coffice of The Downers Grove Publishing Forest Avenue, Downers Gove, Illinois.

### STAATS, Editor

ers Grove Post Office as second-class mail matter tes made known upon application.



# DOST!-- Don't Knock

#### PROM THE "GOLDEN" STATE

tollowing letter will probably at the readers of The Reporter. melesures Mrs. Fry speaks of can

Joles Street, San Francisco, Jul

Deer Mr. Staats-Am sending you booklet about lilinois' exhibits at a livrocattion and a clipping about

Dunne's arrival here. But while re were present at the Illinois Day slebration ceremonies, which were my impressive, yet most of the fe titles were called off because of the terrible disputer to the Eastland hiengo papers have likely given yo this information. Trust no Downers ore folks were among those whose on were lost. Whether the Chaugun and Home-Coming Week ar olar observed as planned, we have o way of knowing. However, tenton of an cannot be with you in per we we come by proxy in this wa and give you a chance to see a group deans at the Exposition. Wisi you and Mrs. Staats were coming to nee the Big Show. With good wishes to all old friends and acquaintances, MRS. W. N. FRY.

with the letter was also ploture, taken on the exposition grounds by Miss Margaret Huling. May 22, showing Mrs. Carpenter, Miss Nellie Curpenter, Mr. and Mrs. Ed Postter of Lagrange, Mr. and Mrs. W. Mry and Mrs. Huling of Downers him to lose much time at the pits.

#### THE ALLEY CAT.

While every dog must have his day. and dog days now are on the way, the the plate, or garden eat; the alley cat ming walling. You might name such the race. when one fellos of lives has been second alost Ah, creature of the garden back, what is it, Kitty, that you purse will be captured by the winner night song and to the won, sma' hours prolong your chamber concert, and at tight appear to be so full of fight Do not the bootjacks thrown at you the paperweights and inkstands, too roof out enthusiasm stint-or don' on care to take the hint? I ofter think if folks would feed their catsby do indeed and lock them swillight falls, we might these caterwanis; and folks can't attend to that have no right Beller up a dat.

## LUSTRATES WITH LIVE MICE

Maller of Trapa Uses Nove Tours to Get His Hearers Interautaid in title Goods.

one method for exploiting in is being used with suo a taken along with him. which he sets down in

head for a passange-Me As they enter, their weight springs a trap

## FOUR CORNERED

Special.-One handred and ter miles an hour is the gait at which the 100-mile world's speed championship for automobiles scheduled for August 7th over the Chicago Speedway wi be run, is the opinion of the gasoline experts.

Barney Oldfield, "master driver o the world," Dario Resta, winner of the \$54,000 Chicago Automobile Derby, 'Bob" Burman, world's speed king and Earl Cooper, California speed wizard, recognized as the world's road race champion, are the drivers to pas ticipate in the greatest four-cornered race ever planned or run. Oldfield will be at the wheel of the \$15,000 Delage brought to this country three weeks ago from France by Dave Joyce, a Chicago sportsman, Resta will bilot his French Peugeot which be drove in the big Chicago so suc cessfully and which holds all world's records for speed above the 100 mile mark. Burman will be at the wheel of his French Peugeot which has been fitted with American made cylinders and other fittings calculated to make the Gallic creation faster than Resta's car, twin to Burman's racer. Cooper. unassisted, will uphold America's reputstion in the speed duel. The Callformian will pilot Harry Stutz's new est sixteen-valve car which has shows a speed of 111 miles an hour. Cooper gave Resta a hard battle in the Chi cago race until tire trouble caused

Fred J. Wagner, noted starter, will officiate with the flags. Wagner de ciares the race will be a revelation to speed fans. There was never a great race in which more than four cars were really fighting for the lead. The twenty or thirty others in the contests simply served to hold back the lead ers as they were being passed during the running of a race. With the slow er open out of this race the pace wil constant killies, who on the back be terrific" declared Wagner as he so a calling, and make an awful agreed to start and officiate during

