



Why not let us advance you enough money to pay all your small bills?

Then you will have only one month instead of three or four, and besides it will keep your credit good where you trade.

We advance money in any amount on Pictures, Furniture, Horses, Wagons, etc., and leave them in your possession.

The payment can be adjusted to suit your income and you get a rebate if you pay your account before it is due.

We transact business in a strictly confidential manner and will be glad to explain anything you do not understand.

HAMMOND LOAN & GUARANTEE CO.

145 So. Hohman St.
Open Monday, Tuesday and Saturday evenings.
Phone 267.



There Is Comfort

WHEN A MAN'S SALARY STOPS through sickness, failure of his employer, or a suspension of business, to feel that you have something to fall back on in your hour of trouble.

Put a small amount each week in a good, reliable savings bank, like the

Citizens' German National Bank

ONE DOLLAR STARTS A SAVINGS ACCOUNT

TIME TABLE

THE CHICAGO, LAKE SHORE & SOUTH BEND RAILWAY CO.

Trains for GARY, HARBOR JUNCTION, EAST CHICAGO, MICHIGAN CITY, SOUTH BEND and all intermediate points leave HAMMOND:

** 5:10 A. M.	** 3:20 P. M.
** 6:10 A. M.	** 4:10 P. M.
** 6:50 A. M.	** 4:50 P. M.
** 7:30 A. M.	** 5:30 P. M.
** 8:10 A. M.	** 6:10 P. M.
** 8:50 A. M.	** 7:10 P. M.
** 10:50 A. M.	** 7:50 P. M.
** 11:50 A. M.	** 9:00 P. M.
** 12:30 P. M.	** 10:10 P. M.
** 1:10 P. M.	** 11:30 P. M.
** 2:10 P. M.	

*Limited train stops at Gary, Harbor Junction, East Chicago, Miller, Dunes Park, Michigan City, Hudson Lake and New Carlisle ONLY.

**Hammond and Gary ONLY.

***Local trains Hammond and South Bend.

H. U. WALLACE,

General Manager

THE TIME TO BUY Real Estate HAS NOW COME

Owing to returning prosperity and the revival of business, the demand for Real Estate is increasing. Property bought now will look cheap in a short time. We still have choice building and business lots on the North, East and South Sides, for sale at Bargain Prices and Easy Terms

GOSTLIN, MEYN & CO.

92 STATE ST.

HAMMOND

GAS IRONS! REGULAR PRICE \$4.00

THIS WEEK \$1.50

South Shore Gas & Electric Co.
PHONE 10 147 SOUTH HOHMAN STREET

HIGH SCHOOL TIDINGS.

In order to accommodate the teachers in getting out the report cards, school was dismissed at 3:30 p. m. Whether this accommodation will help the grades on the cards is yet to be learned, but anyway it made a hit with both teachers and pupils.

Rev. Smith had charge of opening services yesterday morning. He spoke on profanity, as existing among the small people of Hammond. High school students were not included in the ones that he spoke about. He also spoke on the self-control taught by athletics and remarked that the highest degree of self-control is to control the tongue. He was heartily applauded, which showed that the high school is glad to have him give them a lecture.

The football game that was to be played with Laporte at Hammond has been cancelled. Michigan City will be taken instead.

Miss Eichorn and Miss Ibach are changing about in playing the music for marching. One plays at noon and the other for dismissal in the afternoon.

Coach Alee put the school team through a stiff practice last night by lining up against the scrubs. He will continue doing this for the next two nights. This will greatly strengthen the line. The scrubs have a regular team now and a stiff game takes place each night.

Mr. McElroy and the president of the comedy company selected the committee to look over plays, which would probably be suited to the company. Those people are Harry Booth, Irene Parsons and Julius Meyn.

In picking the stars from Hammond, in Saturday's game, the South Bend people forgot to add Atwood and Ebert to their list. But, nevertheless, we know they helped a little.

Alfred Hamer is at his home on the north side with typhoid fever.

My, but the second team is "swelled on themselves." A new and special set of signals for them. Looks as though the varsity had better hurry.

Miss Grace Bridge was a South Bend visitor last Saturday. Grace was visiting Miss Laura Harris. They both attended the game, and everybody says they helped a little.

Exempt in five studies: Hazel La Rue, John Rhind, Robin Amoss, Bernice Ostrowski, Nellie Hathaway, Fern Sprague.

