

DOLLARS STILL ROOSTING HIGH Efforts Being Made to Establish a Cause for the Panic Other Than Roosevelt.

ANDREW CARNEGIE'S IDEA "INHERENT TENDENCIES OF HUMAN NATURE."

New York, Dec. 22.—The financial markets last week were largely concerned with preparations for the coming annual settlements and operations in securities were for the most part in abeyance or under oppression. Transactions in stocks were to a great extent in professional hands and the pressure on the market was not acute.

Money Market Affected. The money market was affected in consequence, call money being higher. The time loan market continued almost normal, the supply of funds in that department being of the usual character.

Expert Opinion. Andrew Carnegie's assumption that commercial crises are the outgrowth of inherent tendencies in human nature, not to be confined by legislative restrictions, was in practical conformity with the views expressed by William Sherrin, manager of the New York clearing house.

Work of Reform. Another important contribution to the discussion of measures for correction was found in the exhaustive report of the special commission appointed by Governor Hughes to recommend the reform of New York bank and trust company laws.

Wrinkles and Crowfeet make the young appear old. Nervousness, worry or insomnia may cause these unsightly lines.

DIAMOND COAL Reduced to \$5.00 per ton. Sold only by CITIZENS' COAL CO.

Phil Klipple's Garage Shop Moved to rear 149 W. N. Temple St.

In the Eyes of the Wife Vienna Bakery bread is always the best. Ask your grocer.

Special Picture Sale. Midgley-Bodel Co., 33 East 1st South.

McCoy's livery, carriages and light livery. Both phones 81.

Uncalled-for suits and overcoats, \$10 and up. Daniels, 57 W. 2d South.

Special Picture Sale. Midgley-Bodel Co., 33 East 1st South.

Perfumery

In fancy boxes, is one of the nicest Christmas gifts that you could give. We have a very fine assortment. Prices from 25c up.

Cigars

Buy your friend a nice box of cigars. He will appreciate it. We have them also in Christmas packages.

GODBE-PITTS DRUG CO.

Phones, No. 140

SALT LAKE THEATRE

Four nights and two matinees, beginning with a Christmas Matinee at 2:30

ISABEL IRVING And an Exceptional Supporting Company, in the new play by Clyde Fitch.

The Girl Who Has Everything

Direction of Liebler & Co. Prices: Evening, 25c to \$1.50; matinee, 25c to \$1.00. Sale today.

Opheum THEATRE

ADVANCED VAUDEVILLE. ALL THIS WEEK.

La Scala Sextette, "Slivers & Siegrist. Geo. Wilson, Eva Mudge, Geiger & Walters, Two Vivians, Kindroms, Orpheum Orchestra.

Grand Theatre

Direction Pelton & Smutzer. C. W. Anderson, Res. Mgr.

TONIGHT All this week

A Wife's Secret

Next Attraction The Girl and the Stampede

Lyric Theatre

Tonight and All This Week. A Dramatization of Charles Reade's Famous Novel.

"FOUL PLAY"

Next week "A COWBOY'S HONOR."

AUDITORIUM

RICHARDS STREET.

If you would be graceful, learn to roller skate at Salt Lake's big rink.

Ladies taught free at all sessions.

General admission 10c.

Held's brass band afternoons and evenings.

Coilet Articles

AS XMAS GIFTS

Are more popular this year than ever. We show

Perfumes, Brushes, Military Sets, Manicure Sets, Shaving Sets, Mirrors,

Halliday Drug Co. State and First South.

Sure Cure Chilblain Remedy.

Never fails to cure any case of frostbite, these hot swollen patches that itch and itch, that seem to spring up in an hour and stay all winter unless promptly treated.

Special Picture Sale. Midgley-Bodel Co., 33 East 1st South.

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Uncalled-for suits and overcoats, \$10 and up. Daniels, 57 W. 2d South.

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HERALD MONDAY PRIZE PUZZLE

Free Theatre Tickets SEXEABENESTMSHTRP Free Skating Tickets

The above line of letters, if placed in their correct position, will form a phrase which occurs in one of the advertisements in these columns. All contestants making a correct answer to this puzzle, together with the name of the advertiser in whose advertisement the phrase occurs, will be given an equal show for the prizes.

HENAGER'S BUSINESS COLLEGE Day and Night Sessions. Attend the Best. 222 So. W. Temple St. Call or write for information.