The race will be run on the las day of Chicago's "Market week" and will be the official sport for that afternoon. Upon the suggestion of of dark midnight, with stealthy mien and ficials of the Association of Commerce the speedway management de cided that popular prices will prevai than Cat, with fur erect and arch for the big event. Although a \$20,000 that you should sing your mid the admission including a grandstand seat will be \$1 and there will be no fancy prices in effect. Automobile reads leading to the Speedway have been made perfect and \$100,000 is be ing spent to beautify the huge plant

#### HAMPERED BY PAST ERRORS

Necessary Reforms Hard to Effect Because of the Mistakes Made by Other Generations.

Civilization often seems like an of drunkard who is forever taking one more drink to work off the effects of s previous drink, or like a chronic debtor who is always borrowing upon the future to refund the past. It never seems to catch up with itself, to start as freshly as it would like to. Because their fathers fought, children are taught to hate, and when they grow up they also fight, leaving to their children a new heritage of hate. Be cause their fathers gave over a continent to simless exploitation, the new generation finds itself entangled in a network of law and tradition and vested rights from which it empor tree itself except by injuring those who have done no wrong.

Because our ancestors lived in huddled cities we go on building upon narrow and tortuous streets, sinking our capital in mistakes which age makes It more and more difficult to retrieve. mans by which The original cowpaths of Boston have become picturesque slums which supand in seeking to secape port innocent ladies and stiffs the a passage leading up an health and the happiness of other mading with another trap people's children. Attack these slume atly they push open the and you attack helplessness itself; try down into a pail of to widen and ventilate, and you will aing of find that you have struck at the securtran door by the mice re- ity of the innocent. This is the real sening the first trap strength of the past and the overand of their whelming grip it has upon our lives. inventor then turns to it lives on, not because intelligence and the and remarks: can defend it, but because it has besome so intimate a part of us that to cut it out seems a little too cruel .-

op" to Hardly the Word to Use.

IDIOSYNCRACIES OF SHOT AND SHELL ARE MANY.

Correspondents Tell Remarkable I rice of Scenes They Have Witnessed-Lives Saved by Articles Carried.

In a photograph which comes from the front I see a man has had his hair neatly parted by a bullet in the center with the art and exactitude of a hairdresser. A visit to the hospitals at the military bases in France made me acquainted with some idiosyncracies of shrapnel which are well-nigh unbelievable. One man, whose name was Williams or Williamson, I forget which, had his initial W plainly out WORLD'S SPEED PACE lined upon his back by a fragment of shrappel which finally settled in his boot. The man was very proud of his wound. "I wouldn't have missed that for a quid," he earnestly remarked. It certainly was a distinction. I told this story to one of the king's messengers, a noble and hard-working duke, and he capped it by telling of a case where a trooper mounting his horse was hi with a piece of shell which cut round the top of his trousers like a pair of acissors, dividing the leg part from the body.

> At Hartlepool a 12-inch shell went clean through a house, continued its career up the street and went through another house. Each dwelling was occupied by a person of the same name, The signalman who was on the bridge of the British ship which sank the Emden writes: "A shot cut away the port signal halyards, cut through the range finder-about six feet of brassblow off the range taker's leg, cut rail off, came through the hammocks lining the inside of the bridge, through the screen and through the ship's awning, which was launched outside the screen, and then burst. One lump of shell hit the deck only a foot away from me (I have the piece), shooting by my head by inches, and another piece hit the deck and then bounced up and through the bridge screen, taking exactly half a pair of binoculars

