Utah Financiers Receive Requests from the Pacific Northwest.

A HOPEFUL TONE PREVAILS

All Lines of Business Report Steady Trade-Collections Fair-Suggestions of Prevailing Models.

The financial situation continues good. The banks report a strong demand for money; while those banks whose charters permit them to take mortgages as security, are hardly able to supply the demand. There is quite a call on Salt Lake banks coming from Idaho, and even from Oregon. Rates remain stiff. The purely commercial banks are generally able to take care of all good applications. The increase in the value of farm products indicates that the farmer is exceptionally prosperous. Butter and eggs are es necially scarce, except for the cold storage varieties, with no immediate prospect of any letting up in price. The prices of poultry are also of a high order. The bad weather operates to hinder out of door work which builders were hurrying to carry on. The effects are visibly manifest in the large number of men out of employment, and evidently this will be a serious condition through the winter.

Outside of local circles business is assuming a gratifying increase. Mills that have beeen idle for sometime, are being started up, and other manufacturing interests that had laid men off during the depression, are taking them back. The gross receipts of the railroads are little, if any, inferior, as a whole, to the prosperous times of 1906-7. Money is easy in castern money centers, but not enough to encourage much of a speculative spirit. In short, there is a healthy supply adequate to a healthy demand. Prices of securities have advanced a little since the last report, but so near up to the mark of prudent valuation that in many lines, not much more of an advance can be expected. When one compares the deplorable conditions existing in England and Germany, where so many men are out of employment with returning prosperity in the United States, the American people have great cause for congratulation, and can face the coming holiday season with complacency.

THE CLEWS LETTER.

Henry Clews, in his last weekly special letter from Wall street, says: "Convalescence is still the rule in business affairs. The improvement is more marked in some directions than in others; but recovery is real never-theless, and in many instances the volume of business is as large as in 1906 or 1905 at this time, comparisons with last year being misleading. This is clearly proven by the weekly bank clearings, one of the best of business barometers. Compared with last year clearings are fully 50 per cent greater, owing to increased speculative activity and the fact that a year ago business was paralyzed by the panic. Compared with the two previous years they actually show a slight increase, particularly in the west, where the depressing influences of the panic have had least effect. Railroad earnings show steady improvement, the gross receipts of 34 roads in the second week of November exhibiting a loss of less than I per cent. In the month of September 114 roads reported a loss of nearly \$14,000,000, but owing to a reduction of \$19,700,000 in expenses there was a net gain of \$5,800,000, an unexpectedly favorable result. The railroad outlook is just now more sat-

One of the Essentials

of the happy homes of to-day is a vast fund of information as to the best methods of promoting health and happiness and right 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 bappy faculty of selecting and obtaining the best 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 as a valuable and wholesome family laxative 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.,

Baby Laugh

It belongs to health for a baby to eat and sleep, to laugh and But fat comes first; don't ask

a scrawny baby to laugh; why, even his smile is pitiful! Fat comes first. The way to be fat is the way to

be healthy.

Scott's Emulsion

is the proper food, but only a

Send this advertisement, together with name of paper in which it appears, your address and four cents to cover postage, and we will send you a "Complete Handy Atlas of the World" :: :: SCOTT & BOWNE, 409 Pearl Street, New York

isfactory than for many months. With increasing traffic, better rates and decreased expenses stockholders have every reason to be hopeful; and this has doubtless much to do with the firmness with which good stocks are held. This is fortunate, for the rail-roads will be compelled to make large applications for new capital in the near future, several important issues having already been announced and others being forthcoming in order to meet the pressing demands for new constructive work."

REAL ESTATE.

The real estate market has been a case of "nothing doing" the current week, other than an aggregation of minor transfers. However, dealers are not downhearted, but expect realty to fall off temporarily in interest as the holiday season approaches; with expectation of steady good times later HARDWARE.

