

## WEEK IS MARKED BY HEAVY TRADE

Influx of Conference and State Fair Visitors Greatly Inflated Transactions.

### BANKERS ARE CONSERVATIVE

Local Financiers Have Ample Funds On Hand to Advance for Legitimate Enterprises.

The local financial world will for some time talk about the Denver convention of the American Bankers' association, which closed its labors but a few days ago, after a series of successful sessions at the Brown Palace hotel. Returned local bank officials agree that the convention was one of unusual importance and general interest. It was noted, for one thing, for being divested of social features to a large extent, there being only one diversion, that being the acceptance of David Moffatt's invitation to take a free ride over his road. The convention devoted itself more largely to discussions of live topics, in which but little time was wasted in useless oration.

The most interesting speech was delivered by President Woodrow Wilson of Princeton University. He spoke without notes, showing a clear and masterful mind, and while not professing to know anything about financial matters, he told the members of the convention in forceful language it was necessary for them to get into closer touch with the people in order to disarm a growing hostility to money capital. He defended the aims of socialism in a general way, but asserted the difficulty was that methods used to carry out the aims were often visionary and unworkable. Consequently, failure resulted.

### GOVERNMENT GUARANTEE

The liveliest question before the convention was the proposed guaranteeing of bank deposits by the government. A resolution condemning such government guarantee was finally voted down unanimously. While some believed the proposition vicious, yet it was a part of their political faith, so that they found themselves confronted with a question of loyalty to party on one hand and loyalty to their interests on the other. The only way of escape, as between this Sylva and Charybdis, was to drop the matter.

The postal savings bank idea was condemned because, as claimed, it was not a proper thing for the government to enter the business field in competition with its own citizens.

### LOCAL CONDITIONS.

Locally, the financial situation continues good. Rates of interest are held strong, with the supply of money not over abundant. The cash has gone out and disappeared somewhere, but just where is not so easy to state definitely, as there are calls for money in so many different directions. However, there is enough in the bank vaults for all legitimate enterprises, but not for anything not true and tried. The state of Utah has not been the financial condition of any state in the Union, so Salt Lake bankers aver. Those in a position to judge, are inclined to the opinion that there will be a slackening of business activity this winter, especially in the building trades.

### LUMBER.

The lumber trades report business in better shape, though marching upward by slow stages. It is expected that the market would be favorably affected by the opening of the Portland gateway. But this expectation has not been realized, as there is very little railroad equipment available. The proposition to take appears more theoretical than practical. Local building conditions are about the same, with a good deal of building being done. People are taking advantage of low lumber prices and material to erect small homes. The trade believes this will continue for a long time to come, and the market on shingles is reported strong.

### HARDWARE.

The hardware trade reports business as unusually good for the past 10 days, conference visitors proving heavy buyers.

## The Stomach Does Not Cause Dyspepsia

Neither Will It Cure It Because The Lack Of Gastric Juices Prohibit Relief.

The stomach is a strong powerful organ, which is composed of muscles of great strength. It is filled during digestion with gastric juices which, when the stomach is working, are compressing the food, dissolve it and separate the nourishment from the waste matter. If, however, these gastric juices are lacking, the stomach is not capable of digesting its food because it has not the tools with which to work successfully.

When the gastric juices when in a perfect state do away with all food odors, fermentation and decay, reduce the food to a disintegrated mass and the stomach then presses it into the intestines where another form of digestion takes place. Then the intestines take from this mass of food all the nourishment and give it to the blood. The waste matter is thrown from the system.

If instead of nourishment the intestines receive impure deposits combined with a poisonous and imperfect gastric juice, it can be readily seen that they must turn such imperfect nourishment into the blood. The blood, then being unable to give each part of the body that which it requires, becomes impoverished and disease is spread broadcast. Dyspepsia Tablets corrects such a condition at once. If the gastric juices are lacking and imperfect these tablets do their work just the same. They build up the elements in the juice which are lacking and remove those elements which cause disturbance.