with it. Not bad for one shot, was it?" I saw many prayer books, watches and buttons with marks of rifle bullets upon them, and other souvenirs treasured as the saviors of men's lives, from which the owners drew various inferences. A dent in a cigarette case or a hole through a pocketbook seems to give rise to graver thoughts than do actual wounds. The British soldier reaches down into the unknown further than people think, and he draws conclusions which cause him to relapse into silence as he smokes his pipe over the campfire. The idlosynerasies of shrapnel and the eccentricities of shot supply him with all kinds of weird inferences, which he weaves into his belief, and the soldier's creed is no mere piece of formalism. It is a real spiritual compass, very different in its ethical value from the mawkish platitudes of the "pimply plous" who remain at the base and shirk duty and the firing line to distribute tracts of sickly sentiment. The soldier man, when he faces the unknown, is not weighed down by his creed. He rises buoyantly where many of his sectarian superiors would founder in the storms of warfare.-London Globe.

A Case of Bible Reading. Rev. W. Y. Fullerton of the Bap tist Missionary society told a good story at the anniversary meeting of the International Bible Reading asso ciation. As showing that some paople needed guidance in the selection of their Bible reading, Mr. Fullerton, says the Westminster Gazette, recalled an incident reminiscent of his mission days, when a man came to his meeting and told of his efforts to comfort his wife as she lay upon the sick bed. "I read the Bible to her every night," he said. "What did you read?" inquired the missioner. "Well," said the man, "I began at the first chapter of the Book of Proverbe, and when I had finished the book she died!"

Wild Kurd Girl Russian Mascot. Hadzhina, a wild little six-year-old Kurdish girl, has become the mascot of a Russian artillery regiment operating on the Persian frontier. She was left behind when the population of the Armenian village of Hazar fled and Russian soldiers found her, clad in a flithy shirt, hiding in the depths

of a bake oven. After she had recovered from fright under the kind treatment of her captors, the little one told through an interpreter how she had been left behind by her mother, who escaped, taking with her another child. Her father, she said, was a soldier, and had been taken prisoner by the Russian troops.

"Ma. your bank account is over-

"What does that mean, pa?" "Simply this: You've written checks for \$63 more money than was in the

"The idea! If \$63 will break the bank I'd find another one to do business with. I supposed they had thousands of dollars on hand all the time." -Atlanta Constitution.

One Advantage. "It is impossible for a man to have the same affectionate mountd for a motor car that he has for a horse," said

the lover of horses. "Perhaps not," replied the motorist, "but there are compensations."

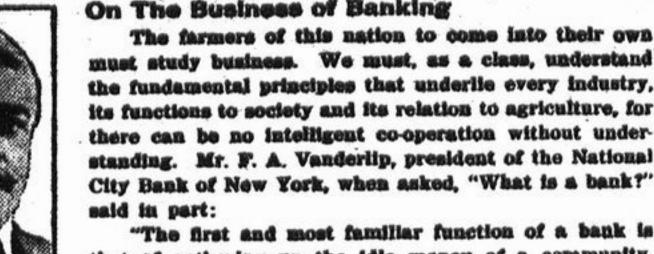
"A man can say things to his motor ear in the heat of the moment that he couldn't say to a balky horse without a twinge of conscience."

New York Likes Milk. Milk is becoming the favorite drink of residents of New York and the

# Commune Reporter SEEN AT THE FRONT OUR PUBLIC FORUM

### IV.-F. A. Vanderlip

On The Business of Banking



"The first and most familiar function of a bank is that of gathering up the idle money of a community, small sums and large, and thus forming a pool or reservoir upon which responsible persons may draw as they

have temporary use for money. It is evident that this makes large sums in the aggregate available for the employment of labor and the development of the community. But much more is accomplished than the use of the money actually deposited in the banks, for by the use of drafts, checks and bank notes the efficiency of money is multiplied several times over. A very large business, for example one of the great beef packers, may use very little actual money; on one side of its bank account will be entered the checks and drafts it is daily receiving from everywhere in payment for meats, while on the other side will be entered the checks it draws in payment for cattle, etc., its only use of money being for small payments, to labor and

If there were but one bank in a community and everybody paid al bills by drawing checks on that bank, and everyone receiving a check immediately deposited it in the bank, the amount of money in the bank evidently would not change at all and the entire business of the community would be settled on the books of the bank. And the situation is but slightly changed when there are several banks, for they daily exchange among themselves all the checks they receive on each other, which practically offset themselves, although the small balances are paid in each. This is called 'clearing' and in every large city there is a 'Clearing House' where representatives of the banks meet daily to settle their accounts with each other.

