

EASTER SERVICES AT CITY CHURCHES

Large Throngs of People Attend
Gatherings of Song and
Praise.

FLOWERS BANKED THE ALTARS.

The Resurrection of Christ and Its
Significance the Subject of Ser-
mons from All Pulpits.

Salt Lake churches were thronged yesterday with Easter worshippers, and in all of them beautiful song and ritual services were held in honor of the morning of the resurrection; the sermons of the day dealing eloquently with the one great theme which has interested the Christian world through the score of centuries since the first Easter. At the services of the First Unitarian church Rev. Frank Fay Eddy discussed the subject of "The Risen Christ," treating it not as an item of history, but as an inspiration to modern people who could well revive the life of idealism which the life of Jesus typified. Rev. Mr. Eddy said in part:

"When the spirit fled from the broken body of Jesus on the cross, to my mind, his life ended as absolutely as that of any man who arrives at the height of death, and ends what we call mortal life. Some here may believe in the resurrection of Christ as a fact of stupendous significance in human history. Others, like myself, may look upon it as a fondly cherished legend and an unsubstantial basis for religious truth. Some may hold to the theory of bodily resurrection and others to that of a purely spiritual resurrection. It all depends on the temper of our minds and the light in which we view the evidence. But it is possible for us to consider a rising of Christ, whether it be as a fact or as a legend, about which there can be no wide difference of opinion. I speak of that spirit of life which we have learned to call Christ-like, which is countless ages older than Christ and has been lived by an innumerable host of noble men and women, pagan and Christian, since His death."

MASS AT ST. MARY'S.
At St. Mary's Cathedral the last Easter service in the present quarters was celebrated. The hope was expressed by the Rt. Rev. Bishop Scamman that next Easter morning the congregation might hold the first service in the new cathedral. The church was handsomely decorated with lilies and a wealth of other flowers, while a beautiful music service added to the solemnity of the occasion. Solemn pontifical mass was celebrated by Rt. Rev. Bishop Scamman, assisted by Rev. Father A. J. Guimond, Rev. Father E. V. Bauger and Rev. Father M. J. Donahue, master of ceremonies, and 15 choir boys. At 8 o'clock the sacrament was administered to more than 100 people, and at 9 o'clock mass was held. In the evening the service of the day closed with vespers and prayer.

At 10 o'clock Rev. Father D. Kieley preached the morning sermon, and in this dealt with the meaning of the day, and its relationship to other great events in history. "The victory celebrated today," he declared, "was not won by the sword. It was not an earthly conquest. It did not involve any material loss or gain on the believers. It meant no shedding of blood, except that of the victor. It was a moral or perhaps a better and truer expression, a supernatural victory. It was a victory of truth over error, which is the real foundation of liberty. The truth shall make you free." It was a victory of good over evil, which makes all men equal, for the victor made no distinction of race or complexion. "To his law and discipline the prince and peasant were equally bound. 'One is your master in heaven,' said he, 'and you are his brethren.' It meant, too, the pursuit of legitimate happiness for all in this life, and the possession of infinite happiness after death. On this victory then celebrated today rests the fundamental principles of our government, which guarantees to all its citizens liberty, equality and pursuit of happiness, all so dear to the heart of humanity."

AT THE CONGREGATIONAL.
At the Phillips Congregational church Rev. P. A. Simpkin preached in the evening on the meaning of the day of days to this generation. His subject was "The Message of the Resurrection," and its controlling thought was that the "glorious message of the open grave

TEA

Why do we moneyback tea
that no-one complains-of?
To get there quick.

Your grocer returns your money if you don't like
Schilling's tea.

was true. "That message is true," declared Mr. Simpkin, "for he was Master of life and Master of death. His work was done when there came the joy of resurrection. The hope He inspires is a true hope, for He has been giving it interestingly to the children of men in the age in the glory of life, of light and of strength immortal. He has been leading down the age in His children, as their faith has been centered in Him, the vitality of His resurrection; in bringing them to life and light in Him. Oh! The message of it all is that He who mastered death is Master of sin, and that the message is vital is proved by His resurrection to the blessed, winter bound lives of men dead in trespasses and sin."