Grains, fluids, vegetables and delicacies, in fact each portion of a large meal have been placed in a glass vial and Stuart's Dyspepsia Tablets have digested them to a perfect fluid just as a healthy stomach would do.

## "Smart Styles" FOR Smart Dressers

Money Back Shoe Styles for fall and winter are here. Your \$5 and \$6 tastes can be satisfied this season with our new \$3.50 grades if that is what you want to pay.

Be sure to see our new effects, double-deck soles and colored tops.

Conference visitors are welcome to visit the Money Back Store.

While in the city list your name in our Mail Order Department. Catalogs will be mailed you free.

**DAVIS SHOE CO**  
238 Main St.

Purchasing of holiday goods was a feature, also winter stocks and some stocks for the spring trade. Harness and saddlery were good sellers, with a few exceptions. Sleigh bells, skates, sleds, etc. Mining machinery is selling about the same. The fruit "famine" continues, the last carload received just half a day. It is claimed there are no jars in town. Collected and reported good, as farmers are getting good prices for their products, and are spending their money.

### DRY GOODS TRADE.

The wholesale dry goods trade is brightening up after an unusually "weak" week, for scores of buyers from over the state flocked into local wholesale establishments to order for the immediate winter trade. The sellers were winter stocks, flannels, blankets, creases, etc., while the demand for dry goods exceeded the supply. In wholesale circles generally, the disposition is to wait for the result of election, although in certain lines there is considerable activity. There has been an advance in gingham that has aroused much interest in the trade, while a demand for protected prices is conceded. It is presumed that much will depend on future developments in moving goods, as to whether the restricted price policy will be extended. The decline in hatched goods has been checked, but it is not expected that business will be extended much in this line before December. There is a firm tone in print cloths. Fall River mills are refusing to give concessions. Sidebands are in brisk demand, two of the largest producers running the bulk of their machinery on orders of this character. Sidebands are now shown in all grades of printed cottons as well as in known lines of woven cottons. A demand for welts and fancy plaques is a feature of the white goods trade. Specialty linen finishing in white are growing in favor, and linen finished suitings of all kinds appear to sell better than anything now offered.

Cry goods stocks are short, with buyers making stronger efforts to secure early deliveries. Jobbers conclude that retailers' stocks are much smaller than they have been, willing to do so on knowledge. The spring demand continues to favor imported lines owing to lower prices. Prices of silk goods are advancing, the advance being due to lack of raw material, a better market abroad and good home demand for finished goods. There is an upward move in linens, and spring orders are increasing. The burlap market is firm, the active demand and the low estimate on the jut crop promoting an advance.

The retail dry goods trade reports big business during the season of the extended conference and the fair. The season included special sales in all lines—all departments. Purchasing goods that can not be a general thing be found in country stores, and people appeared to have plenty of money with which to buy. Many purchases were made for Christmas. Buying in furs, ladies' suits, etc., millinery, fine emporiums, coats, etc., pets, draperies, silks, linens, shoes, etc., were in large demand. The stores were well patronized all day but with rushes in the afternoons. A great deal of money was taken in, and large gains made in volume. A good fall trade seems to be well under way.

### BUSINESS NOTES

Most of the dividends in the local list now having been paid, the usual sagging is in evidence. The Consolidated Wagon & Machine company today sent out checks to stockholders for the regular quarterly 2 per cent on both preferred and common, the amount being \$30,000. The Sugar company's preferred dividend was paid Sept. 30, Z. C. M. L.'s regular annual dividend of 6 per cent, which will amount to about \$65,000, is payable the 15th. Transactions in the list have been rather infrequent, though a number of small transactions in Utah-Idaho preferred have been made from \$8.50 to \$8.55. The following are the latest quotations:

