TRY A 10 WORD WANT AD

Two Times in Both Morning and Evening Papers for 15 Cents

If You Have a Telephone, Phone Your Advertisement to Us. If you have a room for rent, if you need a house girl, or if you want to sell a house or lot, or trade your farm for city Property, frequently you can turn the trick with a 10 word ad two times.

RATE —1 Cent a Word for the First Insertion in Both Papers and ½ Cent a Word for Each Insertion Thereafter

One Insertion Constitutes the Printing of an Advertisement in Both the Morning and Afternoon Editions.

HEAVY RAINS INCERASE FLOOD DANGERS AGAIN

GALVESTON, Texas, Dec. 13.—It is raining heavily again Saturday in the flood stricken district and the flood waters from the Brazos and Colorado rivers inundated several more towns.

Relief trains rushing to the stricken area were halted because of the bad conditions of the railroads and thousands of refugees encamped on the elevated lands are in danger of starvation as well as death from exposure. The town of Anchor is under ten feet of water while from six to eight feet of water are rushing through other towns.

Many houses are being carried carried away.

REFUSES CHANGE OF VENUE

PHILADELPHIA, Dec. 13.—The U. S. circuit court of appeals here today affirmed the decision of the district court in refusing to allow a change of venue to Frederick Brown, a Negro, charged with committing a murder in South Carolina, several years ago. Arguing that reported utterances of Gov. Blease showed that a Negro could not get a fair trial in that state, counsel for Brown fought against the requisition approved by Gov. Tener, in both the state and federal courts.

NEW YEAR LICENSES.

NEW YORK, Dec. 13.—Mayor Klein Friday anounced he would issue all night liquor licenses to saloons and restaurants for New Year's eve, which is the merriest, maddest night of the entire year in New York. From a bacchanalian standpoint the celebration this year promises to be a great success. Only twenty all night licenses were issued last New Year's eve by Mayor Gaynor.

REAL ESTATE TRANSFERS

From the Records of the Indiana Title & Loan Co.

Jacob Giersz and wife to George Pravet and wife, lot 83 Linden place add., $1.

Inez Shatto and husband to James C. Abbott and wife, lot 120 Roseland park, $400.

John A. Hibberd and wife to Jerome A. Webster, lot 1 Hine & Fisher's sub., $1,000.

William F. Daub and wife to Eli F. Seebirt and Daniel D. Schurtz, a tract of land in Greene township, $1.

Herbert D. Warner to Daniel D. Schurtz, lot 3 Kemble's add., $200.

CANADIAN HOLIDAY EXCURSIONS GRAND TRUNK RY. SYSTEM.

Tickets sold Dec. 20, 21, 22, 23. Return limit Jan. 12th. Ask us for particulars. Phones, Bell 93, Home 5093. C. A. McNutt, passr. Agent.—Advertisement.

TRY NEWS-TIMES WANT ADS

NOTICE OF ADMINISTRATION.

Notice is hereby given, that the undersigned has been appointed by the clerk of the Circuit Court of St. Joseph County, State of Indiana, administrator with the will annexed of the estate of Eliathyne Petrie, late of St. Joseph County, deceased. Said estate is supposed to be solvent.

AMERICAN TRUST CO.,
Administrator with Will Annexed.
Dec. 13, 1913.

NOTICE OF FINAL ACCOUNT.

Estate of Adam Kern.

By direction of Edward Kern, executor of the estate of Adam Kern, late of St. Joseph County, in the State of Indiana, deceased.

Notice is hereby given to the heirs, legatees and devisees of said decedent, and all other persons interested in said estate, that said executor has filed in this court his account and vouchers for the final settlement of said estate, and they are therefore hereby required to be and appear in said court on the 9th day of January, 1914, when the same will be heard, and make proof of their heirship, or claim to any part of said estate, and show cause if any there be, why said account and vouchers should not be approved.

Witness, the clerk and the seal of the St. Joseph Circuit Court at South Bend, Indiana, 13th day of December, 1913.

FRANK P. CHRISTOPH, Clerk.

NOTICE OF ADMINISTRATION.