"It is a message which not only speaks in the agonizing hours of life's sorrows under the death shadows, a word of hope and certitude, that not only lightens the narrow bed of those who sleep with the glow of hope immortal, and that leads to the gloom of life's fading sunset, the prophetic house of sin, and be made alive, and whole with the life and sweetness and beauty of a child soul. Oh, the miracle of life and power that takes life's dead tree and vivifies it, crowning its tender shoots with the buds and blossoms of life."

DR. YOUNG ON ETERNAL LIFE.
The musical features of the service at the First Methodist church were furnished by a quartet composed of Prof. Nettleton, Miss Agatha Berkhoff, and Mr. and Mrs. A. S. Peters, Prof. Emanuel Anderson presiding at the organ. The sermon of Dr. Young was from the text, "He is not here; for He is risen." In speaking of that subject put forth the nature of Christ's life and death. He objected to the beliefs of certain rationalists that Christ only swooned, and pointed to Christ's resurrection as the hope of mankind for an immortal life.

DEATH ONLY A PAGAN BELIEF.
"We are more often pagans in the way we consider death than Christians," declared Rev. T. W. Pinkerton at the Central Christian church. His subject was the "Law of the Resurrection," and in part he said:

"Perhaps no doctrine is so exaggerated in our thinking as that of death and the light in which it is held. It is almost astounding when we think of the place that it holds in Christian doctrine. And yet physical death does not hold any such prominent place in the Bible; Jesus Himself calls it a sleep. Physical death is a means to larger life. Indeed, physical life and death are subordinate moments in the mind of the New Testament writers. Life is the law of nature, and death the means to a larger and higher life."

AT ST. MARK'S CATHEDRAL.

The Episcopal Easter ritual service attracted a large crowd that even after the alms and have been filled with chairs a portion of the congregation stood to stand. At 11 o'clock a full choir and communion service was held, the impressive chants being gone through in perfect form, their beauty being enhanced by a profusion of floral decorations.

For the morning sermon, the Very Rev. Dean Eddy preached on the evidence which the Christian church presented in its own cause, claiming that the Christian church of today with its 2,000 years of history behind it, was a living witness that God liveth, and that Christ died for mankind.

"REGULARLY OPENED."

Court Saloon Has Its Usual Burglary—Money and Cigarettes Stolen.

The regular monthly "opening" of the Court saloon on State and Third South streets occurred last night, or early this morning, when the place was again burglarized.

According to the report received at police headquarters, the burglars gained entrance by forcing open the front door. The slot machines and cash register were broken open, and \$15 and a box of cigarettes were stolen. The police were notified and they are in hot pursuit.

KEEP TO THE RIGHT.

This morning Chief of Police Lynch sent out three mounted men to see that the ordinance, providing that drivers of vehicles shall keep to the right side of the road, be strictly enforced. Those who violate the ordinance will be arrested and prosecuted.

FREIGHT GALORE FOR SAN PEDRO.

Seven Train Loads of Goods Wait-
ing to Come Over Salt Lake
Route.

REGULAR SCHEDULE ON MAY 1.

General Manager Wells Wires Local
Headquarters to that Effect—
Western Pacific Situation.

Now that it has been definitely announced that the opening of the Salt Lake Route is to occur a week from today shippers are falling over each other to get in on the first train. In discussing the situation this morning J. L. Moore, district freight and passenger agent, said: "While I have not the data at hand right now I would say without exaggeration that if all the shipments we are asked to handle on the first train were accepted we would have about seven trainloads, or 150 cars on the initial train from Los Angeles territory alone. To date we have two trainloads of citrus fruits, dozens of carloads of mining machinery and carloads of merchandise waiting to come through next week, while from this end we are having all sorts of inquiries."

The announcement that train service opens May 1 came yesterday in the form of a message from General Manager Wells to Mr. Moore. Owing to the fact that a Pullman and observation car will come down on Ogden on the limited over the Short Line a story went the rounds in that city last week to the effect that the Salt Lake Route trains would run out of Ogden.

In the meantime the members of the Commercial club this morning started out to do some tail hunting to get ready for the projected excursion next Monday. Heretofore they have been laboring under the delusion that the road would not be opened until a week later. Wire from President Clark as to the details is expected to be received from Los Angeles today, when the various committees appointed will get down to work. It is the intention to have the Commercial club special train precede the first regular passenger train by about half an hour.

WESTERN PACIFIC.

Some Further Details of What Gould Will Do for Salt Lake.