Anaconda Sugar Co., pfd.	\$9.00
Anaconda Sugar Co., com.	18.00
Beneficial Life Insurance Co.	130.00
Con. Wagon & Mach. Co., pfd.	112.00
Con. Wagon & Mach. Co., com.	100.00
Commercial National Bank	140.00
Deseret National bank	287.00
Deseret Savings bank	530.00
First National bank, Ogden	315.00
Home Pils Insurance Co.	135.00
Lebanon J. Grant & Co.	130.00
Lewisville Sugar Co.	15.00
National Bank of the Republic	140.00
Ogden Savings bank	202.00
Provo Com. & Savings bank	145.00
Rocky Mountain Bell Tel. Co.	60.00
State Bank of Utah	200.00
Sugar City Townsite Co.	147.00
Thatcher Bros. Banking Co.	8.55
Utah-Idaho Sugar Co., pfd.	3.20
Utah National bank	115.00
Utah Savings & Trust Co.	110.00
Western Loan & Savings	105.00
Zion's Savings Bank & Trust Co.	400.00
Z. C. M. L.	200.00

Salt Lake City Railroad	100.50
Sumpter Valley Railroad	101.00
Utah Co. Light & Power Co.	101.50
Utah Sugar Co.	101.00

### LIFE INSURANCE

(All questions relating to life insurance will be promptly answered by the Press Bureau of the Utah Association of Life Underwriters. Address: P. O. Box 424, Salt Lake City, Utah.)

The sum of \$85,326 was paid to policyholders in Utah during the last year. There was written in Utah last year

\$7,604,755 life insurance, making a total of \$88,139,645 of life insurance carried by the people of Utah. This is exclusive of industrial insurance which amounts to \$2,495,935 more. The people of the United States have insurance in 37 old line companies as follows:

3,335,890 old life policies for \$6,801,543,779	
1,727,652 endowment policies for \$2,797,953,404	
260,800 other kinds of policies for \$805,011,542	
Total, 5,324,332 policies for \$10,404,507,725	

In the United States and Canada life insurance companies paid during 1907 the following:

Death claims	\$351,115,592
Dividends	44,982,780
Cash surrenders values	\$4,817,987
Claims paid in foreign countries	20,000,000
Annuitants	6,990,708
Total	\$477,906,767

The September number of the Life Association News—the official organ of the National Association of Life Underwriters—is a most interesting one, and should be read from cover to cover by every life insurance salesman in Utah. It contains not only all the interesting proceedings of the Los Angeles national convention, but a fine writeup of the eastern trip of the delegates with an especially complimentary reference to Salt Lake and the entertainment here. Press Agent L. Walter Sammis was evidently very favorably impressed with Salt Lake's hospitality and the evidence of association spirit here. Here are some of his impressions: "Then we went to Salt Lake City, where we were met by a full delegation of the Salt Lake City association, who took us to swim in the nearly solid waters of the Great Salt Lake, entertained us at a luncheon and even had the honor of taking out there to shake hands with us. Our stay here was of course limited, but those who were the guests of the Salt Lake association will require a long period of time to get over the pleasant and interesting incidents before they will forget their visit to the 'City of the Mormons'."

The regular quarterly meeting of the association will be held at the Commercial club next Tuesday evening, Oct. 13, at 8 o'clock. The members of the utmost importance will be considered—convention reports, acceptance of new members, arrangements for the coming year, and matters of importance, soon to be pending, etc. No life insurance man in the state should fail to be present at this meeting.

Mr. John L. Herrick of Ogden, state manager of the Des Moines Life Insurance company, was a visitor Wednesday. His application for membership in the association will be presented with others at the meeting Tuesday.

Next week the press bureau will present for the information of life insurance readers, the article of the Insurance Independent, covering the controversy between one of our Logan correspondents and the Life Insurance company. This whole question was submitted to this excellent authority by the association, which is interested to be struck with the fairness of the position taken in the matter.