A bank is constantly receiving from its customers, particularly those that are shipping products to other localities, drafts and checks drawn on banks in other cities, which it usually sends for deposit to a few correspondent banks in the central cities with which it maintains permanent accounts. In this way these scattered credits are consolidated and the bank draws upon these accounts in supplying customers with the means of making payments away from home. As each I cal community sells and buys about the same amount abroad in the course of a year, these payments largely offset each other. It is evident that the banks are very intimately related to the trade and industry of a country. The banker is a dealer in credit much more than a dealer in money, and of course his own credit must be above question. He exchanges his credit for the credits acquired by the customers, and lends credit for their accommodation, but he must conduct the business with such judgment that he can always meet his own obligations with cash on demand. This is the essential thing about bank credit, that it shall always be the same as cash."

## OUR PUBLIC FORUM

#### VIII.-C. E. Schaff On Railway Investments



President Wilson, recently referring to our railroad problems, said in part: "They are indispensable to our whole economic life and railway securities are at the very heart of most investments, large and small, public and private, by individuals and by institutions. . . . There is no other interest so central to the business welfare of the country, as this. No doubt, in the light of the new day, with its new understandings, the problem of the

railroads will also be met and dealt with in a spirit of

When the first citizen of the land stresses the importance of understanding and dealing justly with the railroads, certainly the American plowman can venture upon a careful study of the problem. C. E. Schaff, president of the M. K. & T. railway company, when asked to outline the relation of the public to rail-

candor and justice."

roads investments, said in part: "It may be said that the railroad world is encumbered with a lot of phantoms which exist only in the popular fancy. For instance, because there have been a few so-called 'railroad magnates' whose names have figured prominently in finance, many people have come to believe that the railroads

of the country are largely owned by a few rich men. As a matter of fact nothing could be farther from the truth. Out of the colougal sum of twenty billion dollars of American railroad securities, less than five per cent is now. or ever has been, in the hands of these men who have figured prominently in the newspaper headlines while the other 95 per cent is in the hands of over two million investors, large and small, who in many instances have put the modest savings of a lifetime into these securities in order that they might lay away a competency for old age. When, therefore, the value of these securities is depressed or perchance destroyed, the hardship is a hundredfold greater upon thousands of every-day citizens, than upon the handful of millionaires, good or bad, who have figured prominently in railroad circles. Hundreds of millions of dollars of the assets of our great life and fire

insurance companies, savings banks, trust companies, educational and fiduciary institutions are invested in railroad bonds—and the moment, therefore, that the soundness of these bonds is called into question the financial solidity of these myriad institutions directly affecting the welfare of millions of policyholders and bank depositors—is gravely menaced. During the last several years, many millions of dollars representing depreciated values, have been charged off the books of concerns like those enumerated above. American railroads have become a vital part of the very woof and fabric of the nation. Their continued efficiency is absolutely essential to the smallest community

In blindly striking at the railroads our blows fall not merely upon thousands who have committed no wrong, but, in the last analysis, upon ourselves. We should remember how interdependent we have come to be in this mighty republic of ours that each is in truth become more and more his brother's keeper, and that we need to act and think circumspectly, lest in our mistaken zeal we destroy those who, like ourselves, need whatever of this world's goods the toll and sweat of years has bequeathed to them."

Verona Magnificent City.