In railroad, real estate and business offices this morning, Western Pacific was the topic which overshadowed all others. While there was no news in the announcement made in the dispatches of Saturday afternoon that the Gould interests were behind the project, the facts that it was now official and that something would be doing in the near future lightened everybody up. "If the knockers will now subside and let us all pull together, Salt Lake will boom from now on," was the general verdict.

That the Gould interests mean business is generally conceded, and it is confidently expected that within the next two months work will be commenced here on the material yards which are to be located at a point near the salt works between the Saltair Beach and the San Pedro tracks. Just as soon as work does start, thousands of dollars will be put into circulation in Salt Lake, and the laborers employed on construction will spend the greater part of their wages here. What the Lucin cut-off has been for Ogden, the Western Pacific will be for Salt Lake, and the Lucin cut-off meant in the neighborhood of \$200,000 a month for the Ogden merchants and saloon keepers.

Among the good things predicted for Salt Lake will be a big passenger depot on Fourth West and Third South along the lines of the union depot, to be built by the Short Line for a terminal for the Salt Lake Route and Harriman line. This depot is to cost in the neighborhood of \$200,000. In addition there are to be freight terminals, depot yards, new roundhouse and shops—all of which have been promised Salt Lake ever since the stormy days of the J. M. Herbert regime, but which now are in sight. These improvements will represent the outlay of over \$1,000,000 within the city limits alone, irrespective of the construction work on the shortest line through to San Francisco.

Last but not least, Salt Lake will be indisputably the railroad hub of the Intermountain region.

The survey for the Western Pacific, which has been accepted at headquar-

ters, shows that the road will leave the Rio Grande yards at Sixth South and Sixth West, thence across the flats to the lake, passing through the site for the big new smelters. Across the south end of the lake the grade will be comprised of filling and some trestle work. One the opposite shore there is practically no grading to be done and when the desert proper is encountered, the track will be as flat and level as the proverbial billiard table. From Wells, through the pass, across Sierra and Mohawk valleys in Plumas county, California; along the middle fork of Feather river, down the east branch to the north fork of Feather river, and down the river to the Sacramento valley at Orville, thence via Marysville, Sacramento and Stockton to Oakland and San Francisco. In all places named concessions and franchises have been already obtained, while the company has a big bay frontage and terminals in San Francisco.

When this road is built, Gould will have an all rail line from the Pacific to Atlantic tidewaters.

MAY GO TO LOS ANGELES.

Utah Teachers' Association Invited to Hold Convention There.

E. W. Gillett, general freight and passenger agent of the Salt Lake Route, and his assistant J. L. Moore do not propose to let any stone be uncovered in the direction of advertising Utah and California and incidentally working up excursions. The very latest, judging from word received from Los Angeles, is a proposition to invite the Utah State Teachers' association to hold its next annual convention at Los Angeles jointly with the association of California. This novel proposition is now being favorably discussed by the teachers at both ends of the line.

BURLEY IMMORTALIZED.

Short Line Passenger Man's Name Given To New Idaho Town.

There is to be a new town in Idaho—the town of Burley—in Cassia county—21 miles south and west of Minidoka on the Minidoka and Southwestern branch of the Oregon Short Line now building into the great region which the Minidoka government project and the great Twin Falls irrigation project, together costing many millions of dollars, are to redeem from desolation and give over to husbandry. Altogether 400,000 acres of the fertile valleys of the Snake river are to be reclaimed by these two giant enterprises, says a pamphlet issued by the Oregon Short Line advertising bureau.

Burley is the namesake of Mr. D. E. Burley, general passenger and ticket agent of the Oregon Short Line railroad, and promises to take on the push, vim and energy which has signalized the career of the man whose name it bears.

Burley is to occupy a town site of 640 acres in the very heart of the great region under reclamation, and will draw to it the tribes of a vast country rich in fertile lands and surrounded by mining and stock growing interests of tremendous importance.

The town site, beautifully situated on lands that gently slope towards and drain into the ever flowing Snake, is now being platted, and will be ready for lot selection on May 1, when special trains will run from Minidoka to Burley and a sale be held of choice lots close about the site of the proposed new \$30,000 hotel with which the new city is to begin its career.