Col. George B. Squires, deputy secretary of state, will make an address to the Utah Association of Life Underwriters at the Commercial club Tuesday in the course of a meeting which will convene at 8 p. m. in the club rooms.

### WHY COLDS ARE DANGEROUS.

Because you can have ordinary colds and recovered from them without treatment of any kind, do not for a moment imagine that colds are unimportant. Everyone knows that pneumonia and chronic catarrh have their origin in a common cold. Consumption is caused by a cold but the cold prepares the system for the reception and development of the germ that causes pneumonia. It is the same with all infectious diseases. Diphtheria, scarlet fever, measles, whooping cough are much more likely to be contracted when the child has a cold. You will see from this that more real danger lurks in a cold than in any other of the common ailments. The easiest and quickest way to cure a cold is to take Chamberlain's Cough Remedy. The many remarkable cures effected by this preparation have made it a staple article of trade over a large part of the world. For sale by all druggists.

Pure Drugs and Prescriptions our specialty. Hattaway Drug Company.

### AN ALL STAR GAME.

Utah ball stars who have been playing in the east are returning to the city and from the lot a picked nine of all-star men has been formed by Manager Margetts of the Salt Lake team to play the Occidentals in an exhibition game at Walker's field. In the line-up will be Pitchers Tozer, Castleton, Jensen and Sponberg. Lamley will catch. Margetts will anchor himself at first. Kaefer will hold down the second sack and at third catch will perform. Castleton will be the pitcher. The team will be in the garden while not on the slab. With the Occidentals in their hands and all hands out, the game should be the event of events of the local diamond.

Pimples and skin eruptions are caused by poisonous substances in the blood. Hollister's Rocky Mountain Tea removes skin diseases, makes healthy complexion and purifies your blood. 35 cents, Tea or Tablets. Godbe-Hitts Drug Co.

### OFFICIAL REQUEST.

Socialist headquarters, 29 Postoffice Place, Salt Lake City, Utah, Oct. 9, 1908, Comrades and Citizens of Utah: All locals which have not yet sent for William J. Kohlberg's official answer "Why Socialists will not vote the American ticket" of which several thousand reprints have already been distributed, will please send orders to the Salt Lake local. Fraternally, NORMAN COWDEN, Organizer.

## One of the Essentials

of the happy home of to-day is a vast fund of information as to the best methods of promoting health and happiness and right living and knowledge of the world's best products.

Products of actual excellence and reasonable claims truthfully presented and which have attained to world-wide acceptance through the approval of the Well-Informed of the World; not of individuals only, but of the many who have the happy faculty of selecting and obtaining the best the world affords.

One of the products of that class, of known component parts, an Ethical remedy, approved by physicians and commended by the Well-Informed of the World as a valuable and wholesome family laxative is the well-known Syrup of Figs and Elixir of Senna. To get its beneficial effects always buy the genuine, manufactured by the California Fig Syrup Co., only, and for sale by all leading druggists.

## Weak Little Boys

may become fine strong men. Some of the strong men of to-day were sickly boys years ago. Many of them received

## Scott's Emulsion

at their mother's knee. This had a power in it that changed them from weak, delicate boys into strong, robust boys.

It has the same power to-day. Boys and girls who are pale and weak get food and energy out of Scott's Emulsion. It makes children grow.

Send this advertisement, together with name of paper in which it appears, your address and four cents in coin, and we will send you a "Complete Handy Atlas of the World." SCOTT & BOWNE, 409 Pearl Street, New York

## LABOR OUT OF POLITICS

Salt Lake Federation Declares Openly That It Will Not Enter The Field.

The Salt Lake Federation of Labor, at last night's meeting, passed the following resolution:

Whereas, It is rumored that we, the delegates to the Salt Lake Federation of Labor, in meeting assembled, are to endorse certain candidates for state, and county offices, and considering that such action should be immediately discouraged, therefore, This body does not endorse any candidate or candidates for any office at the coming election. This action was due to a report that the federation would endorse individual candidates at the coming election. Miss Emma L. Lamphere of California, representative of the Women's auxiliary of the United Labor party, presented and spoke on promoting the condition of saleswomen. It was decided to give a benefit ball Oct. 14, in aid of the D. & R. G. "strikers."

