to Denver, whereupon a ticket was issued to him here.

Continual headache may lead to serious trouble.
Coffee causes headache and various ailments in many persons who do not understand the cause. They take tablets or powders that simply benumb but do not remove the cause. Stop coffee 10 days and use Postum instead, as the regular table beverage. Postum contains no drug like caffeine, found in coffee—nor any other harmful ingredient. Postum is made of clean, roasted wheat and a small amount of pure molasses, and while it tastes like coffee, it is a wholesome food drink. Taken with good cream and piping hot its delicious, and "There's a Reason."

BUSINESS ACTIVITY IS SOMEWHAT LESS

This is Particularly So in the Interior Owing to Scarcity Of Currency.

CONSERVATISM ORDER OF DAY

Large Exports of Farm Products Will Hasten Return of Normal Conditions.

New York, Nov. 15.—R. G. Dun & Co.'s Weekly Review of Trade tomorrow will say:

Liberal receipts of gold from abroad and a large increase in bank note circulation tend to relieve the financial stress at New York, but the interior is now feeling the scarcity of currency and commercial activity is retarded to some extent. Dispatches from leading cities indicate conservatism in preparation for future business and irregularity in collections, with most favorable news from agricultural sections. In which the crops are being marketed as freely as the supply of money will permit.

Return to normal conditions will be hastened by large exports of farm products, supplying credits abroad upon which the much needed gold may be imported. Official returns indicate that exports of this nature were valued at \$100,000,000 in October, and the output of grain and cotton is on a still larger scale this month. It is unfortunately true that there was not the customary borrowing abroad this summer in anticipation of agricultural exports, which would have hastened the return to normal conditions.

Financial pressure has affected the iron industry, curtailing new contracts for all forms of finished steel. Few new orders have been received by the mills, and some deliveries of old contracts are deferred because funds are not available to meet specifications.

Reports of the closing of woolen mills should not be given undue significance, more or less idle machinery being customary at this time of the year, and no additional new business is to be expected until clothiers begin to send duplicate orders.

Footwear factories note a slackening in demand and output is being curtailed to prevent overproduction. Thus far the percentage of reduction is not heavy, some plants operating five days a week and others seven-hour days. There is little effort to force business, producers being more concerned in clearing up old contracts and collecting accounts.

**EMBEZZLER P. A. LILEY
GETS FORTY YEARS**
Telluride, Colo., Nov. 15.—P. A. Liley, former city clerk and clerk of the school board, who confessed to embezzling \$40,000 from the school fund and in the neighborhood of \$12,000 from the city and from the treasury of a fraternal organization of which he was a member, today pleaded guilty and was sentenced to 40 years in the penitentiary for a term of 24 to 42 years. This is the extreme penalty for the crime Liley stands convicted of. Liley is 33 years of age.

OUTLAW STOUT KILLED.
Kamloops, B. C., Nov. 15.—The outlaw Stout, wanted for the shooting of William Little, died last evening about 30 miles north of Kamloops by Charles McLean, a member of the pursuing posse.

Stout had been lurking in the bush since the crime, but three nights ago descended to the river, stole a canoe and dropped it, today, and was seen by an Indian woman, who informed the police. Stout did not travel far, but took to the bushes again, the posse locating him at dusk and firing, slightly wounding a man named Gordon. McLean then fired, the bullet penetrating Stout's neck, causing instant death.

**CALDWELL GOT HIS
DATES BADLY MIXED.**
London, Nov. 15.—The dinky Marylebone police court had almost the appearance of a theatrical matinee today when the hearing of testimony was given by George Hollamby Bruce, grandson of the late Thomas Charles Bruce, against Herbert Bruce, who is charged with perjury in stating that he saw the body of his father, Thomas Charles Bruce, lying in a coffin on Dec. 25, 1864, and that he attended the funeral, the case being an outcome of the estate of the Duke of Portland's estate. Rightly attired persons and others and truck-coated men filled the best seats, while the rest of the courtroom was crowded to suffocation. Horace Avery, for the defense, continued his searching cross-examination of Robert C. Caldwell of Staten Island, New York, who got tangled up with dates. He who was married in Ireland, after returning from India in 1864, while Mr. Avery produced a certificate showing that the ceremony occurred in 1865.