A city of wonderful art works, or weather-stained white marble palacea often richly sculptured and sometimes showing the worn evidences of sums toous paintings, with impressive, well preserved ruins from the days of be fore the Christian era, Verona has somewhat the appearance of luxurious decay, with which a confident, push ing, success-breathing spirit of the last few years has contrasted sharply The museums, picture galleries

libraries and ancient churches of Verona teem with treasures. Veron was the birthplace of the famous Ro mans, Catullus, Cornelius Nepos, Pliny the Younger and Vitruvius.-Nations Geographic Society Bulletin.

recitan Worry. It's pitiable to see how old some

folks become before they reach mid dle life. They undermine their own lives by carrying burdens that never materialize. They are always borrow ing trouble and making themselves needless worry. And the sad part of it all is that mental trouble is very real. It's a bigger burden than physical weights. If folks could only be taught they would soon see that it's sand not the real struggles that deepen their wrinkles and unsteady their steps. Worry is far more enervating than physical strain, and the worst of it is that most things we worry about never happen. It's this dissipating factor that's so potent in producing Americanitie. Pennsylvania Grit.

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tic and cement basement. Everything op-to-date, lot 50 by 132 feet; number of fruit trees, chicken yard and chicken house. Call and see, open for inspection. Would consider clear lot and some cash as first payment, H. J ry, 8 Linscott Ave. 3 p

LOST. ON STREET Gold crescentshaped it in with initials "B. Z." in black enamel. Finder please notify phone 236W.

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Six-room house on north side, steam heat, all up to date, hardwood floors. This beerse is in good repair and well built. Lacation one of the best. Price \$1,000.

S.x room bangalow, new, best street in town, extent large lot, harn. Price \$1,200

Six-room flat for pent, all modern, \$18. Seven-room house, steam heat, oal floors down stairs, both, lot towalds, Price is two loss to put in figure ... Ask the about a real bargain. This property can be bought on your own terms. Act quick.

Seven room house on the north side 'ement barement, furnice heat, bunder titles, buth, was and electric lights, in fact everything is strictly madern, large shock trees, level neighborhood, small born, lot mex til. Price only \$3,100. About \$300 each, the fallance on your own time.

Eleliterman bouse in the lest of comiliicels, Posingth risely, saith, gar, electric lights, had water heat, brige purch, faces mouth, Let dex 5-0. Price Lie den. Nine-team house on Maple ay-nu-

best, all modern, large barn, accession of

paid in full. I rice \$ , con. Make offer, Seven-room house, cement bearment. bet water best, bath, gar, electric lights, eark flurers on lesses these This property of the Al committeen, Earl front, Pite

gin room house, all modern, just newly parately, this bearer is only peyon years dd. has coment bacement, former heat, taundry tules, electric and any lights, buth, B fact complete in every way, also form and theken house, fruit trees, grapes; of heal of about ten minutes walk to in mate forth, harge born, deep worth hart five arrest of timber, fruit trees, ion pump house with gas engine for

sumping unter, about 1% miles from deand un stune resul Trice \$, non Two acres hand, new five-room house. rait trees, chicken house, one inde from le port | Tile \$2.000 Neven-room house and lath, cement pasement, but water heat, small been,

truit trees, three blocks from deput. Price I will forget I write Turnolo and Pire naurance. No earthly building has ever men or ever will be erected sufficiently drong to resist the ENERGY OF WIND. STURMS. Now is the time. In met lett-

AY, BUT AUT TODAY SIX ROOM house, rement becoment. urnace, large porch with servens, grant well, goe, led forality near corporation timits. This house is in A-1 condition Price \$2,600; terms. 50x141 foot lot, north Forest Ave., wa

er, gas and electric light, only \$250. Let me show you some Maple avenubuts if you are figuring on building this

som house, good condition, barn, chicken butter, fruit trees. Must be seen to How can you duplicate this one? Sixnom house, new, rement becoment, hannby, farmore heat, large fiving room with fireplace, open stairway, up to date bothroom, two porches, paved street. Let 50% 40. Prire \$3,500 hix-room house, furnace heat, both, house just newly painted, large harn. Lot

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