About 15 of the most choice corner lots will be auctioned to the highest bidder. There will be a drawing for the choice of balance of the lots, which will be sold at regular listed prices, the only advantage in the drawing being that the persons having the first choice will be entitled to make first selection of lots.

Already applications for the purchase of lots and proposals for the establishing of a variety of business con-

**YOUR NERVES
WON'T SUFFER**
If You Drink
Tree Tea
Its purity is such that every
member of the family may
safely enjoy it at all times.
Ask for the package with the
tree on it.
Imported and packed only by
M. J. BRANDENSTEIN & CO.,
SAN FRANCISCO

cerns are flowing into the town company, and almost before the lines of streets and alleys are laid down, a boom is threatening Burley.

Idaho is expanding as is no other western state, and the region around Burley is so rich in resources and so certain of rapid settlement under the stimulation of reclamation that Burley's speedy growth may be taken for granted.

Equipped with ample capital and composed of men of great influence, there will be no lack of push on the part of the town site company, whose immediate affairs will be in the hands of Mr. Fred B. Reed, a veteran in the art of rapid city building.

The Short Line will build an attractive station in the new town, and will complete before snow flies nearby across the Snake river a steel bridge more than 300 feet long.

A long distance telephone line is completed, and the daily stage lines now operating from Minidoka south to Albion, the county seat, Oakley and other settlements distant from the railroad, will hereafter operate from the town of Burley.

A great railroad, diversity and wealth of tributary resources, a large and productive surrounding country, favorable climatic conditions, a rapidly increasing population, are incentives to city building.

All these Burley has and many more possessions besides, and having these, it goes without saying that Burley will thrive.

IN WYOMING.

Six Railroads Are to Start Construction This Summer.

If the news which comes from Wyoming is correct that state is to share in the general railroad construction boom of the west that is scheduled for 1905. It is now reported from what is termed reliable sources that six different railroad companies are to make the dirt fly this summer. The roster is as follows:

Chicago & Northwestern—Casper west to Lander with a branch to Thermopolis, a total of about 200 miles to be built under the charter of the Wyoming and Northwestern, under survey. E. C. Carter, chief engineer, Chicago.

Chicago, Burlington & Quincy—Garland to Thermopolis, about 125 miles; B. J. Jolly of Basin, has the contract for the line from Garland to Lovell, being built under the charter of the Big Horn Southern. T. E. Calvert, chief engineer, Chicago.

Colorado, Wyoming & Idaho—Denver to Boise via Wyoming, 350 miles of this line will be built in Wyoming. Laramie, Hahn's Peak & Pacific—Laramie to Encampment, 100 miles, 30 miles graded and seven miles of track laid in 1904. Isaac Van Horn, vice-president, Boston. R. D. Steward, chief engineer, Laramie.

Oregon Short Line—Kemmener to coal mines of Kemmener Coal Co., eight miles. William Ashton, chief engineer, Salt Lake.

Union Pacific—Rawlins to Elkhead, Colo., 125 miles. J. B. Berry, chief engineer, Omaha.

SPIKE AND RAIL

George W. Heintz left for San Francisco this morning.

All westbound trains were late today on account of the storm and landslides.

Chief Clerk Robertson of Mr. Welby's office returned from his old home yesterday.

Traffic Director T. M. Schumacher of the Oregon Short Line arrives in Chicago tomorrow.

General Freight Agent Fred Wild of the Rio Grande is here from California on a business trip.

The Harriman-Clark party special train arrived in Los Angeles this morning after a daylight trip over the new line.

F. D. Spencer, cashier for Agent O. B. Gilson at Ogden, has been promoted to succeed E. R. Hunt as traveling agent for the Rio Grande.

Engineer Burton has completed the survey from the Utah Copper mine to the mill, a new branch of the Copper Belt.

General Passenger Agent Burley of the Oregon Short Line, accompanied by J. B. Durham of the passenger department, left for Los Angeles today.

The Railway age of April 21 says: E. C. Tilton, heretofore acting chief engineer of the San Pedro, Los Angeles & Salt Lake, has been appointed chief engineer. B. M. Garfield has been appointed general passenger agent.

As was predicted and subsequently denied, Gould is behind the Western Pacific. E. R. Hunt goes to Butte to succeed G. W. Fitzgerald as general agent of the Rio Grande and L. O. Leonard comes here as traveling freight agent for the Missouri Pacific.