EMPEROR WORKING FOR PEACE.
Windsor, England, Nov. 15.—Emperor William is continuing his work toward the creation of a friendly feeling on the part of Englishmen toward Germany and it is plain that this purpose is the unceasing object of his visit to this country. The emperor took advantage of another opportunity in his address accepting the degree of doctor of laws of Oxford university.

Another gorgeous state banquet was given to Emperor William at Windsor castle tonight.

**KNICKERBOCKER FAILURE
AFFECTS MISSIONARIES.**
New York, Nov. 16.—Missionaries in the far east and in Africa, whose salaries are guaranteed by the New York branch of the Methodist Episcopal church and who recently had checks on the Knickerbocker Trust company, mailed them, will have a hard time getting the checks cashed owing to the suspension of the company. In anticipation of possible trouble in this respect the secretary has mailed a circular to each of its 27,000 members in this state and New Jersey explaining the situation.

A few weeks before the annual meeting of the society last month, its officers found that was facing a deficit of about \$15,000. The women of the society were appealed to and by "prayer and work" as Mrs. J. Sumner Noble, the treasurer, describes it, the books were balanced and there was a credit balance of \$2,000 on hand when the society met. The society had \$20,000 of its money on deposit

Time is Money. Why Not Save Both

Shave yourself—it is easy and perfectly safe with a proper outfit. We can furnish what you need—razor, strops, brushes, hones, soaps, shaving mugs, shaving sticks and safety razors. Best qualities—lowest possible prices.



DRUG STORE
The Pure Drug Dispensary
112-114 South Main St.

with the Knickerbocker Trust company and the missionaries were mailed their checks last month as usual. Then came the flurry and the enforced closing of the company. The society is represented in the foreign mission field by many hundreds of workers. Mrs. Stone says that the women of the society have now set to work to raise the money to replace the funds tied up by the suspension.

IDARO BANK SUSPENDS.
Spokane, Wash., Nov. 15.—A special to the Spokesman-Review from Sand Point, Ida., says: The bank, capitalized at \$150,000, suspended payments temporarily this morning. This action was taken to protect the required cash reserve, according to the attorney acting for the bank. Liability to holders of secured bonds is given to the cause of suspension.

The bank deposits amount to \$100,000, all of which the officials are pledged to make good. Will S. Whitaker is president of the bank.

**WELLS-FARGO DEMANDS
PAYMENT IN GOLD COIN.**
Bismarck, Ariz., Nov. 15.—At a meeting of practically all of the merchants of this city which will be held today, a resolution will be passed to the effect that all orders of goods from other parts of the country which would be delivered by the Wells Fargo Express company shall be cancelled.

This action will be taken because of an order received by the local agent of the company to the effect that all payments to the company must be made in gold coin. The local banks are operating on a clearing house basis and the general business of the city is going on the same as usual, with the exception of transactions with the Wells Fargo company.

NORDICA WILL SING.
New York, Nov. 16.—Mme. Nordica, who has been indisposed for a few days, has entirely recovered. It is announced, and will be heard this afternoon in "La Gioconda."

A SIGNIFICANT PRAYER.
"May the Lord help you make Buckle's Arnica Salve known to all," writes J. G. Jenkins, of Chapel Hill, N. C. It quickly took the pain out of a felon for me and cured it in a wonderfully short time. Best on earth for sores, burns and wounds. 5c at Z. C. M. I. Drug Store, 112-114 S. Main St.

Ask your grocer for Royal Nut Bread. The Crown Label is on every loaf.

EMPLOYMENT BUREAU.
WANTED.
Middle aged woman to take care of house.
Shoemaker in country settlement.
Elevator boy, or middle aged man, for Sharon Building.
Engineer for Sharon building.

EMPLOYMENT WANTED.
Book-keepers and stenographers, laborers and students who want work on Saturdays.
For further information apply at Presiding Bishop's Office Employment Bureau, No. 14 north Main Street.