### MORE DISCRIMINATION.

And Now the "American" Party Loses The Solid Popcorn Vote.

Another calamity has befallen the "American" party. It has lost the popcorn vote. The vendors of "fresh buttered five a pack" feel that they have a grievance against the administration which has not only chased them off the streets in the restricted district but is now driving them away from the vicinity of the exterior of the fair grounds, which hardly comes within the confines of the restricted district by a mile or so.

Chas. A. Peteler, 982 Jefferson street, who owns his own home, carries a license and has been a taxpayer in Salt Lake City for close upon 15 years, has been denied the privilege of selling his wares outside of the fair grounds on North Temple street. Mr. Peteler thinks he has a grievance, especially as the police allow street walkers to ply their trade right in the heart of the business section of Salt Lake.

In a communication to the editor of the Deseret News, Mr. Peteler says: "A discrimination against a few vendors of steam popcorn and peanut wares has worked an injury and hardship on several popcorn merchants who suffered by the ordinance known as the restricted district, which prohibits peddling in that section."

"These popcorn merchants are no peddlers by any means, but stand at street corners or public places where they may reach the public to sell popcorn and peanuts. This being denied them, they were obliged to go on the restricted district, which is a hardship on the few of the general public can be reached."

"Concessions were sought as a last resort, but being at a high price, and there were only a mere droppings left for them on the outside, and in this they were also kicked from pillar to post. During only the last few days there were only a few droppings left for them on the outside, and in this they were also kicked from pillar to post. During only the last few days there were only a few droppings left for them on the outside, and in this they were also kicked from pillar to post."

### WHERE BULLETS FLEW.

David Parker, of Fayette, N. Y., a veteran of the civil war, who lost a foot at Gettysburg, says: "I have used Electric Bitters have done is worth more than five hundred dollars to me. I spent much money doctoring for a bad case of stomach trouble, to the purpose, I then tried Electric Bitters, and they cured me. I now take them as a tonic and they keep me strong and well." 50c at Z. C. M. L. drug store, 112-114 Main St.

### TAFT OR BRYAN.

Any Daily Subscriber paying three months in advance will be given a FREE large lithograph of "TAFT OR BRYAN."

### MARSHAL MAKES STATEMENT.

Town Peace Officer of Milford Corrects Hildebrandt's Story.

A few days ago the papers printed a story told by one M. Hildebrandt, a miner from Nevada, to the effect that he had been shot by the town marshal of Milford, and that the officer then ordered him to leave town. Hildebrandt declares that the marshal mistook him for a robber and fired upon him. He said that the officer treated him cruelly and he was denied medical attention. Hildebrandt told his story at the police station and then applied to the volunteers for assistance.

Marshal J. H. Hedges of Milford emphatically denies the charges made by Hildebrandt and makes the following written statement to the "News": "In your issue of the 7th inst., you published an article relative to the arrest and shooting of one M. Hildebrandt by me, which I wish to have corrected, as it is entirely wrong and without any foundation. The facts in the case are that I received a telegram from the authorities at Caliente, Nevada, to arrest and hold sid Hildebrandt, and it was not a case of partial description of the man at all, as the description was most complete, besides which the man admitted that he was the one wanted at Caliente. After having been placed under arrest, he, he resisted and made an attempt to escape, which made it necessary for me to stop him even though it might be necessary to injure him bodily. In order to stop him from escape and keep him under arrest, I was forced to shoot, and the shot took effect in his hip. After having been arrested he was taken to a room and given medical attention by Dr. H. C. Hunter of this city, who dressed the wound and gave him all necessary care. Later I received a telegram from the authorities at Caliente, Nevada, to let him go, so when he expressed a desire to go, and the attending physician pronounced that there was no more danger from the wound, I let him go, and he left, but at no time did I order him to leave town."

