

**MONEY TO LOAN AT 5 PER CENT**

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Shirts plain.....10	Boys' Waists.....8-10	Dresses.....15-25
with col & cuffs 15	Aprons.....5-10	Fancy.....35-40
open front or	Overalls.....8	Child's.....5-8
pleated.....12	Jackets.....5	Shirtwaists.....15-25
Flannel.....4-8	Towels.....2	Skirts plain.....15-20
Negligee.....12	Roller.....2	fancy.....35-40
Collars.....2	Napkins.....1	dress.....40-50
Cuffs per pair.....4	Table Covers.....5	Chemises.....15
Underdrawers.....4	Sheets.....4	Drawers.....5
Undershirts.....4	Pillow Slips.....2	Stockings pair.....2
Night Shirts.....4	Pillow Shams.....10-25	Night Dresses.....5
Socks per pair.....2	Counterpanes.....5	Aprons.....5-8
Handkerchiefs.....1	Doilies.....1	plain, col'd.....4
silk.....1	Tray Cloths.....1	Corset Covers.....4
Neckties.....2	Rough Dry, per lb.....5	Toilet Napkin.....1
Coats.....10-25	Collars.....2-5	Washcloths.....1
Vests.....20	Cuffs, pair.....4-6	Tidies.....2
Pants.....25	Undervests.....3	Wrappers.....10-25
Sweaters.....25	Handkerchiefs.....1	Blankets.....15
Combination Suits.....21	silk.....1	Curtains.....25-31.00
Pajamas.....5	Chemisettes.....3	Quilts.....20-30

**THE NEWS-LETTER \$2.00 PER YEAR**  
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**Churches.**

**Presbyterian**—Rev. A. A. Pfäustiehl, Pastor. Sunday morning services, 10:45. Sunday School, 12 m.; C. F. Schaufli, Superintendent. Christian Endeavor, 7 p. m. Week-day services, Wednesday, Ladies' Missionary Union, 3 p. m. Wednesday evening prayer meetings. All are cordially invited.

**First United Evangelical**—Rev. J. G. Finkbeiner, Pastor. Sunday School, 9:30; Aug. Noerenberg, Superintendent. Sunday morning services, 10:45 a. m. Christian Endeavor, 6:45 p. m. Sunday evening services, 7:30 p. m. Wednesday and Friday evening prayer meetings, 7:30 p. m. Every alternate Sunday morning service and every Wednesday evening prayer meeting are conducted in German. Strangers are especially welcome.

**Ebenezer Evangelical**—Rev. G. G. Schmid, Pastor. Sunday School, 10 a. m.; J. J. Brand, Superintendent. Sunday morning services, 11 a. m. Christian Endeavor, 6:45 p. m. Sunday evening services, 7:30 p. m. Week-day meetings, Wednesday, senior prayer meeting, 7:30 p. m. Friday, English prayer meeting, 7:30 p. m. Sunday morning service and Wednesday evening prayer meeting conducted in German. All are welcome.

**Episcopal**—Rev. P. C. Wolcott, Rector. Sunday services, Holy Eucharist (every Sunday) 7:30 a. m. Sunday School, 9:45 a. m.; W. O. Hipwell, Superintendent. Matins, Litany and sermon, 11 a. m. First Sunday in month, Holy Eucharist at Mid-day service. Even song, 7:30 p. m. Other days according to notice.

**Lutheran**—Rev. Baumann, Pastor. Sunday School, 9 a. m. Sunday morning services, 10 a. m. Sunday evening services, 7:30 p. m. Services are conducted in German.

**St. Mary's Catholic**—Father J. C. Madden, Pastor. First Mass, 8:30 a. m. Second Mass, 10 a. m. Sunday School, 2 p. m. Vespers, 3 p. m.

**Baptist**—Rev. Edwin Seldon, Pastor. Sunday morning services, 10:45 a. m. Sunday School, 12 m.; C. H. Warren, Superintendent. Christian Endeavor, 6:45 p. m. Sunday evening services, 7:45 p. m. Wednesday evening prayer meeting, 7:30 p. m. Everyone welcome, strangers especially.

**Swedish M. E.**—Rev. N. P. Glemaker, Pastor. Sunday School, 3:45 p. m. Epworth League, 7 p. m. Sunday evening services, 7:45 p. m. Everyone welcomed.

**Methodist Episcopal**—H. F. Lawler, Pastor. Morning service, 10:30 a. m. Sunday School, 11:45 a. m.; E. S. Gail, Superintendent. Epworth League, 7 p. m. Evening service, 8 p. m. Wednesday, Mid-week meeting. All are welcome to these services.

**Highland Park Christian Science Society**—Sunday morning service, 10:45 a. m. Wednesday evening service, 8 p. m. Bergen Block. All are welcome.

**A SPLENDID SERMON.**

A pathetic incident which happened beside a new-made grave in a local cemetery furnished the subject for a sermon on "Life Insurance," preached by the Rev. R. Keen Ryan, at the Garfield Boulevard Presbyterian church. In conclusion Mr. Ryan said:

"I am no insurance agent, but I do not hesitate to say that moderate insurance comes nearer to giving something for nothing, and making this something sure and certain, than any other known institution of our times.

"Indeed, so sure, cheap and certain has it become that no man, no matter how poor, is without excuse who does not take advantage of the inducements offered him to lay up a little money to bury him when dead, and provide support for his afflicted and stricken loved ones when he is called away.

"It is nothing short of an unpardonable crime, when a father and husband, with a wife and children depending upon him for support, neglects this sacred obligation, uses up each week his wages and in a moment of time is stricken by death; compels his friends to bury him; leaves his family destitute and objects of pity and charity.

"Though I should live a thousand years I never could forget the picture of just such a scene as this I saw in Mt. Hope cemetery a few days ago—the one that inspired this sermon. I was called upon to preach a funeral sermon of a man who was a clerk in one of the great railroad offices down town. He had a beautiful little home in the city, a lovely wife and child. He lived a life of simple, happy ease.

"In vain did insurance agents importune him to carry just a little insurance. He lived each week to the limit of his small salary, not saving anything. He refused to become a member of any secret order on account of the expense.

"One day last week he was sitting at his desk writing and whistling when suddenly his whistling ceased, his writing stopped, his head dropped forward on his book, and his heart, ever light and gay, ceased to throb.

"When his accounts were footed up he did not have anything. The boys in the office had to buy his coffin and defray all funeral expenses, and they were just as poor as he. One dollar a month invested in life insurance would have avoided all this.

"The saddest sight I think I ever witnessed in my life was his frail, delicate little wife, standing beside that open grave, with the cold winds whistling through the trees, sobbing as though her heart would break, with not enough money in her pocketbook to buy her lunch and pay her way back to her cheerless home.

"And after she returned to her home, what then? No bread in the pantry, no money in the purse, no coal in the bunker, and the next month's rent due. I have no sorrow for that dead husband. My sympathy is all for that poor, destitute and unfortunate wife. It is a pity that such men cannot suffer the penalty of their own folly; but, unfortunately, the suffering is endured by their luckless wives and innocent children."—Chicago Record-Herald.