Notice is hereby given that the undersigned has been appointed by the Clerk of the Circuit Court of St. Joseph County, State of Indiana, Administrator of the Estate of August Van Hecke, late of St. Joseph County, deceased.

Said estate is supposed to be solvent.

RAYMOND MONHAUT, Adm'r.
Nov. 29, Dec. 6, 13.

NOTICE OF PETITION TO SELL REAL ESTATE.

State of Indiana, }
St. Joseph County, } ss.
St. Joseph Circuit Court.
November Term, 1913.

George Ford, Administrator of Garritt Hubbard, Absentee, deceased, vs. Noah Hubbard, William Hubbard, Mary Parker, Sarah Anderson.

To Noah Hubbard, William Hubbard, Mary Parker and Sarah Anderson. You are hereby severally hereby notified that the above named petitioner as administrator of the estate aforesaid, has filed in the circuit court of St. Joseph county, Indiana, a petition making you defendants thereto, and praying therein for an order and decree of said court authorizing the sale of certain real estate belonging to the estate of said absentee decedent, and in said petition described, to make assets for the payment of the debts and liabilities of said estate; and has also averred in said petition that you and each of you, except the defendant, Sarah Anderson, are non-residents of the state of Indiana and that said petition, so filed and which is now pending, is set for hearing in said circuit court at the court house in the city of South Bend, Indiana, on the 29th day of December, 1913.

Witness the clerk and seal of said court this 5th day of December, 1913.

FRANK P. CHRISTOPH, Clerk.
By John P. Cully, Deputy.
Dec. 6, 13, 20.

NOTICE OF FINAL ACCOUNT.

Estate of Aurilia H. Partridge.

By direction of Clair C. Calahan, administrator of the estate of Aurilia H. Partridge, late of St. Joseph County, in the State of Indiana, deceased.

Notice is hereby given to the heirs, legatees and devisees of said decedent, and all other persons interested in said estate, that said administrator has filed in this court his account and vouchers for the final settlement of said estate, and they are therefore hereby required to be and appear in said court on the 9th day of January, 1914, when the same will be heard, and make proof of their heirship, or claim to any part of said estate, and show cause if any there be, why said account and vouchers should not be approved.

Witness, the clerk and the seal of the St. Joseph Circuit Court at South Bend, Indiana, this 12th day of December, 1913.

FRANK P. CHRISTOPH, Clerk.
H. R. WAIR, Atty. for Estate.

FOR RENT—Seven-room house in good repair, gas for cooking, inside cellar entrance, at 1808 S. Main st. In factory district. References required. $9 per month.
ALEXIS COQUILLARD,
Over American Express Co.

LODGE NOTICES.

LADY OWLS.

Lady Owls will hold their penny bazar Saturday night, Dec. 13. Supper from 5 to 7. Later, cards and music.

SOUTH BEND HIVE, NO. 4, L. O. T. M.

Regular review Friday night. Initiation and reception to new candidates. Refreshments served.

MASONIC.

Called meeting of South Bend lodge, No. 294, F. & A. M., Friday afternoon, Dec. 12, at 1:30. Master Mason degree. Visiting brethren fraternally invited.
STUART MAC KIBBIN, W. M.
RICHARD J. GENGE, Secy.

HELP WANTED—MALE.

WANTED—A Hungarian—English speaking young man—to collect and solicit life insurance. Must be sober, industrious. Call at S. S. Burkhart, 305-7 Dean Bldg. Bell phone 3278.

WANTED—Man capable of meeting business public with ability to earn $20 a week, to represent Chicago manufacturer. No experience necessary. See Mr. Morrison, Hotel Colfax.

WANTED—Salesman, young man preferred, must have references, at the Eastwood Market.

MEN 18 to 35—Become Government Railway Mail Clerks. Sample examination questions free. Franklin Institute, Dept. 95-H, Rochester, N. Y.

WANTED—Four boys to pass out circulars. Apply at once. Brown's Co., 305 S. Michigan st.

WANTED—Boys with wheels. Apply in person. 409 S. Michigan.

WANTED—Carriers at the News-Times Ptg. Co. Apply at once.

SALESMEN WANTED.