The hardware trade has kept up well during the week; in fact, it has beeen better than expected, as the weather has brought in large orders for stoves and stove fittings; then there has been a rush on sheet metal and metal goods, there being a special and metal goods, there being a special call for galvanized iron from cornice makers. The fact that winter has come does not seem to have much effect on the builders' hardware trade, the demand for which maintains its own, as there is so much interior finishing to do on partially completed buildings. Collections continue good; in fact they are considered as likely to be entirely satisfactory during the closing month of the year. There is a tendency toward advances in some lines. Copper goods continue stiff in lines. Copper goods continue stiff in prices on account of the increasing demand. The trade in mining machinery is steadily improving, which is confidented as benefit stern. is considered a hopeful sign.

LUMBER.

The lumber trade reports something astonishing in an easing up in the car famine. The railroads are supplying cars within reasonable time, so that cars within reasonable time, so that shipments may be counted on now, as of probable quick delivery. The Portland gateway is not cutting the important figure that was anticipated. Shippers say the railroads are finding a way to get around the question. The demand for lumber has kept up well through the week, notwithstanding the bad weather. Indications point toward an advance in the upper grades of fir lumber. Construction is holding its own, so that dealers are not worrying over climatic conditions.

WHOLESALE DRY GOODS.

The local wholesale dry goods trade reports a favorable week following the Thanksgiving season, with people "buy-ing everything" from prints to blan-kets. There is quite a call for fleece backed goods, particularly for making up into kimonas, bath robes, etc. Job-bers report that spangled fabrics will be in special demand for spring silks, be in special demand for spring silks, as fashion has ordained that such shall be the case. These goods are made up in all the fashionable colors and new tints that have been developed abroad, with prices so made that they sell profitably at 50 cents per yard. The spangle silks are made in 28-inch widths, with the patterns repeating every 48 inches, and nine lengths sufficient for a dress Besides the spansufficient for a dress Besides the spanble effects, there are many geometri-cal designs. These are shown in gold and silver as well as in monotones. Dress goods agents are much more hopeful than they were for the spring seaon. In some sections wholesalers have come in with repeat orders since the first of the month, so that the mills have as much business in hand as they have ready capacity for.

PREVAILING STYLES.

Styles for the fall and winter in wo-men's gowns and wraps are now de-fined. The directoire style predominates, with fine changes on classic mod-els in evening costumes and the fash-sionable toilets for the afternoon. The trailing length skirt has reappeared. Tailored suits in mannish worsteds are making a good showing in late orders from the west. The woolens and manipulated goods that can be sold at popular prices in department stores are in the strongest demand.

RETAIL DRY GOODS.

The retail dry goods trade reports a The retail dry goods trade reports a steady, good business with every prospect of its continuance through the month, and very likely through the winter. Active trade is spread through many lines including noticeably women's neckwear, ladies' suits, dress goods, shoes, rubbers, etc. Millinery is quiet, so are linens; but in the needle work and art departments business is rushing. There is a strong call for rushing. There is a strong call for pyrography and for the thousand and one knicknacks included in Christmas gifts. The show windows about town only, and for sale by all leading druggists. | are marvels of beauty, a tribute to the window dresser's art.

10¹ YEARS

Is quite a while to wait for pay for your groceries. The 20th Ward Co-op and Castleton Bros. two different grocers of Salt Lake City, sold the goods and ten and a half years thereafter we collected the money for them. The party wrote from Los Angeles two months ago that if Luke bothered them any more they never would pay, but they paid. We will collect some for you if you turn in your claims. We collect everywhere.



MERCHANTS' PROTECTIVE ASSOCIATION.

SCIENTIFIC COLLECTORS OF HONEST DEBTS. Rooms 77 to 100. Commercial National Bank Bldg., Salt Lake City, Utah. FRANCIS G. LUKE. General Manager. "Some People Don't Like Us."

BUSINESS NOTES

The end of this month and the beginning of January, will witness the payment of the regular quarterly and semi-annual dividends in the list and prokers report the usual awakening of interest as a consequence. The money tightness, however, continues at all the banks, and this has had the usual depressing effect on prices, several in the list having shaded off slightly since ast week.