Peter H. Riley. Joseph J. Olsen. See Our Line of Furniture Before Buying. The Riley Furniture & Repair Co., Repairing, Refinishing, Upholstering, Canning, Wiring, Etc. 32-34 Market St., Postoffice Place, Salt Lake City, Utah. Bell phone, 5145-Y; Ind. phone, 431.

KNIT GOODS THAT FIT. KNIT GOODS THAT WEAR. In every season of the year Are just the kind of goods we sell. Upon the merits we'll not dwell. You Know Them. Salt Lake Knitting Works, 88 Main St.

The Best Expressman Both Phones 235. Res. Ind. 10253. G. A. S. & TRANSFER Call us up for trunks and baggage.

The Furniture and Woodwork Should have a bright, glossy appearance at Thanksgiving time. An application of Hi-Gloss Polish makes the finish better than new. A large bottle for 35c. Better drop us a postal today. The Hi-Gloss Mfg. Co.

Is It Made of Gold? If it is, we make it. JOHN F. BOES, Jeweler and Diamond Setter. 259 So. Main. Salt Lake City.

DRUNKENNESS CURED. A positive and permanent cure for drunkenness and drug addictions. Branch parent house, Dwight, Ill. Correspondence confidential. KEELY INSTITUTE, 324 W. S. Temple St., Salt Lake City, Utah.

Estimate furnished on wiring and switch boards. Storage batteries charged. Shop, Bell phone 435-X. Res. Bell phone 1728-NY. COLES ELECTRIC CO., Dealers in all kinds of Electrical Supplies. Motor repairing and armature winding a specialty. Generators repaired and installed. Shop, 78 S. West Temple. Res. 524 Sixth avenue.

DR. J. B. KEYSOR, DENTAL PARLORS, 240 South Main St. Over Davis Shoe Store. Remember, when you come to our office you may be sure of being shown every kindness within our power, as we realize in doing this we not only gain your friendship, but that you will gladly recommend your friends to have us do their work. 259 So. Main. Salt Lake City.

REISER'S JEWELRY STORE, No. 12 East First South St. Established 1890.

Two Shopping Days The last opportunity to buy something nice in oriental novelties. Come today and tomorrow. WO SONG CO., 78 E. 3rd So.

SEND YOUR UPHOLSTERING To the firm with reputation for first-class work and square dealing. Samples and estimates on re-upholstering furniture submitted on request. Cushions made to order. Mattresses and springs repaired. SALT LAKE MATRESS & MFG. CO. F. EBERHARDT, President. 531-535 WEST THIRD SOUTH ST. BOTH PHONES 3299.

Clayton Music Co. LEADING MUSIC DEALERS. EVERYTHING KNOWN IN MUSIC. 109-111-13 S. Main St. Phones 328

FOR CHRISTMAS—Phone your orders to us. ICE CREAM, SHERBETS AND CANDIES Fresh every day. Prompt delivery. Any amount. 229 South State Street. Both phones, 2222.

Is Your Life Worth Insuring? Of course it is, and the BENEFICIAL LIFE INSURANCE COMPANY can give you the most advantageous contract for the least money. Call and let us explain our contract. Home Office, 16 East So. Temple.

WE DELIVER PROMPTLY THE BEST DOMESTIC COAL \$5.00 Per Ton. C. S. MARTIN COAL CO., Both 'Phones 520.

WESTERN FURNITURE CO. A New Furniture Store that will furnish your house from top to bottom. 254-256 So. State. Bell 'phone 1794-Y. Ind., 1625.

R. EITE CANDY CO. 72 South Main Street, Manufacturers of PUREST and SWEETEST CANDY IN UTAH. Ask your dealer for EITE.

"STYLENFIT" GLASSES Wear them. They combine style, comfort, fit and durability. Mc Donald's Rainbow Chocolates Scientific Fitting of Glasses. Repair Work a Specialty. 182 Main St., 303 Auerbach Bldg.

McDonald's Rainbow Chocolates 40c a package. Try them.

WE RAISE SALARIES "No one is poor that has time to spare for study." International Correspondence Schools, Local office, 74 W. 2d So., Salt Lake City.

HONORABLE EMPLOYEES Salary Loans Can be obtained from us YOUR CREDIT IS GOOD. Terms Lowest. Quick, Safe Methods. STAR LOAN AGENCY 507-5 Atlas Block. Bell 2580-K.