WANTED—One salesman to represent us in the perfume and toilet article line selling local store trade. Experience not absolutely necessary. $225.00 investment required. Call 417 Jefferson building between 9 and 5 and 7 and 8 in evenings.

WANTED—First-class live wire salesman to represent the Chamberlin Metal Weather Strip Co. in South Bend territory. Address with full particulars, Chamberlin Metal Weather Strip Co., Indianapolis, Ind., 232 N. Delaware st.

POSITION WANTED—MALE.

WANTED—Position by intelligent young married man collecting, speaking three languages. Will give best references and bonds if needed. Home phone 3328. 222 S. Laurel.

HELP WANTED—FEMALE.

WANTED—A good girl for general housework. 522 E. Lasalle av.

WANTED—Lady from 20 to 35 years with no children for housekeeper for gentleman without children, whose wife is out of the city for the winter for treatment. Call or address D. F. Barton, 1305 S. Spring st., Mishawaka.

WANTED—Lady from 20 to 35 years with no children for housekeeper for gentleman without children, whose wife is out of the city for the winter for treatment. Call or address D. F. Barton, 1305 S. Spring st., Mishawaka.

WANTED—Strong girl to assist with housework and care of children. 1007 Leland av.

WANTED—Two young lady solicitors in South Bend. $2.50 a day salary. Write at once to R. A. Crow, 134 East Marion, Elkhart, Ind.

WANTED—Competent girl for housework. No washing. Good wages. Mrs. Calvin Clauer, 962 Riverside drive.

WANTED—Young women for Shirt Making; no previous experience necessary; good pay while learning. Saturday afternoon off. Wilson Bros. Shirt Factory. W. Sample st.

HELP WANTED—FEMALE.

WANTED—A girl to do housework in family of two. No washing or ironing. Call Bell phone 3221 or inquire at 113 North Shore drive.

OFFICE HELP.

Stenographers, Typists, Bookkeepers, General Office Clerks: Register Free. Best positions. Business men: Bell 2906, Home 2210. Office assistants. Thomas School of Stenography and Typewriting, Licensed Employment Agency, American Trust Bldg.

KELLEY BUSINESS SCHOOL, 120 E. Wayne st., 2nd floor. Phones—Home 2484, Bell 943. Al commercial subjects. Day and night school. Enter any day or evening. Graduates placed in good positions. Typewriters bought, sold and rented. Call or phone for particulars.

LOST AND FOUND.

LOST—White fox terrier pup, four months old, one white, one black ear. Return to 710 W. Washington av.

LOST—$5 bill in the 5 and 10c store. Liberal reward if returned to News-Times office.

LOST—Package containing embroidery on Lafayette, Navarre or Portage. Phone Mr. Neuman, Bell 2100, Home 1151.

LOST—Brown mink fur neck piece Finder call Home phone 2271. Reward.

WANTED—MISCELLANEOUS.

WANTED—Place to board with elderly people for a girl seven years old. Address Box L-45, care News-Times.

WANTED—Washings, ironing and housework. Home phone 7439.

WANTED—Boarders. 605 E. Bronson.

WANTED—Men and women of fair education, living in or outside South Bend, to do local work or travel. Salary $15 to $18 per week and expenses. Experience unnecessary. Interview granted. Address C. M. Farr, South Bend, Ind.

WANTED—Oil stove. Will exchange soft coal stove or buy. H. Kuespert, 2610 Kenwood av.

WANTED—Washing to take home, good work guaranteed. Bell phone 1805.

WANTED—Young people to become stenotykers. Demonstrations on this wonderful little machine at the South Bend Business College any day or on Monday, Wednesday and Friday evenings. South Bend Business College.

WANTED—People who have no machines or troublesome ones to come and see the New Visible. See how different they are from others. You can buy them for $1.00 down and 50c per week.
HAVERSTOCK, the "WHITE" MAN,

BUSINESS OPPORTUNITIES.

FOUND—An opportunity to borrow money at 3 per cent per annum; easy monthly payments, to buy or build homes, pay off a mortgage or use in business. Call or write O. C. Chambers, The Colfax Hotel, South Bend, Ind.