The sugar factories are now beginning to end their runs. That at Nampa has closed down, Blackfoot will follow in a few days and thereafter the others will suspend operations at dates dependent on the supply of beets yet un-worked. The larger factories will run into Jan-

At the offices of the Utah-Idaho Surar company, the second and last payments are being made today on beets delivered for the campaign, the amount being close to \$1,000,000. Under the contracts the payments were not due till the 15th inst., but as the farmers had sustained great inconvenience through the bad weather and late deliveries, the sugar company decided to anticipate the regular date 10 days, hence the checks go out today to all parts of Utah and Idaho where the

The following are the latest quota-

Amalgamated Sugar Co., pfd. ...\$ 95.00 Amalgamated Sugar Co., com... 178.00 Beneficial Life Insurance Co.... 150.00 Con. Wagon & Mach. Co., pfd... 113.00 Con. Wagon & Mach. Co., com... 100.00 Commercial National bank... 125.00 Deseret National bank... 284.00 Z. C. M. I..... 201.00 BONDS. Salt Lake City Railroad 102.50 Sumpter Valley Railroad...... 102.50 Utah Co. Light & Power Co..... 101.50

A PERSONAL APPEAL

If we could talk to you personally about the great merit of Foley's Honey and Tar, for coughs, colds and lung trouble, you never could be induced to experiment with unknown preparations that may contain some harmful drugs. Foley's Honey and Tar costs you no more and has a record of forty years of cures. F. J. Hill Drug Co., "The Never Substitutors."

Genuine piano finished Mantels make acceptable Xmas Gifts, Think of the comfort. Elias Morris && Sons

THE CRESCENT THEATER. Opposite K. O. B.; all week; "Pa Amongst the Girls," and "Ma Sees

LIFE INSURANCE

(All questions relating to life insurance will be promptly answered by the Press Bureau of the Utah Asso-ciation of Life Underwriters. Address P. O. Box 424, Salt Lake City, Utah)

E. E. Rhodes, vice president and mathematician of the Mutual Benefit and Sylvester C. Dunham, president of the travelers, who were the guests of the association the past week, both expressed satisfaction on the work being done by the association here and the harmonious feeling existing generally in the ranks of the field men. 'All reputable agents of every reputable company are numbers of the association elsewhere and should be here," said Mr. Rhodes. "They are standing in their own light by remaining away and hampering the work which is being done for their own advancement." When advised that the organization was made up of about 35 agents representing about 12 of the standard companies both gentlemen felt that just cause for congratulations existed here and assured Presi-dent Farrell of the certain ultimate success of the plans aimed at.

A striking illustration of the importance of "not delaying" in the matter of life insurance has been given the past week. On Oct. 11, Sam A. Briggs of Frisco, Utah, applied for a \$2,000 policy in one of the old line companies. The policy was issued in due time and delivered Nov. 16. Young Briggs gave to the agent in settlement a note payto the agent in settlement a note payable Jan. 15. On Nov. 28 the company received notice that the insured had died of appendicitis. In this case no money had been paid, but the note established the protection and the claim will be promptly paid. President W. G. Farrell and the

other officers of the association are congratulating themselves upon the recent timely visit of Mr. Rhodes of the Mutual Benefit Life Insurance com-pany. It not only resulted in a pleasant social meeting of local life men with the two distinguished visitors, but was made the occasion of a con-ference devoted to legislative matters which will prove invaluable to the leg-islative committee at this time. Mr. Rhodes is more in touch with what has been done in the enactment of life in-surance laws than any other man in the business and in the brief stay here nade suggestions which, if carried out will resilt in the making of a model act to submit to the next legislature,
"You should have," said Mr. Rhodes,
"the best insurance bill in existence and one that will and should be copied by other states, as you have before you the combined efforts, and experiences." the combined efforts and experiences of all the experts who have considered the subject up to this time." As a re-sult of his visit and advice, the committee practically abandoned the work engaged in and wired for copies of the measures suggested by Mr. Rhodes. When these bills get here, the work will be resumed again on entirely new lines, which it is hoped and believed

ming legislature. A flagrant attempt by an insolvent assessment company to do business in this state without a license, was re-cently brought to light, and the secretary of state, who is determined to pro-tect the people here against all such companies, has directed that business

will appeal to any member of the forth-

ease immediately until the law is a deficit of over \$4,000,000, on the basis of the National Fraternal congress rates and 4 per cent interest. It is understood the association has been operating here since June last. Sections 411 and 413 of chapter 5, of the insurance laws of Utah, would make interesting reading about now.

