



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

Then you will have only one payment to make once a month. Instead of three or four, and besides it will keep your credit good where you trade.

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

The payment can be adjusted to suit your income and you get a rebate when 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 237.



### 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 savings bank, in a good, reliable savings bank, like the

Citizens' German National Bank  
One dollar starts a savings account.

# BAKER REPLIES TO THE DEMOCRATIC CHAIRMAN

Answers Plea For Coin and Asks a Few Pertinent Questions Regarding the Revival of Business Which He Expects.

Rochester, Ind., Oct. 19.—Ananias Baker, ex-representative from Fulton county, in reply to an appeal from the Democratic national committee, has replied by asking Moses C. Wetmore, chairman of the national finance committee, if he will please have Mr. Bryan tell us at once what factories will start up if he is elected that would not start up if Mr. Taft is elected.

The letter from the democratic national committee not only asks Mr. Baker, but incloses subscription blanks which he is asked to have his friends sign, the blanks calling for pledges of from \$5 to \$100. Mr. Baker's reply to the national committee is as follows:

"Your long letter of Oct. 1, together with blank to fill out for \$100 donation to help elect Bryan and Kern, received and noted.

"Well do I remember of helping to elect a democrat in 1892, and it cost me thousands of dollars. I had a lot of lumber piled up over this country, and much of it rotted in stack for me on account of the Wilson-Gorman act. Just the same condition you are trying to bring on again.

"I voted for Mr. Cleveland for his claim for sound and honest money, as he was right on that proposition, but I was always a protective tariff man and so voted for a republican congressman.

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

G. W. HUNTER  
AUTOMOBILE GARAGE  
Compressed Air FREE  
Bower Gasoline System  
51 S. Hohman Street  
Phone 123. Hush Block, Hammond, Ind.

## 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.

\*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

Effective Sunday, September 6, 1908.

### GOSTLIN, MEYN & CO.

OFFER THE FOLLOWING BAR-  
GAINS IN REAL ESTATE.....

Cottage on Wilcox Street . . . . .	\$750
Cottage on Logan Street . . . . .	\$650
Story and one-half house on Michigan Avenue near Library . . . . .	\$1300
Several desirable homes in Franklin's Addition south of Conkey Ave., at prices varying from \$1400 to . . . . .	\$2300
For Sale on Easy Terms	

Numerous Parcels of Income Producing Property  
Very Attractive as an Investment

**GAS IRONS!** REGULAR  
PRICE \$4.00  
THIS WEEK \$1.50

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

Articles of Incorporation.  
Articles of incorporation have been filed at the office of secretary of state for the following companies:

Memphis Creamery Association.

Memphis, capital, \$5,000; directors, Joseph J. Hawes, Henry Monk, Henry Treloar, Samuel Williams, William Elrod, Edgar Herron and Zach Young.

American Filler Company, Vincennes;

capital, \$10,000; to deal in egg case filters, egg cases, etc.; directors, A. M. Shepard, H. B. Davidson and R. S. Vlets.

Notice to All Cats.

A cat belonging to Mrs. Jones has

caused great annoyance to the small boys of the neighborhood by killing

some of their pets, so they decided to

set a trap for it. Dwight, a little boy

of seven, with a very tender heart,

was afraid some innocent cat would

suffer, so printed the following notice

and pinned it on the trap: "This is

for Jones' cat only."

Bulwark of Civilization.

Some one calls the mirror "the bulwark of civilization," and declares that it has done more for the world than the steam engine or the sewing machine. It makes women happy, because they can see themselves as others think they are, and it is a warning to the man who has been indulging in too much dissipation.

Weather Man—Extreme northwest, 20 to 45 degrees, generally snowing, 25 to 35 to 54; rain, west, 24 to 54; generally cloudy, rain, Nebraska; southwest, 46 to 10; Ohio valley, 46 to 60, generally clear.

Michigan, Wisconsin, Indiana—Increasing cloudiness, probably showers tonight, continued warm.

Indiana, Lower Michigan—Fair and warm tonight; increasing cloudiness tomorrow.

Missouri, South Dakota—Showers to-night, 40 to 50 degrees.

North Dakota, Montana—Rain, or snow tonight and tomorrow; cold front to-night.

Wyoming, Colorado—Cloudy, rain, or

snow to-night; cold front to-night.

Utah, Colorado—Cloudy, rain, or

snow to-night; cold front to-night.

Arizona, New Mexico—Cloudy, rain,

or snow to-night; cold front to-night.

California—Cloudy, rain, or snow to-

night; cold front to-night.

Florida—Cloudy, rain, or snow to-

night; cold front to-night.

Holiday Without the Family.

If the man is paterfamilias, it is

wise for him to take his holiday alone.

In the most amiable and united families there are occasional moments of asperity. In such cases

the holiday taken alone—mitigated by regular correspondence—is the ideal method, good alike for pater and

familias. There is no selfishness in such a holiday.—Court Journal.

WEATHER FORECAST.

Stocks, Grain and PROVISIONS

Latest Events in the Markets

Special Wire to The TIMES

THE TIMES

### NEW YORK STOCK MARKET

LIVERPOOL MARKET

LIVERPOOL, Oct. 20.—Wheat opened

steadily to 14d up; corn opened quiet, un-

changed.

Liverpool, Oct. 20, 1:30 p. m.—Wheat,

14d lower to 14d higher; corn, un-

changed.

Liverpool, Oct. 20.—Wheat closed

quiet, 14d lower to 14d higher; corn

closed quiet, unchanged.

### GRAIN MARKET.

Chicago, Oct. 20.—Carlets today:

Wheat, 194, 65; 210; corn, 249, 86; 223;

oats, 221, 30; 209, 76.

Chicago Oct. 20.—Clearances today:

Wheat and flour, 242,000 bu; corn, 61,

000 bu; oats, 2,000 bu.

Chicago Oct. 20.—Estimates tomorrow:

Wheat, 194; corn, 239; oats, 129; hogs, 32,000 head.

Primary Markets.

Receipts. Ship.

Wheat, today . . . . . 1,250,000

Last week . . . . . 1,245,000

Last year . . . . . 1,265,000

Corn, today . . . . . 178,000

Last week . . . . . 250,000

Last year . . . . . 265,000

Barley, today . . . . . 84,000

Last week . . . . . 86,000

Last year . . . . . 86,000

Northwest Cars.

This wk. Last wk. Last Yr.

Duluth . . . . . 264 600 526

Minneapolis . . . . . 485 284 205

Chicago . . . . . 194 87 155

HEARD ON THE BOURSE.

Wheat opened steady to 3c higher

on covering by pit shorts, but the ad-

vance met free sales by Chapin, Log-

& Love and prices down to 3c lower

last night. General commission trade

limited. Corn opened a shade higher

on prospects of general rains over the

belt, but eased back to about where it

closed last night.

Oats opened steady to 3c lower.

Free selling by Huberd Warren and

Wagner dislodged a number of longs

and staved stop loss selling. Buckley

best buyer at decline of 3c for May.

Provisions easy on lower hogs, but

good commission support at slight de-

cline. Not much pressure on market,

especially on lard.

Finley, Barrell & Co.—A very ma-

terial improvement in both domestic

and export demand is necessary in or-