A GOOD PIANO is the source of lifelong enjoyment. The other kind means endless regret. See the really GOOD pianos we have to offer. We don't sell the other kind. Wolcott Music Co., 414 N. Michigan st. P. S. Have you seen the new style H. Walworth?

GET YOUR REPAIRING done at CARLIN'S, 105 W. Division st. Umbrellas repaired and recovered, shears and knives ground. Keys made and locks repaired. One safe for sale. 40 by 28.

BIG BARGAINS—Motorcycles, cameras, talking machines cheap. Get list quick. J. R. Koontz, Bremen, Ind.

"SALSAD"

Is more than 9 in 1 to the housewife in washing and cleaning. Phone Bell 3368 to-day for IT.

WANTED—Every lady teacher, book-keeper, Stenographer or factory employe to know that 3 to 5 cents per day will return your wages when disabled from illness or accidents. A post card will bring you full particulars.
JOHN BLUE,
J. M. S. Building.

CLARIVOYANT

DR. CRAVENS—See him at his own home in Osceola, Ind., where he will give readings daily and cure the sick without medicine. At home at all hours. Celebrated $5 readings, $1. All interurban cars stop in front of his door. The poor you have always with you. You will not always have Dr. Cravens with you. Hours 10 a. m., to 3 p. m. Other hours by appointment. Bell phone 125. Heals sick without medicine.

SCREEN DOORS and windows should be ordered now. We make all kinds and those that last and fit. Miller Cabinet and Machine Shop, 816 Portage av. Home phone 2032.

W. P. McHENRY
Vocal Instructor.
(Musical Director St. James' Choir)
Season Begins Monday, Sept. 1.
233 Jefferson Building. South Bend, Ind.

PERSONALS.

When you want to buy, sell or exchange anything in stocks of seeds, farms or city property, see Runyan & Olsen, 422 Jefferson building, Home 5725.

WILBER'S
LE GARO, 5c CIGAR.
Hand made, union made; none better.

PERSONAL—I wish to thank the street car men for their courtesy to their patrons who ask to be directed where they can buy White Sewing Machines and dress forms. Best wishes to you.
HAVERSTOCK, the "WHITE" MAN,
208 W. Jefferson Blvd.

FOR SALE—MISCELLANEOUS.

FOR SALE—Piano, bench quarter sawed oak, finished in mission. Bell 2416.

FOR SALE—20x32 Owens Bean and Pea huller, bought new last December, almost good as new, extra pulleys to thrash small grain, good leather belts. Will sell cheap. Home phone 4572 or address H. W. Rugg, Niles, Mich.

WALL PAPER SALE.
Beautiful 25c Gilts only 10c per roll; 10c to 15c patterns, all colors, 3c to 6c per roll; Imported and Domestic Oatmeals, 15c to 18c per roll. Reduced prices on varnish, paints, lead, etc. Five year guaranteed roof paint. Save money at the clearance sale. General delivery and messenger service. Bell phone 2773, Home 5883.
CHICAGO WALL PAPER CO.,
Open Evenings.
104 W. Division St., Near Michigan.

FOR SALE—1 safe, 1 roll top desk, 1 large office table, 1 Amberg letter file, 1 large letter press, also 1 gas stove, piano and several pieces of household furniture. W. H. Mack, 504 N. Main st.

CLOSING OUT SALE of unredeemed pledges, diamonds, watches and jewelry at Frank's Loan Bank, 331 S. Michigan st.

FOR SALE—An 8x6 McCray refrigerator, Dayton Computing scales, a complete set of butcher's tools. All nearly new. Call or address W. F. Bennett, Tyner, Ind.

FOR SALE—Good set of heavy work harness. Inquire 130 E. Jefferson Blvd.

LOOSE Leaf Ledgers, Transfers, Indexes and sheets. We can furnish any size, any style, any quality of stock or form sheets, stock of special size binders of any kind, make a system to operate your business, suggest changes to reduce cost operation. Our prices are reasonable and our service the best. Pleased to confer with you on your requirements or troubles.
THE TYPEWRITER SHOP, Inc.,
119-121 W. Jefferson Blvd.
Both Phones. Open Evenings.