BIG WESTERN PACIFIC TUNNEL COMPLETED

Greatest Engineering Problem on Entire Line Solved by Opening of Mile and Quarter Bore.

The opening of the Spring Garden tunnel, at Beckwith pass on the Western Pacific railroad on Friday solved the greatest engineering problem the engineers of the road had to face. When the last shovelful of earth was removed from the boring, the grade from the north fork of the Feather river to the middle fork of the same stream had

the modile fork of the same stream hat been connected by an opening through the mountain 7,306 feet long, or more than a mile and a quarter.

Nearly 27 months of persistent work was necessary to blast the tunnel through, and there was great rejoining among the officials of the road and the men who had been so long energed. the men who had been so long engaged eating a passageway through the ountain. Work was begun on the mountain. approaches to the tunnel in September of 1995, and for many months it seemed that the project could not be carried through to successful conclusion, as the diffculties encountered seemed insur-mountable. For instance, the rains flooded the region and a wide stratum of loose stone, saturated with spring water piled into the tunnel boring. All difficulties were overcome, however, by persistent and determined work, until final success crowned the efforts of the builders and the completed tunnel

was opened up on Friday.

The credit for the idea of the tunnel belongs to Engineer W. H. Kennedy of the Western Pacific: the credit for the problem solved in the loop approaches to the tunnel on the western side be-longs to Engineer John T. Williams The completion of the tunnel makes possible the realization of the crossing of the Sierras by the Western Pacific at a height of 5.019 feet, and the completion of the entire road with a maximum grade of less than 1 per cent.

THE CRESCENT THEATER. Opposite K. O. B.; all week; "Pa Amongst the Girls," and "Ma Sees Him."

BUS PASSENGERS

Mrs. Thomas R. Hamer, wife of the Mrs. Thomas R. Hanier, wife of the congressman-elect from Idaho, is in town from St. Anthony, accompanied by Mrs. A. M. Boylen. The ladies are here for Christmas shopping, and are presented at the Vanyer.

J. E. Fogg, a prominent lumberman of Fremont county, Idaho, is at the Kenyon. Mr. Fogg was formerly a res-ident of Cache county, but for 20 years has made his home in Idaho. He re-ports business brisk in the lumber Mr. and Mrs. H. C. Anthony, of Bos-

ton, spent the day in Salt Lake on their way to the Pacific coast, the guests of the Kenyon hotel. Mr. Anthony is a large manufacturer of woolens at the Hub city. D. D. Houtz, a prominent Prove attorney, is registered at the Metropole.

W. H. Tluin, member of the state land board from Cache, is autographed at the Metropole.

Moses Thatcher and S. J. Jeppesen, of Logan, were guests at the Wilson yesterday. Mr. Thatcher is president of Thatcher Bros. bank at Logan, and was in the city on business William Bush, a well known

merchant of Lawrence, Kas., is visiting with friends in this city where he is well known. Mr. Bush is en route to southern California for his health.

Baby won't suffer five minutes with croup if you apply Dr. Thomas' Eclectric Oil at once. It acts like magic.

25 PER CENT DISCOUNT FROM THE START

TO CLOSE OUT THE LINE Dolls, Toys and Games: New goods bought direct on import. We must close out the line to make room for our increasing Book Trade. DESERET NEWS BOOK STORE, The Leading Book Concern 6 Main St.

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PILES Cured Quickly

Without Pain, Great Cost, Operation or Trouble in the Secrecy Of Your Own Home.

Trial Package By Mail, Free.

Every druggist carries Pyramid Pile Cure in stock. Why? Because pile sufferers buy it in such quantities that the druggist is compelled to supply the demand, or lose this class of patronage.

These little cones perform their duties so quickly as to be almost an over night relief or cure. night relief or cure.

Testimonials unsolicited come to us

daily of the great success Pyramid Plie Cure is making.

Cases of ten and fifteen years have been cured after a short time by these little healers.

No worry is necessary, the dread of pain and hospital and operating table

is removed.

Don't be skeptical, buy a box at once, and give yourself relief. It will not take months to prove their value, One or two applications is all the proof you

will need. In need. Any druggist, anywhere, will supply Any druggist, anywhere, will supply you, or if you prefer, send us fifty cents and we will send you a box by mail in plain drapper, or send us your name and address and we will send you a trial package by mail free. Address Pyramid Drug Co., 152 Pyramid Bidg., Marshall, Mich.