### HARRIMAN ANNUALS.

Stockholders of Union Pacific and O. S. L. Companies Meet Next Week.

The annual meeting of the stockholders of the Union Pacific and Oregon Short Line railroad companies will be held in this city next week, when the regular business incident to such meetings will be transacted. Both companies are organized under the laws of Utah, and according to law it is necessary to hold the annual stockholders' meeting in this state. At the Union Pacific meeting a board of 15 directors will be elected to serve during the ensuing year, and the matter of ratifying the recent \$200,000,000 will be brought before the meeting. Another matter for consideration will be the authorization to purchase the South Omaha & Western Railroad company and its properties in Nebraska, which has been operated by the Union Pacific company without formal transfer of the property having been made.

The Oregon Short Line meeting will elect 15 directors to serve during the coming year, as well as the transaction of any other business which may come before the meeting.

### HOGGAN GETS CONTRACT.

The state land board has awarded to J. W. Hoggan of Mantle the contract for enlarging the Sevier Valley canal for a distance of 20 miles. The water is to be used in the reclamation of 20,000 acres of land in Sevier, Sanpete and Millard counties, under state auspices. The town of Elsinore has a right for two second feet of water in the canal, and as the improvement necessitates shutting off the water of the canal, water will be furnished to that municipality for the time at the expense of the state.

### SEEKS EUGENIE LADOUX.

Henry A. Ladoux, general delivery, Provo, Utah, is desirous of learning the whereabouts of Mlle. Eugenie Ladoux, who, he says, came to Utah from France in 1907.

### DEAFNESS CANNOT BE CURED.

In local applications, as they cannot reach the diseased portion of the ear, there is only one way to cure deafness, and that is by constitutional remedies. Deafness is caused by an inflamed condition of the mucous lining of the Eustachian tube. When this tube is inflamed you have a rumbling sound or imperfect hearing, and if it is not cured, deafness is the result, and unless the inflammation can be taken out and the tube restored to its normal condition, hearing will be destroyed forever; nine cases out of ten are caused by Catarrh, which is nothing but an inflamed condition of the mucous surfaces. We will give One Hundred Dollars for any case of Deafness (caused by Catarrh) that cannot be cured by Hall's Catarrh Cure. Send for circulars free. P. J. CHENEY & CO., Toledo, O. Sold by Druggists, 75c.

Take Hall's Family Pills for constipation.

## UTAH COMMERCIAL AND SAVINGS BANK

Wm. F. ARMSTRONG, President. BYRON GROO, Cashier. Commercial Banking in all its branches. Four per cent interest paid on savings deposits.

### ACCOUNTS SOLICITED.

## THE STATE BANK OF UTAH

SALT LAKE CITY, UTAH. Established in 1890. Solicits accounts of Banks, Firms and Individuals, and extends to customers every reasonable courtesy and facility.

JOSEPH F. SMITH, President. ANTHON H. LUND, Vice President. J. H. TRANT, Vice President. CHARLES S. BURTON, Cashier. H. T. McEWAN, Asst. Cashier.

W. S. McCornick, Thos. R. Cutler, President. Vice President.

## THE UTAH NATIONAL BANK,

SALT LAKE CITY. A fully equipped savings department, 4 per cent paid on time deposits. Convenient safety deposit boxes for rent. RODNEY T. RADGER, Cashier.

## NATIONAL BANK OF THE REPUBLIC

U. S. DEPOSITORY. FRANK KNOX, President. JAMES A. McBRAT, Vice President. W. L. BART, Cashier. E. A. CULBERTSON, Asst. Cashier. Capital and Surplus, \$250,000.00. A thoroughly modern savings department conducted in connection with this bank. Safe deposit boxes for rent.