VERTICAL Files, Transfers, Indexes and Folders are essential at your transfer time the first of the year. Better get your order in early. We have a large stock but it is wise to buy now for Jan. 1st delivery.
THE TYPEWRITER SHOP, Inc.

CHRISTMAS Gifts for the business man. Inkwell sets, telephone extension arms and holders, desk sets, blotter pads, memo books, calendar pads, Emeralite desk lamps, vertical files, fountain pens, date books, follow up systems, office furniture, etc. Largest assortment in display across the street from the P. O.
THE TYPEWRITER SHOP, Inc.,
119 W. Jefferson Blvd. Open Evenings.

IMPORTED French Powder puffs 15c in silk vanity bag 25c. Victor Novelty Co., Box 91, Chicago, Ill.

FOR SALE—Steel ranges, guaranteed bakers, at manufacturers' cost, six hole family size, $25.00, for thirty days only. Call at factory and see these bargains.
C. G. FOLSOM MFG. CO.,
545 S. Scott St.

FOR SALE, Horses, Carriages, Etc.

FOR SALE—A Duroc Jersey male hog, will furnish pedigree blank. Bell phone 9923.

FOR SALE—Good work horse and wagon, cheap. 104 W. Division st.

DR. DANIEL J. HILL,
Veterinary Surgeon.
Ringbone and Bone Spavin cured. No pay till cured. No blemish. First class reference given. All kinds of veterinary work done. Prompt attention given to day calls.
Miller & Kirkley's 10c Hitch Barn,
Bell Phone 350.

FOR SALE—HOUSEHOLD GOODS

FOR SALE—Dining room furniture: six chairs, table, buffet. 605 W. Broadway, Mishawaka.

FOR SALE—POULTRY.

FOR SALE—Extra large thoroughbred white Wyandotte rose-comb cockerels. John W. Gard, Bell phone, county 6123.

FOR SALE—Extra large Plymouth Rock cockerels. Chas. L. Ullery, South Bend, R. R. 4. Bell phone 9091.

FOR SALE AUTOMOBILES.

FOR SALE—Amplex Roadster, fully equipped including top, windshield, prest-o-lite tank, speedometer, two extra tires and four extra rims. Has self-starter. Will demonstrate. Address Box K-56, care News-Times.

FOR SALE—One 30-horsepower, 4-cylinder, 2 cycle, 1912, 5-passenger Elmore touring car. Looks like new. A bargain, $500.00, or best offer. Inquire Jack Stewart Garage and Taxi Co., 305 E. Jefferson Blvd.

FOR SALE—PIANOS.

FOR SALE—Upright piano, good condition. Bargain at $135.00, cost $400.00 when new. Private party. Martin F. Payne, 309 W. Colfax av. Bell phone 1904.

FOR RENT OFFICE ROOMS.

FOR RENT—Suite of two office rooms. Electric light. All modern conveniences 2nd floor Summers Bldg., J. A. Judie.

FOR RENT—Office Rooms, either single or en suite. Building is centrally located; elevator service and other modern conveniences. Are your offices properly kept up. Janitor service included in rental. Office and everything is kept in first class condition. Apply to Do. E. R. Dean, Dean Bldg.

FOR RENT—Suite of three rooms in Summers Bldg., 1st floor rear of Brighee's office, suitable for physicians office. Running water, electric lights, etc. Inquire of J. A. Judie.

UNFURNISHED ROOMS.

FOR RENT—Five unfurnished rooms. Inquire 720 N. Scott st.

FOR RENT—3 front rooms, bachelor's suite. Everything modern. 460 Vistula av. Private bath.

FURNISHED ROOMS.

FOR RENT—Furnished rooms for light housekeeping, gas, electric light, bath. 617 S. St. Joe. Bell phone 1527.

FOR RENT—Furnished front room. Modern Home, 315 Wood st.

FURNISHED ROOM—Largest strictly modern front room 2 1-2 blocks from interurban station in private family. Gentleman preferred. Telephone Bell 4135.

FOR RENT—Suite of nice furnished rooms for light housekeeping. All modern conveniences. Furnace heat. Apply 418 S. Lafayette.