\$3.

HUNDREDS TAKE ADVANTAGE OF DRS. SHORES \$3 RATE People from every walk in life, crowd Drs. Shores' parlors every day-to secure treatment for their Catarrhal troubles at the unheard-of low rate of \$3 a month-not because it is a CHEAP TREATMENT—but because it is the BEST TREATMENT AT ANY PRICE—and now being given at practical cost in order to demonstrate Drs. Shores' wonderful power over Catarrhal Chronic diseases.

The Mistakes of Doctors Makes Business for the Specialist.

Doctors make more mistakes and do more experimenting than any other Profession—simply because they assume the tremendous task of trying to master the entire field of Medicine instead of MASTERING A SPECIALTY. They attempt too much and accomplish too little. That is where the GUESSING begins—and the sick pay for every guess.

Try This Experiment Yourself.

Let any one with a Chronic disorder GO TO TEN OF THE BEST PHYSICIANS they know of—and he is MORE THAN LIKELY TO GET TEN DIFFERENT OPINIONS on his case—and if by chance tive of the Doctors agree on the allment—THEY WILL PRESCRIBE FIVE DIFFERENT REMEDIES TO CORE IT. IS IT ANY WONDER THAT SICK PEOPLE LOSE FAITH IN DOCTORS GENERALLY?

There is No Economy in Employing an Amateur to Do an Expert's Work.

There is No Economy in Employing an Amateur to Do an Expert's Work.

The true Specialist is the man who is absolutely expert in a certain line of practice—who has had experience for years in that line and who does nothing else. That is Drs. Shores' position exactly. They have treated over 100,000 cases of Catarrh, Nervous Chronic and Private Diseases in the past 17 years—and have published more actual cures in the daily press than any 10 Doctors in the West, Ask the Postmaster what Doctors get the most mail—ask the Express Companies who ships out the most medicine—ask the Newspaper who has the largest practice—ask your Doctor who is the most reliable Specialists—ask the people who cures the most sick people—and you will understand WHY Drs. Shores' practice steadily grows and is larger than any or all their would-be competitors combined. You will understand WHY people are anxious to secure Drs. Shores' services—why their special \$3 a month rate for Catarth, Asthma, Hay Fever, Lung Trouble, and all complications of Catarrhal Chronic Diseases brings the erowde—It is because Drs. Shores' offer ACTUAL VALUE and more for your money. REMEMBER YOU can be treated until cured—all medicines free, for any Catarrhal Chronic aliments for the low rate of \$3 a month if you apply during December, But on January 1st, this rate will positively be withdrawn. Consultation and advice free to all for any diseases. Call or write.



We Also Cure By Mail

Write live out of town



DR. A. J. SHORES.

"Do you hawk to clear the throat?" "Is your Down there pain in front of "Is your throat dry in the morning" "Do you sleep with your would open?" mouth open? You can be easily cured now-don't let it run into THE BRONCHIAL TUBES.

THE BRONCHIAL TUBES.

When catarru of the head or throat is neglected or wrong-flly treated it extends down the windpipe into the bronchial tubes, and after awhile attacks the lungs. Quickly cured with little cost by Drs. Shores' famous treatment.

"Have you at cough?"

"Do you take cold easily?"

"Do you raise frothy materials?"

"Do you spit up little.

terials?"
"Do you spit up little cheesy lumps;"
"Do you feel you are growing weaker?"
Don't risk neglecting these warnings—stop the disease

DR. G. W. SHORES.

Do not despair because you live at a distance from the city. Drs. Shores now system of HOME TREATMEN' makes it easy to get expert advice and treatment at home. WRITE for their new symptom list and take advantage of the grand special offer, CONSULTATION FREE, whether you take treatment or not, the advice costs you nothing.

DO YOU HAVE CATARRH?

READ THESE SYMPTOMS AND SEE.
Many Forks Do Have Catarrh and Don't Know It.