BETTER THAN GOLD Mines is an investment in a good business training. We offer the best of individual instruction in the business branches by experienced teachers, in light, airy, well-furnished rooms. Centrally located. Phone: Bell, 5129. Independent, 292. Call or write for full information if interested. UTAH BUSINESS COLLEGE, Jennings Block, 21 West First South

BOWERS JEWELER REMOVED 73 Main St.

UNKNOWN EYE DEFECTS. Many people have defects of which they are unconscious, and while they suffer no inconvenience or pain, they should wear glasses for the sake of their future eyesight. J. H. KNICKERBOCKER, O. D., Practical Optician, 143 Main Street.

New and Second Hand Furniture. New Furniture Exchanged for Second-Hand Goods. Cash Paid for Household Goods. WASHBURN FURNITURE CO., 35 West First South, White Front. Phone: Ind., 1156; Bell, 1561-Z.

ALFRED SORENSEN, Expert Watch & Jewelry Repairing. Diamonds, Watches, Jewelry. 64 E. 2d So. St.

AMBALL'S VAN & STORAGE COMPANY. 19 W. 1st So. St.

Moving Packing Shipping ALEXANDER-DIBBLEE CO., OPTICIANS, 231 Atlas Block, Salt Lake City, Utah

DECORATE YOUR HOME. We will sell you in quantity to suit choice selections from our 1907 Calendar Samples. Globe Advertising Novelty Co., 23 West Second South.

B. C. MORRIS FLORAL CO., The Best of Everything in Flowers. 52 East Second South.

TEDDY FOLDERS \$3.00 Per Dozen. HUTCHINGS & GRIFFITH, 46 East Brigham St.

WASHBURN FURNITURE CO., 35 West First South, White Front. Phone: Ind., 1156; Bell, 1561-Z.

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FREE Admission to the The Santa Claus Sale Show

IN THE BASEMENT

One Ton Candy Big Grab Circus Given Away

To mothers making purchases in the Basement Monday and Tuesday evenings.

Prizes as high as \$10.00 values. Nothing less than 25c values.

10 CENTS A GRAB.

People's Cash Store

Basement—Big Sale

BARGAINS IN FURS

Our large stock of manufactured Furs, the latest of styles and fashions, will be sold for the next 10 days only at prices that will astonish you. 33 1-3 per cent off on everything in our large stock. Take advantage of this grand offer and see our prices before you buy. A small deposit on any of your purchases will secure your furs for you from now until Christmas.

R. STENZEL FUR CO.

79 Third South, Corner State.

Bath Robes at Half Price

Smoking Jackets and Lounging Robes at... 1-3 Off

W. E. FIFE CO. 166 Main Street

Successors to Brown, Terry & Woodruff Co.

HEAT

In the Right Place At the Right Time

That's it—where you want it—when you want it—and if you only knew how easy it is to carry from room to room—and how much cheery comfort you can have with a

PERFECTION Oil Heater

(Equipped with Smokeless Device)

You would no longer be without one. "No smoke—no smell"—this is the Perfection maxim. Because the smokeless device is smokeless you can have direct, glowing heat from every ounce of oil. Brass font holds 4 quarts—burns 9 hours. An ornament anywhere—finished in japan and nickel. Every heater warranted.

The Rayo Lamp will give added pleasure to your magazine or paper—it gives a brilliant, steady light. Equipped with the latest improved central draft burner. Made of brass, nickel plated. Every lamp warranted. Write our nearest agency for descriptive circular if you don't find the Perfection Oil Heater or Rayo Lamp at your dealer's.

CONTINENTAL OIL CO. (Incorporated)

FOR SALE

Salt Lake City Coupon Paving Warrants (In \$500.00 and \$1,000.00 denominations) bearing 6 per cent interest. Redeemable in ten annual payments. A safe, conservative and paying investment, especially desirable for small investors.

P. J. MORAN,

BOARD OF TRADE BLDG., CITY.

IF STORES WILL NOT TRUST

Those who have bills against for collection, which we cannot collect on demand, stores will not have so many bills to collect. Our Rating Books and special Report System tell the stores of all those people; also of all the good people to credit.

MERCHANT'S PROTECTIVE ASSN.

Scientific Collectors of Honest Debts.

7-73-93-94-97-98-99 and 100 Commercial National Bank Bldg., Salt Lake City. FRANCIS G. LUKE, Gen'l. Mgr. "Some people don't like us."

IF IT HAPPENS IT'S IN THE HERALD.