Exempt in four studies: Fred Ebert, Simon Kooy, Elmer Phillips, Margaret Wilcox, Philip Bardsen, Rice Jarnicki, Herbert Millies.

Exempt in three studies: Tom Blair, Alice Hess, Arthur Bodegraven, Margaret Suter, Harry Booth, Mae Hartley, Carl Bauer, Julius Meyn, Walter Jarnecki, Rube Minard, Claudia Schreiber, Little Schreiber, Merle Amoss, Mable Carr, Elliot Conroy, Vera Delong, Adam Ebert, Harry Jones, Norma McGrath, Donald Sparling, Clarence Thompson, Kathryn Trimble.

Exempt in two studies: Will Atwood, Mae Hartley, Irene Parsons, William Whitaker, Lida Muenich, Ferrol Dickover, Edwin Fredrick, Clara Holland, Mable Van Bodegraven, Bessie Southack, Margaret Bowen, Bernard Plum, Bernard Gavit, Muriel Jewett, Amella Dibos, Elizabeth Edwards, Roland Fox, Hazel Morarity, Ella Peterson, Myrtle Ripley, Lillie Robbins, Marie Robbins, Esther Schroeder, Anna Schneider, Emily Southworth, Benjamin Yalowitz.

Grace made a noise like Hammond all the way through.

Elkart defeated Michigan City last Saturday, 21 to 6, and then to think they have to get it again when we play them. Poor Michigan City.

Bill Atwood left the fellows last Saturday night after supper and never showed up until the car was underway and about a mile out of town. Bill says he was looking after some real estate. Everybody crossed their fingers and said they believed it.

William Mettler is very ill with typhoid fever. He has just undergone an operation for appendicitis and is slow in recovering.

It is very interesting to hear Miss Eichorn and Miss Elchorn discussing whose turn it is to play the march music.

Summers' pharmacy honored the high school last week by giving them a number of valuable medical articles. These will be taken along on all the trips and will prove very beneficial.

Mr. Leaming had charge of the opening exercises this morning. He played Chopin's "Polonaise," which was highly appreciated.

The monthly exemptions have been read and are published here below. The three highest averages of each class are: Seniors—Hazel La Rue, 95.6; Simon Kooy, 91.8; Juniors—John Rhind, 95.4; Elmer Phillips, 91.2; Margaret Wilcox, 90.4. Sophomores—Ferne Sprague, 90.9; Philip Bardsen, 89.8; Rice Jarnicki, 92.5; Kathryn Trimble, 92.3; Herbert Millies, 91.8; Vera Delong, 91.8; Mable Carr, 91.8.

Exempt in five studies: Hazel La Rue, John Rhind, Robin Amoss, Bernice Ostrowski, Nellie Hathaway, Fern Sprague.

Exempt in four studies: Fred Ebert, Simon Kooy, Elmer Phillips, Margaret Wilcox, Philip Bardsen, Rice Jarnicki, Herbert Millies.

Exempt in three studies: Tom Blair, Alice Hess, Arthur Bodegraven, Margaret Suter, Harry Booth, Mae Hartley, Carl Bauer, Julius Meyn, Walter Jarnecki, Rube Minard, Claudia Schreiber, Little Schreiber, Merle Amoss, Mable Carr, Elliot Conroy, Vera Delong, Adam Ebert, Harry Jones, Norma McGrath, Donald Sparling, Clarence Thompson, Kathryn Trimble.

Exempt in two studies: Will Atwood, Mae Hartley, Irene Parsons, William Whitaker, Lida Muenich, Ferrol Dickover, Edwin Fredrick, Clara Holland, Mable Van Bodegraven, Bessie Southack, Margaret Bowen, Bernard Plum, Bernard Gavit, Muriel Jewett, Amella Dibos, Elizabeth Edwards, Roland Fox, Hazel Morarity, Ella Peterson, Myrtle Ripley, Lillie Robbins, Marie Robbins, Esther Schroeder, Anna Schneider, Emily Southworth, Benjamin Yalowitz.

Stocks, Grain and PROVISIONS

Latest Events in the Markets

Special Wire to The TIMES

NEW YORK STOCK MARKET LIVE STOCK MARKET.