THE HEAD AND THROAT. THE HEAD AND THROAT.
This form of catarrh is most common—resulting from neglected colds—quickly cured with little cost by Drs. Shores' Famous Treatment.
"Is your nose stopped up?"
"Does your nose discharge?"
"Is your nose sore and tender?"
"Is there pain in front of

OF THE EARS. Catarrh extends from the throat along the eustachian tubes int othe ears, causing partial or complete deafpartial or complete deaf-ness. Quickly cured with lit-tle cost by Drs. Shores

before it reaches the lungs

tle cost by Drs. Shores' famous treatment.
"Is your hearing failing?"
"Do your ears discharge?"
"Is the wax drying in your ears?"
"Do you hear better some days than others?"
"Is your hearing worse when you have a cold?"
Don't neglect this until your hearing is irreparably destroyed. destroyed.

OF THE STOMACH. OF THE STOMACH.
Catarrh of the stomach is usually caused by swallowing poisonous muscous which drops down from the head and throat at night. Quickly cured at lottle cost by Drs. Shores' famous treatment.

"Is there nausea?"

"Do you belon up gas?"

"Are you constipated?"

"By your tongue conted?"

"Do you bloat up after easting?"

"Is there constant bad taste in the mouth."

Now is the time to be permanently cured. Drs. Shores are curing hundreds every year.

WE TREAT AND CURE.

MEN-A SPECIAL DEPARTMENT FOR-MEN

Drs. Shores maintain a Special Department for the benefit of men—who through misfortune need the services of ABSO-LUTELY RELIABLE AND EXPERIENCED SPECIALISTS. We treat all forms of Contracted disorders, Specific Blood Poison, Prostate troubles. The necessity of this Department, whe re unfortunate sufferers may come with the assurance of honest dealings and expert treatment—is made plain by the presence in the city of various "Fake Medical Companies" and "Quack Institutes," where cheap hired Doctors and ignorant quacks endanger the health and rob the afflicted for worthless and often dangerous

For II years Drs. Shores have been known as STRICTLY RELIABLE SPE-CIALISTS, They do business under their own names, and offer you their ex-pert services on pratically your own terms—either small weekly or monthly payments as the cure progresses or you can arrange to PAY WHEN CUR-ED.

Drs. Shores' Prostatic Treatment a Real Discovery.

long since discovered that nearly all cases Drs. Shores long since discovered that, nearly all cases of so-called "Weakness" in men was due to enlargement or inflammation of the prostate gland. Drs. Shores' treatment for this trouble is original and exclusive—It is a LOCAL treatment—and cures where other methods entirely fail. You can have a practical demonstration of this wonderful treatment FREE and see for yourself HOW it cures, and why other treatments cannot cure. Consultation and Advice free and confidential for all diseases. Call or Write. All Medicines Free.

WE TREAT AND CURE.

CATARRH—Deafness, nose and throat troubles, eye and ear diseases, bronchial and lung troubles, asthma, stomach, liver and kidney diseases, bladder troubles, female complaints, chronic diseases of women and children, heart diseases, nervous diseases, chorea (St. Vitus' dance), rickets, spinal trouble skin diseases, sciatica and rheumatism, diseases of the bowels, piles, fistula and rectal troubles, goitre (or big neck), blood diseases, tape worm, hay fever, hysteria, epielpsy, insomnia, etc., and all curable nervous and chronic diseases. Prices and terms low and uniform, and can be arranged to suit your convenience.

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There is a great deal when it implies 45 years' experience in the Implies 45 years consistent of that is the experience we have had, and we give our patrons the benefit of that experience.

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Ask for it by name

Ever since A. D. 1666, when Tilly first compounded this highly efficient and reliable remedy, it has been sold in every civilized country. Such a strong and lasting endorsement can mean but one thing, Merit. Naturally, Gold Medal Haarlem Oil has many imitators. These imitations are worthless, often positively injurious. uvely injurious.

If you are troubled with Kidney, Bladder or Liver trouble, Dyspepsia, Billiousness or Gravel, take the Genuine Gold Medal Haarlem Oil and you will be relieved instantly—cured quickly. Look for the name "Gold Medal" on every bottle.

Capsules, box of 30, 25c. HOLLAND MEDICINE CO., Sole Importers, Scranton, Pa.



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