



## WHERE ARE YOU?

WERE YOU OUT OF WORK, BEHIND WITH YOUR ACCOUNTS, AND HAD NO HOPE OF EVER GETTING OUT OF THE 'HARD TIMES' YOU HAD.

## ARE YOU OUT?

IF YOU LET US GET YOU OUT AND PLACE YOU BEYOND HARD TIMES. Let us loan you from \$100.00 to \$200.00 on your Furniture, Piano, Horse and Wagon or whatever Personal Security you have. We have the LOWEST RATES AND EASIEST TERMS THAT ARE NOW OFFERED. We will have you repay same in Weekly, Bi-Weekly or Monthly Payments to suit your income.

Pay up your outstanding bills, and confine all your debts in one place and see how much easier it is for you to get along and be rid of the Worry that you had.

Our Plans are the best now offered and a look into them will convince you that we are here for your benefit and success. We make no distinctions among people, charging rates as \$60.00 or \$25.00 at 60c per week for 50 weeks, as such methods are deceptive and we can prove up such methods.

Our Methods are the most up-to-date and business like that are offered. We will loan you any amount of Money will cost you and give you a Contract that is Fair and Square from Start to Finish. See us in confidence.

Do you own another Loan Company and dissatisfied with their High Rates and Treatment? Let us in and we will take your Loan up and give you more Money besides, coupled with the Lowest Rates and Easiest Terms now offered.

## LOANS MADE

IN

HAMMOND, WHITING,  
EAST CHICAGO, GARY,  
INDIANA HARBOR, HEGEWISCH  
BURNHAM & WEST HAMMOND.PRIVATE OFFICE.  
CONFIDENTIAL and COUR-  
TEOUS TREATMENT.DEAL WITH THE ONLY  
SQUARE DEAL COMPANY.

\$10.00 to \$200

## Calumet Loan Company

LARGEST AND MOST RELIABLE COMPANY IN THE CALU-  
MET DISTRICT.

Room No. 212 Hammond Bldg., Phone 323 Hammond, Ind.

Open every evening. Phone, write or call. Open every evening.

Today's  
Munni-  
grams

The Market Place of the Munnimakers Makers Good to the Buyers or it Couldn't Make Good to the Sellers.  
Good Value—Fair Treatment—and a SQUARE DEAL  
FOR THE READERS AS WELL AS THE ADVERTISERS.



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The Other End  
Of It.

Get this straight. It is the secret of getting rich. You can make just as much money by buying when the right thing is offered cheap as you can make by selling when people are eager to buy. And remember—finding a position, or hiring help is really a form of buying and selling, like buying and selling goods or any other kind of value. To buy to best advantage, keep a sharp watch every day, in the Market-place of the Munnimakers. The advertisers are eager to sell, or they wouldn't be advertising. Look sharp through the little classified ads. in the TIMES, and you will be astonished to find how often you can pick up big values for little money.

Dear Mr. Munnimaker,  
c/o The TIMES Classified Columns.  
Through a little Munnimaker Classified Ad. in The  
TIMES, I keep my hands busy on special orders.

Manufacturer.

Write Mr. Munnimaker, care of The TIMES, or phone him at No. 111, whenever you want anything.

## MALE HELP WANTED

WANTED—100 laborers for railroad work in Minnesota; wages \$1.50 per day to start with, but will be \$1.50 more before end of month. Apply 166 Murray st., Hammond and see foreman.

WANTED—good milling worker for general truck farm, call A. Weller, Munster, Ind. Phone 2913 Hammond. 8-2-31

WANTED—Railway mail clerks, post office clerks, carriers; examinations in Hammond Nov. 17; preparation free. Franklin Institute, Dept. 34D, Rochester, N. Y.

WANTED—Six room house and lot, call at 105 Ash street right on Ash st., side of Alley near Oak St., Hammond, Ind.

FOR SALE—One McCormick mower; 1 McCormick 2-horse rake, nearly new. Inquire at Calumet Park Stock Yards, G. E. Clark. 30-6

FOR SALE—Monarch typewriter; 1903 model; in first class condition; or to exchange for something of value. Address S. P. Lake County Times. 29-11

FOR SALE—Handsome red baby carriage; latest style and nearly new; cost \$35; will sell for \$15. Address R. L. Lake, Lake County Times. 27-11

FOR SALE—Square piano in good condition, \$25; easy payments if desired. Straube Piano Co. Take S. Hohman st. car. 27-11

FOR SALE—Acreage tracts just west of Glen Park on new Michigan-Crown road; 130 acres with buildings \$4,000; 40 acres \$6,000; also other farm lands. Inquire of owner, Herman E. Sasse, Crown Point, Ind. 26-11

FOR SALE—Maxwell runabout; in fine condition, new tires top, newly painted; \$75 if taken this week. Hammond Garage, 74 S. Hohman st.; phone 145. 21

FOR SALE—Store with living room and flat; 70 front front; cheap. Richard Hahlweg, tailor, 291 S. Hohman st. 21

FOR SALE—Mosler safe; 5 feet high, 3 feet wide, inner door, bankers' safe; a bargain. L. L. Morris, 3119 Michigan, Indiana Harbor. 19-11

FOR SALE—Cheap, 3-drawer National cash register; almost new; with check printing attachment; cash on easy payments. Otto C. F. Seehausen, Indiana Harbor Ind.; phone 35. 12-11

FOR EXCHANGE—Candy wheel and paddles for bull pup. Address A. E. Lake County Times. 2-11

FOR EXCHANGE—What have you to exchange for 2-story house and 30 lots in town of 2,000 population; 35 miles south in the good outbuilding town of Greenup, Ohio. In town where there is plenty of work. Will exchange all or any part. Address M. S. care Times. 30-11

FOR EXCHANGE—One new victor phonograph with brass horn; case and 20 records, towards a horse and buggy; will pay some difference. Address J. T. care Lake County Times. 23-11

FOR EXCHANGE—Paperhanging for a horse. Address R. S. Times. 25

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