Open High Low Close
Atchison 125 126 125 125
Am Sugar 132 132 132 132
Am Car. 89 89 89 89
Am Copper 75 75 75 75
Am Locom. 46 46 46 46
Anaconda 43 43 43 43
Ancon. 42 42 42 42
Brook. R. T. 49 49 49 49
Ces & O. 42 42 42 42
C. F. & I. 35 35 35 35
C. & P. Co. 178 178 178 178
C. & N. N. 128 128 128 128
Central. 139 139 139 139
L. & N. 108 108 108 108
L. & N. & W. 107 107 107 107
Mo. Pacific 54 54 54 54
Nat. Gas 83 83 83 83
N. Y. Cent. 104 104 104 104
N. Y. Pacific 105 105 105 105
Ont & W. 40 40 40 40
Ore. 95 95 95 95
Pennsyl. 123 123 123 123
Rock. Ind. 22 22 22 22
Do. Ind. 78 78 78 78
Do. Ind. 20 20 20 20
Do. Ind. 47 47 47 47
Do. Ind. 104 104 104 104
Do. Ind. 104 104 104 104
Do. Ind. 104 104 104 104
Money closed 1/4 per cent. Total sales, \$32,400.

Union Stock Yards, Oct. 7—Hogs, 24,000 head, live, average, \$2.90; market, \$2.75; heavy, \$2.60; rough, \$2.60.

Cattle receipts, 20,000; market, 1/4 lower; Sheep receipts, 24,000; market strong.

Hogs 5,000 5,000 5,000 5,000
Union Stock Yards, Oct. 7, 9:30 a. m. Live, dead, dressed, 17,000 head. Light, \$2.75; heavy, \$2.65; rough, \$2.60.

Sheep 1,000 1,000 1,000 1,000
Market, 1/4 lower; Sheep strong.

Cattle 1,000 1,000 1,000 1,000
Market, 1/4 lower; Sheep strong.

Sheep 1,000 1,000 1,000 1,000
Market, 1/4 lower; Sheep strong.

Cattle 1,000 1,000 1,000 1,000
Market, 1/4 lower; Sheep strong.

Sheep 1,000 1,000 1,000 1,000
Market, 1/4 lower; Sheep strong.

Cattle 1,000 1,000 1,000 1,000
Market, 1/4 lower; Sheep strong.

Sheep 1,000 1,000 1,000 1,000
Market, 1/4 lower; Sheep strong.

Cattle 1,000 1,000 1,000 1,000
Market, 1/4 lower; Sheep strong.

Sheep 1,000 1,000 1,000 1,000
Market, 1/4 lower; Sheep strong.

Cattle 1,000 1,000 1,000 1,000
Market, 1/4 lower; Sheep strong.

Sheep 1,000 1,000 1,000 1,000
Market, 1/4 lower; Sheep strong.

Cattle 1,000 1,000 1,000 1,000
Market, 1/4 lower; Sheep strong.

Sheep 1,000 1,000 1,000 1,000
Market, 1/4 lower; Sheep strong.

Cattle 1,000 1,000 1,000 1,000
Market, 1/4 lower; Sheep strong.

Sheep 1,000 1,000 1,000 1,000
Market, 1/4 lower; Sheep strong.

Cattle 1,000 1,000 1,000 1,000
Market, 1/4 lower; Sheep strong.

Sheep 1,000 1,000 1,000 1,000
Market, 1/4 lower; Sheep strong.

Cattle 1,000 1,000 1,000 1,000
Market, 1/4 lower; Sheep strong.

Sheep 1,000 1,000 1,000 1,000
Market, 1/4 lower; Sheep strong.

Cattle 1,000 1,000 1,000 1,000
Market, 1/4 lower; Sheep strong.

Sheep 1,000 1,000 1,000 1,000
Market, 1/4 lower; Sheep strong.

Cattle 1,000 1,000 1,000 1,000
Market, 1/4 lower; Sheep strong.

Sheep 1,000 1,000 1,000 1,000
Market, 1/4 lower; Sheep strong.

Cattle 1,000 1,000 1,000 1,000
Market, 1/4 lower; Sheep strong.

Sheep 1,000 1,000 1,000 1,000
Market, 1/4 lower; Sheep strong.

Cattle 1,000 1,000 1,000 1,000
Market, 1/4 lower; Sheep strong.

Sheep 1,000 1,000 1,000 1,000
Market, 1/4 lower; Sheep strong.

Cattle 1,000 1,000 1,000 1,000
Market, 1/4 lower; Sheep strong.

Sheep 1,000 1,000 1,000 1,000
Market, 1/4 lower; Sheep strong.

Cattle 1,000 1,000 1,000 1,000
Market, 1/4