FOR RENT—Modern furnished light housekeeping rooms. Gas and linen furnished. No objections to one child. Furnace heat and use of phone. Also sleeping rooms. References required. 307 N. Lafayette.

FOR RENT—Furnished room on first floor. Modern with private entrance. 318 Cushing.

FURNISHED ROOM—Largest strictly modern front room, 2 1-2 blocks from interurban station in private family. Gentleman preferred. Telephone Bell 4235.

FOR RENT—Furnished, two front rooms at 427 N. Michigan.

FOR RENT—Furnished room in a modern home 5 blocks from center of town. Will give breakfast and supper. Home 8386.

FOR RENT—Front room, modern. Use of telephone. 215 N. Main st.

FOR RENT—Room in modern home, with kitchen privileges to right party. Call at 232 N. Lafayette st.

FURNISHED ROOMS with bath, 107 W. Colfax Ave.

FOR RENT—FLATS.

FOR RENT—A three-room flat, furnished for housekeeping, furnace, bath and hot water. Inquire 411 E. South st.

FOR SALE—Eight room flat 123 Laporte av. Call at 220 N. Michigan. Geo. J. Hoffman.

FOR RENT—HOUSES.

FOR RENT—Four-room house on car line. 2425 S. Michigan.

FOR RENT—Five-room house, with bath, on Garfield court. Inquire Harry Josephson, recorder's office, court house.

FOR RENT—Six-room house, bath, gas and water. Geo. S. Gale, 136 E. Paris st. Home phones 5020-8647; Bell 20.

FOR RENT—10-room house. Possession Jan. 1. Call Home 2015; Bell 3227.

FOR RENT—8-room house at 608 N. Lafayette; all modern conveniences. Inquire 602 N. Lafayette or Home phone 2076.

FOR RENT—6-room modern house, almost new, at 910 Blaine av. Furnace, electric lights and gas. Telephone Bell 477 or Home 1069.

FOR RENT—A 6-room house on E. Wash. st.; modern except furnace. Wm. N. Bergan, 324 Jefferson bldg. Bell 523, Home 5935.

FOR RENT—Modern 8-room house, central, $25. Oak finish, laundry, tile bath, hot water heat, soft water, throughout. See Caldwell, 704 J. M. S. Bldg.

FOR RENT—A 9-room house at 229 N. Hill. Modern; steam heated. Inquire at 229 N. Hill st. Home phone 5923.

FOR RENT.

Five new houses in Southmoor park, near south side car line. Will rent very reasonable for the winter.
W. P. FUREY,
Room 204 Summers Bldg., 122 S. Main St.
Home Phone 5866, Bell Phone 866.

FOR RENT—Modern house at 716 W. Colfax av. Inquire of Mrs. M. A. Frailck, 131 N. Main st.

FOR SALE—HOUSES.

LOOK—Go and see 2 nice new bungalows at 1709 Fox st. Will sell cheap on easy payments. Home 6321.

FOR SALE or Trade—Modern nine room residence, good neighborhood, for smaller property. Dr. J. Burke, the optician, 230 S. Michigan st.

FOR SALE—Six-room house on Dubail av. one block from Michigan st.; gas, water, bath and toilet; nice shade nad fruit trees cover the lot; only $2,500; $25 down and $20 a month. Let me show you this property. F. M. Jackson, cor. Main and Center sts. Bell phone 4352, Home 6538.

FOR SALE—An 8-room house, modern except heat; reasonable if taken at once. Inquire 417 S. Taylor st.

MR. REAL ESTATE PURCHASER—The most important question you will ask in closing a real estate deal is, "Is the title good?" The Indiana Title and oLan Co. will answer this question for you and give you a $100,000 guarantee bond that the answer is correct. Indiana Title & Loan Co., Title Building, Cor. Main and Center sts. Francis M. Jackson, President; Zar Hagey, Secretary.

FOR SALE—At a bargain, a new 6-room modern house (just finished) at the southwest corner of Howard and St. Louis sts., convenient to street cars, desirable location. Cash or contract, on terms to suit the purchaser. Inquire of
W. P. FUREY,
Room 204 Summers Bldg., 122 S. Main St.
Home Phone 5866, Bell Phone 866.