Members of the Fraternal Order of Eagles will be interested in an illustrated folder just issued by the Passenger department of the Denver & Rio Grande Railroad, containing program of entertainment, etc., in Denver at the

annual meeting of the organization, August 14-15.

Chief Engineer E. J. Yard of the Denver & Rio Grande left hurriedly for Denver yesterday while General Supt. A. E. Welby of the Rio Grande Western passed through Salt Lake this morning without stopping in answer to a call from headquarters which reached him in California while on a short vacation. The verdict here is that the mystery spells "Western Pacific."

So great is the interest in camping around by the trip of the president to the state of Colorado that the Denver & Rio Grande Railroad company, in order to answer the innumerable inquiries regarding hunting, fishing and outdoor life, has just issued in pamphlet form a guide to the most desirable camping places in the Rocky mountain region.

STOLE CALF AND CHICKENS

Two Thieves Captured After Long Chase from Cottonwood to Murray.

Farmers flying south and east of Salt Lake have had trouble every spring with chicken thieves, who usually raid the coops about the time "springers" are ready for market. Saturday night two men were seen in the act of robbing a chicken coop on the premises of John Skelton in Cottonwood and captured after a long chase into Murray. They had in their possession when the chase started in addition to the chickens, a dressed calf and two hives, later identified by a number of the men of the town as having been stolen from their slaughter house just before being captured the men threw the hives and calf out of their wagon, and when questioned denied having stolen them, but the blood on their clothes and the season work taken by the authorities as sufficient evidence on which to lock them up on two charges of burglary.

It appears from the story of those interested in the capture of the alleged chicken thieves, that the men, who were seen in the act of robbing the coop, were John Cowley and Will Green, happened to pass in a buggy on their way home from a buggy ride. Their suspicions were aroused by the fact that the horse was panting, and there was no light to indicate that anyone was in the house. The young men, however, from cover in the chicken coop, and made for the wagon. A couple of shots from the wagon were fired without effect. After they hesitated as to be followed with the young men in their trip. They pursued the men, and finally reached Murray, where the leaders dashed through the main street, their pursuers close behind. When they reached the city, Sheriff White and Powell were attracted by the noise and fired several shots without effect. The men, however, passing Murray the men threw out the calf and hives, but as the sheriff and his posse were not far off, they had no difficulty in overhauling them. The marauders were brought back to Murray and held in the city jail.

DEATH OF A PIONEER.

William B. Woods, an Early Settler, Succumbs to Heart Failure.

William B. Woods, one of the oldest residents of the Seventh ward, this city, and a member of the Nauvoo Legion, passed away at his home, 538 South West Temple street, Sunday afternoon, at the ripe age of 73 years. Heart failure was the cause of death. The deceased was a native of England, from which section he came to Utah many years ago. He was a quiet, unassuming man and had a host of friends, who will regret to hear of his demise. He leaves two sons and a daughter, the former Clem Woods, the well known architect, and Sam Woods. The funeral will be held in the Seventh ward assembly rooms, Wednesday, April 26, at 11 a. m. Friends are invited.

PIONEER WOMAN GONE.

Mrs. Elizabeth Brazier Passes from This to Another Sphere.

Another of the pioneer women of Utah is dead in the person of Mrs. Elizabeth Brazier, wife of William Brazier of 149 west Seventh South street. Her demise occurred this morning at the age of 71 years.

The deceased was a native of England and came to Utah in 1856 as a member of Captain Hodggett's company. The hardships and struggles of the memorable trip across the plains were experienced through which she passed with other heroic women of that day. She arrived in the great Salt Lake valley before the close of that year. From that day until the day of her death this city was her home. Her husband, one son and five daughters and nine grandchildren survive her. Her children are: Mr. J. B. Wright of Salt Lake; Mr. J. W. Cunningham of Salt Lake; Mrs. D. E. Henry of Sparks, Nev.; Mrs. Silas Clarke of Pueblo, Colo.; Mrs. J. M.

Canon of Salt Lake, and Mrs. J. C. Squires of Salt Lake.

DEATH WAS SUDDEN.

Jesse Saville, Without Warning, Fell To the Floor and Expired.