Good Weather
To lay in a supply of WHITE PINE TAR. "Fine for colds."
Now is the time to come in and pick out a Xmas Presents.

**WILLES - HORNE
DRUG CO.,**
News Building. Both Phones 374.

Colored Teas
is now a thing of the past
Hewlett's
Three
Crown
Teas
Has made them so. Just say Hewlett's tea and after you have tried it you will appreciate a pure unadorned tea.

UTAH GAS & COKE CO.
61-65 Main St. Phones 4321.

**Can Now Fill
Orders Promptly**
CENTRAL COAL & COKE CO.
"At the Sign of the Peacock."
Phone 2600. 35 S. Main

The PRACTICAL EDUCATION
To secure the right amount of training, begin by adding to your store of practical knowledge. The training offered by the L. D. B. Technical College, Salt Lake City, meets the demand of the time. It prepares young people to do the work the world wants them to do. You may register now. Monday, Wednesday, Friday, Saturday, and Tuesday 1 and 3 p. m. Tuition for the full course is \$100 per month.

Am—Or—Ou
This new powerful reconstructive tonic revivifies the blood, supports the heart, line up against nervous prostration, brain exhaustion, neurasthenia, and all kinds of mental and physical debility. Its trial will convince you of its value. \$2.00, sold only by the western agents.
ANSTEE-GRICE DRUG CO
44 Main St.

**DESERET
NATIONAL BANK,**
Salt Lake City, Utah.
Capital \$100,000.00
Surplus \$100,000.00
L. S. HILLS, President
MOSES THATCHER, Vice President
H. B. YOUNG, Cashier
EDGAR S. HILLS, Asst. Cashier
L. W. BURTON, Asst. Cashier
Safety Deposit Boxes for Rent.
J. E. COBURN, H. P. CLARK, President, Cashier.
OPEN AN ACCOUNT WITH
Commercial National Bank.
An Exponent of Conservatism. Capital \$100,000.00. Surplus \$100,000.00. Absorbed the Salt Lake Branch of Wells-Fargo & Co's Bank.

Patent Radiant
Grate will do it for that amount. Call and see our stock or write for catalogue of models or instrument.
**Elias Morris & Sons
COMPANY,**
Opposite south gate Temple Block, Salt Lake City.

**McCormick & Co.,
BANKERS.**
SALT LAKE CITY - UTAH
Established 1872.
WALKER BROS., BANKERS.
Incorporated, Established 1882.
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UTAH GAS & COKE CO.
61-65 Main St. Phones 4321.

**THE STATE BANK OF
UTAH**
Salt Lake City, Utah.
Established 1890.
Deposits accounts of Banks, Farms and Individuals and extends to customers every reasonable courtesy and facility.
Joseph F. Smith, President
Arthur H. Lund, Vice President
Wm. H. French, Cashier
Charles E. Peterson, Asst. Cashier
H. T. McLean, Asst. Cashier

**UTAH NATIONAL BANK,
SALT LAKE CITY, UTAH.**
Payee interest of time deposits safely deposited here. The Utah National Bank, Salt Lake City, Utah, is a member of the Federal Reserve Bank of San Francisco.
Frank H. Carter, Vice President
Nelson A. Chapin, Cashier

National Bank of the Republic
INCORPORATED IN THE DISTRICT OF COLUMBIA
FRANK K. MURPHY, President
W. H. BAKER, Vice President
J. E. COBURN, Cashier
EDGAR S. HILLS, Asst. Cashier
L. W. BURTON, Asst. Cashier
Safety Deposit Boxes for Rent

**Utah Commercial
& Savings Bank.**
WM. F. ARMSTRONG, President
BYRON BROWN, Cashier
Commercial Banking in all its branches. First rate interest paid on savings deposits.
ACCOUNTS SOLICITED

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The Deseret Savings Bank
DIRECTORS:
W. T. River, President, Moses Thatcher, Vice President, Elias A. Smith, Cashier, L. S. Hills, John B. Barnes, John A. Carter, David G. W. Carlson, George Romney, R. Winder, George Sutherland, Reed Snoot, W. F. James, John Per. Cert. Interest paid on Savings.

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