FOR SALE—HOUSES.

FOR SALE.

A new modern house, 6a Michigan av., just completed with tile fireplace and every convenience.

A modern house, on Portage av.

A modern house, on Cottage av.

A 6-room house on Summer's court, close to the Lasalle av. car line. Cheap.

A modern house, on Dubail av.

A 7-room house nearly modern, close to the Studebaker factory.

A double house, modern, on S. William st.

W. K. McHENRY,
118 S. Main St.
Home Phone 5738. Bell Phone 299

FOR SALE—New 5 room bungalow. Strictly modern. One and one-half blocks east of Michigan Street. Small payment down, the balance same as rent. Wm. J. O'Neil. Bell 4352. Home 6538.

FARM LANDS.

FOR SALE—Good 80-acre farm, fair buildings, timber, gravel road, rural route; 4 horses, three five, eight and one 12 with fold; 2 cows, 1 heifer, 85 chickens, 400 bushels corn, 14 tons good hay, all implements, 20 bushels potatoes, corn fodder. Close to market in Stark Co. And other farms. Call phone 658, Mishawaka.

FOR SALE—A 49-acre tract, good gravel black loam land. For further information call J. A. McCollough, Room 3, 235 S. Michigan. Home phone 6366; Bell 569.

TO EXCHANGE—Close to South Bend, a farm of 70 acres, house and barn, good orchard. Will take city property as first payment. For further information call G. N. Whiteman. Home phone 6366, Bell 569.

FOR SALE OR EXCHANGE—Two acres of good land one-half mile from city limits on East Side. Hastings, 218 N. Michigan st. Phones: Bell, 211; Home, 6440.

FOR SALE OR TRADE—Thirty acres one mile northeast of city limits of Mishawaka. Good buildings and plenty of fruit. Hastings, 218 N. Michigan st. Phones: Home, 6440; Bell, 211.

WHITCOMB & KELLER.

FOR SALE—Modern homes on Riverside drive, Portage av., Navarre st., Woodward av., VanBuren st., Cleveland av., in north part of the city, and on E. Broadway, Indiana av., Dayton st., E. Donald, Miami st. and E. Fox st. in the south part of the city.

Terms—Cash or Payments.

Jefferson Bldg Both Phones 1367

FOR SALE—Farm of 175 acres of good productive clay loam soil in southwest Michigan, 2½ miles from railway market. Can't be beat for stock, fruit or grain. 100 acres under cultivation, balance meadow and timber, 30 acres mint or sugar beet land, which will produce $100 to $150 per acre if properly worked. Will take a good house and lot in town or 3 to 5-acre lot near city with buildings thereon, in part payment. Price $60 per acre.

Two practically new dwellings on N. St. Joe st. Renting for $30 per month. The 7-room residence on lot 55x165 feet at No. 1316 S. Main st. Hot water heat and all modern improvements, with open stairway. Fruits and grapes. Paved streets, sidewalk, sewer, water and gas all in and paid for. Price $4,000. A good investment.

Lot No. 12 in Huey Heights addition on payments of $1 per week. All payments made to date paid, value of lot $425. No taxes or interest until purchase price has all been paid. Will take the amount already paid and purchaser can assume payment for the balance at the rate called for—$1 per week.

For particulars concerning any of the above call on J. W. Peters, or telephone Home 1968 or 6025. Bell 833.

REAL ESTATE.

FOR SALE—Vacant lot, 50x130, on E. Second st.; paving, sewer, water and gas paid for. Price only $600 on payments. Bargains in River Park near car line and school; terms $100 down, $12 per month; investigate. Miss Lettie May, Bell 497; Home A. 740.

FOR SALE—Acre lots one block from Portage av., on monthly payments; only $10 down and $10 per month. On these lots you can have artesian water flowing all the time. No payments during the winter months. Let me show you one of these lots.
F. L. STEDMAN,
Corner Main and Center Streets.
Bell Phone 4352. Home Phone 6538.

FOR SALE.

An 8-room strictly modern house at 1130 Michigan av. A bargain for cash.

A 6-room modern house at 1113 Haney av. Fine location.

6-room house at 1008 Leer st.