## W. J. HALLORAN, President. E. CHANDLER, Cashier. MERCHANTS' BANK.

W. S. Henderson, M. Wilson, Chas. Quigley, F. S. Murphy, A. Fred Wey, Geo. E. Chandler. Commercial Banking and Savings Department.

## U. S. DEPOSITORY. DESERET NATIONAL BANK

SALT LAKE CITY, UTAH. Capital \$500,000.00. Surplus \$100,000.00. L. S. HILLS, President. MOSES THATCHER, Vice President. W. L. BART, Cashier. EDGAR S. HILLS, Asst. Cashier. L. W. BURTON, Asst. Cashier.

### Safety Deposit Boxes for Rent

## WALKER BROS., Bankers

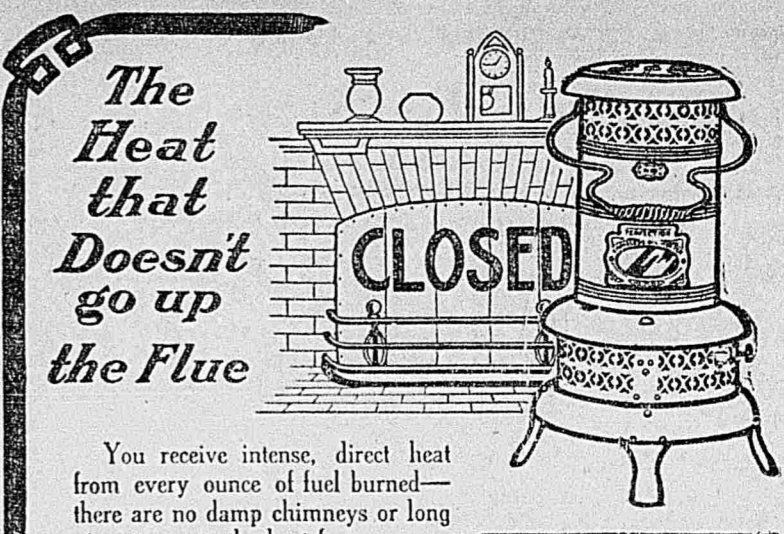
(Incorporated). Established 1853. Capital \$250,000.00. Surplus \$100,000.00. Absorbed the Salt Lake Branch of Wells-Fargo & Co.'s Bank.

## THE DESERET SAVINGS BANK

W. W. Riter, President; Moses Thatcher, Vice President; Elias A. Smith, Cashier; L. S. Hills, John F. Barnes, John C. Cutler, David Eccles, A. W. Carlson, George Romney, J. P. Winder, George Sutherland, Reed Smoot, W. F. James. 4 per cent interest paid on savings.

## McCORMICK & Co. BANKERS

SALT LAKE CITY, UTAH. Established 1873.



## PERFECTION Oil Heater

(Equipped with Smokeless Device)

Carry it from room to room. Turn the wick high or low—no bother—no smoke—no smell—automatic smokeless device prevents. Brass font holds 4 quarts, burns 9 hours. Beautifully finished in nickel or japan. Every heater warranted.

The Rayo Lamp gives a bright, steady light to read by just what you want for the long evenings. Made of brass, nickel plated—latest improved central draft burner. Every lamp warranted. If your dealer cannot supply the Perfection Oil Heater or Rayo Lamp write our nearest agency.

CONTINENTAL OIL CO. (Incorporated)

We Can Save You Money on Lumber.

## GEO. ROMNEY LUMBER CO.

Phones 1550. 65 N. First West Street. O. D. Romney, Mgr.

## The Young Man's Excuses for Getting Small Salary

We told the young man his employer had said he ought to study in the Association Institute's evening classes if he wanted a raise.

The young man replied:

"My company won't pay any more than it has to. 'I'm afraid it wouldn't pay more salary for the work I do, no matter how much I study at night."

"Besides, I'm pretty tired at night. And I am hard pressed for money."

"I'd rather make a little money on the side than spend a little more for education."