At 3:15 o'clock this morning Jesse Saville died from heart failure at his home, 1255 south Seventh East street. Mr. Saville, although 77 years of age, was in comparatively good health, and his death came as a great shock to his family. His wife, who is also in her seventy-third year, was awakened by the jar as Mr. Saville's body fell to the floor, and on reaching it, found that life was extinct. Mr. Saville was born in Kipping Forest, near London, Dec. 22, 1827, and has lived in Utah for 31 years. Arrangements for the funeral have not yet been made.

INFORMATION WANTED.

Mrs. Norman D. Simmons, R. F. D. No. 7, Gagego, N. Y., desires to learn the whereabouts of anyone connected with Catherine Magdalen, Ellsworth, who lived at Payson, Utah, between 1850 and 1860, and moved to southern Utah about 1862 or 1863, living in Lords and then moving to Kanab, Kane county, where she and her husband, David, Ellsworth, raised sheep. Mrs. Magdalen has two sons and one daughter before she married Ellsworth, and it is these or their children who are desired.

NEW EXPERIMENT FARM.

Committee to Locate Site for It Goes To Utah County Today.

Utah county is trying and trying hard to secure the new central Utah experiment farm. The committee, which, under legislative enactment, is to locate a site sent to Utah county today to look over some of the ground offered in different sections of the county.

Meanwhile citizens of Salt Lake and Davis counties are asking why bonafide offers are not being made in their respective counties. In those two counties there is a little talk about it but no definite movement is underway. In Utah county the advantages of securing such a prize is valued very highly and it begins to look as though the enterprising people there would get what they are going after.

The selection has to be made very soon. It is stated that the first shot on the new farm, whether it be in Utah, Davis or Salt Lake, will be turned before May 10.

RUHLIN AFTER SCHRECK.

Akron Grant Wants Match in Salt Lake With Man Who Once Defeated Him.

This morning William Bean received a letter from Billy Madden, manager of Gus Ruhlman, the fighter, asking for a match here with Mike Schreck. The latter holds a victory over the Akron Giant, and there is little chance of a return match. A fighter named Harry Fenny, from San Francisco, also wants to come here for a match.

PROBATE AND GUARDIANSHIP NOTICES.

Consult County Clerk or respective signers for further information.

IN THE DISTRICT COURT, PROBATE DIVISION, in and for Salt Lake County, State of Utah. In the matter of the estate of Charles Barker, Deceased. Notice.—The petition of David J. Barker, Elizabeth A. Morris and Mary A. Parks, praying for the appointment of David J. Barker and John C. Mackay of Letters of Administration to the estate of Charles Barker, deceased, has been set for hearing on Saturday, the 6th day of May, A. D. 1905, at 10 o'clock a. m., at the County Court House, in the Court Room of said court, in Salt Lake City, Salt Lake County, Utah.

Witness the Clerk of said Court, with the seal thereof affixed, this 22nd day of April, A. D. 1905.

(Seal) J. U. ELDRIDGE, JR., Clerk.

By W. H. Farnsworth, Deputy Clerk.

James H. Moyle, Attorney for Petitioners.

IN THE DISTRICT COURT, PROBATE DIVISION, in and for Salt Lake County, State of Utah. In the matter of the estate and guardianship of Robert W. Rees, Minor. Notice.—The petition of Annie Holmes Gardner, the Guardian of the person and the estate of Robert W. Rees, minor, praying for an order of sale of real property of said minor, and that all persons interested appear before the said court to show cause why an order should not be granted to sell so much as shall be necessary, of the following described real estate of said minor, to-wit: Commencing at a point 1/2 block west of the southeast corner of lot 1, block 22, plat "B," Salt Lake City survey, and running thence east 23 feet, thence north 10 rods, thence west 33 feet, thence south 20 rods to the place of beginning, has been set for hearing on Saturday, the 6th day of May, A. D. 1905, at 10 a. m., at the County Court House, in the Court Room of said court, in Salt Lake City, Salt Lake County, Utah.

Witness the Clerk of said Court, with the seal thereof affixed, this 22nd day of April, A. D. 1905.

(Seal) J. U. ELDRIDGE, JR., Clerk.

By W. H. Farnsworth, Deputy Clerk.

James H. Moyle, Attorney for Guardian.

Better Tell Harris to Charge It
And you won't have to worry about finding
the money necessary to pay cash down for
your furniture. Easiest credit terms in town
Harris is the Big State Street Furniture Man
234-236. Always ready to extend credit