1 house and lot in Lincoln Park addition, near West Division st.

New house in Southmoor park, near south side car line.

8-room house, modern except furnace, 511 Allen st.

8-room house at 1028 DeMaude av.

A 6-room house at 1113 East Sorin st.

A 6-room house on an acre lot near West Division st., in Lasalle park addition.

A 4 apartment flat, modern, 2206 S. Michigan st.

A double house, big lot, 1821-1823 S. Michigan st.

Lots in Birner Place addition, south of Michigan av. on Allen, Blaine and Lindner sts.

Improved property to trade for vacant lots.

We sell lots in Southmoor Park, Birner Place and Lincoln Park additions.

Fire insurance. Rents collected.
W. P. FUREY,
Room 204 Summers Bldg.
Bell Phone 866. Home Phone 5866

FOR SALE AND EXCHANGE.

FOR SALE AND EXCHANGE—All kinds and sizes of farms, ranches, plantations and city properties and stocks of merchandise, everywhere; so don't miss us if you want to do business.
REED REALTY CO.,
302 Jefferson Bldg.
Home Phone 5953. Bell Phone 2648.

FOR EXCHANGE.

FOR EXCHANGE—80 acres near Edwardsburg, Mich. Good house and fair barn. Owner desires a city residence and will take city property worth up to $2,500 as part pay. Price $5,000. E. May, Edwardsburg, Mich.

TO EXCHANGE—9 room-house store room, barn, corner Colfax av. and Birdsell st., for small farm or support home. State particulars. C. H. Fluegel, Home 6493.

CHEAP MONEY FOR XMAS.

Are you in need of money for XMAS, or to buy your winter's supplies, or have you a loan with another Company and need more money we will pay them off for you and advance you what additional cash you need at rates fixed by the New Law.

LOANS made anywhere in ST. JOSEPH CO. on FURNITURE, PIANOS, LIVE STOCK, FARMING IMPLEMENTS, MOTORCYCLES, WATCHES, DIAMONDS ETC.

CALL, WRITE or PHONE US and your application will receive our prompt attention.

OPEN EVENINGS.
SOUTH BEND CREDIT CO.,
Home P. 1774, R. J. Michael, Mgr.

MONEY FOR CHRISTMAS SHOPPING

Why not do your Christmas shopping now? You can get the money from us and have first choice of the many good things now in season. We are prepared to lend you any sum from $10.00 to $250.00 at the new legal rate of interest, 2% per month and $3 for expense of making the loan, on such security as Household Goods, Pianos, Horses, Wagons, Etc., without removal.

Call and investigate our plan.

PROVIDENT LOAN COMPANY
(Incorporated,)
Successor to
SOUTH BEND LOAN CO.

Oldest and most reliable company in Northern Indiana.
331 S. Michigan st., Cor. Wayne
Over 999 Clothing Store.

Home Phone 6075 Bell Phone 1359

THE POLICY OF

This Company towards its patrons has always been that of granting to the borrower the VERY BEST terms to be had, together with strict privacy in all transactions, and extending to each in times of adversity, leniency and consideration. In taking out a loan here you are assured of all these advantages for we believe that "a satisfied customer is yet the best advertisement."

Because of this NEW law of 2% per month and $3.00 charges you get money for LESS than you ever got it before, with the plan of repayment MUCH EASIER.

Loans on HOUSEHOLD GOODS, PIANOS, TEAMS, FARM IMPLEMENTS, etc., anywhere in St. Joseph or Laporte counties. Call, write, or phone Bell 1746; Home 6117.

Open Evenings.

STATE LOAN COMPANY,
Room 1, Merchants' Bank Bldg 231 S. Michigan St. South Bend, Ind.

OUR RATES

ARE THE SAME AS OTHERS ADVERTISE BUT: Our Business Methods Are Different.

YOUR XMAS $ MONEY $

CAN BE OBTAINED FROM US.

Loans on Furniture, Pianos, Stock and Implements.

OPEN NIGHTS UNTIL XMAS.

Home Phone 6690 Bell Phone 1618
SECURITY LOAN COMPANY,
12 I. O. O. F. Bldg.