

## Highland Park News-Letter

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### The New Bank Building

THE business of the Highland Park State Bank has increased to such an extent that the present banking room is found entirely inadequate and there being no other building where desirable quarters can be secured, the bank has decided to erect a building of its own.

The site selected is property covered by the old frame structure just north of the alley at Schumacher's drug store, where a lot 25 x 100 feet has been secured from A. C. Thompson on an eighty-nine year lease. The proposed building will be a handsome one of brick with a classic front of stone, three stories high, and will cover the entire lot.

The plans for the bank floor are of very beautiful designs, fixtures being in mahogany, and everything will be modern and up to date. The new safety deposit vault will be 12 x 16 feet in size and is as large as the vault in the two Evanston banks put together. Having found that this department grows so rapidly, the bank is making ample provision for a long time to come. Back of the vault will be the directors' room, and still back of that a spare room to which the bank can grow as its business increases.

The Chicago Telephone Co. has rented the entire third floor, the rear half of the second floor, and the rear half of the basement on a long lease and proposes to entirely refit its exchange by new and modern apparatus. There will be six offices to rent in the front half of the second floor, five of which have already been leased.

This building will make an entire change in the business portion of our city, as it will set a new standard for other business blocks to follow and also result in telephone cables being placed underground for some distance from the new exchange. This will rid us of the unsightly poles and cables that have been a disfigurement to our business center for so long.

The plans for the building were drawn by E. A. Mayo, who was the architect for the Moraine Hotel, the Episcopal Church, and the new Exmoor Club which is now under construction.

The general contract has been let to a Chicago firm, which agrees to have the building completed by June 15th, 1905.

### What the Rich Give to Charity

SEVERAL widely variant statements of the gifts and bequests of the year have been published, though all agree that 1904 was somewhat behind 1903 in charitable and educational benefactions. According to the annual summary of the Chicago Tribune, donations and bequests for the year total \$46,296,980, as compared with \$76,000,000 in the year preceding and \$123,000,000 in 1901, the record year.

Mr. Carnegie has not given so much to public libraries, and many multimillionaires have decreased the amounts of their benefactions. Nevertheless, Mr. Carnegie has given \$11,243,000, the big gifts being \$5,000,000 for the hero fund and another

\$5,000,000 for the Pittsburg Carnegie institute. Mr. Rockefeller's benefactions total \$1,461,000, one million of which was for charities. Dr. D. K. Pearsons gave \$235,000 to small colleges. Ninety-six colleges have been among the beneficiaries, getting \$21,235,000 in the aggregate. Of the total amount for the year, the donations are \$20,609,807; the bequests, \$25,660,173. These sums have been divided as follows: To charities, \$16,752,278; to religious enterprises, \$5,842,890; to museums and art galleries, \$808,000; to libraries, \$1,541,300; to educational institutions, \$21,235,452.

Another Estimate, \$88,000,000.

The maximum estimate, as that of the Tribune is minimum, is the report of the Christian Work and Evangelist that the gifts and bequests, for religious, charitable, and educational purposes during the year aggregated \$88,000,000, a formidable total, though \$7,000,000 less than for 1903. Of this, Mr. Rockefeller contributed \$5,500,000, or about six per cent. Mr. Carnegie's share was \$7,900,000. One interesting phase of this year's bequests and benefactions is the large representation of women in the list of generous givers. Mrs. Amanda Reed, of Pasadena, and Mrs. Fanny Wilder, of St. Paul, each made bequests of \$2,000,000. Four women—Mrs. Sarah Potter, of Boston; Mrs. Mary Walker, of Waltham; Mother Katherine (Miss Drexel, of Philadelphia), and Mrs. Julia Nevins, of New York—each gave a million. Three—Mrs. Mary Cunningham, of Milton, Mass.; Miss Watson, of New York, and Mrs. Terry, of Hartford,—gave half a million. This feminine charity on a large scale is perhaps chiefly expressive of the greater possession of large estates by the women than ever before. The increase of women millionaires is a remarkable feature of the national development in wealth.

Carnegie's Total Donations.

A most interesting announcement in connection with the subject of large gifts was that by Mr. Horace White, of New York, recently, at the dedication of a new library at Beloit college, Wisconsin, in which he said that Mr. Carnegie's private secretary had compiled for him statistics showing that up to the present time Mr. Carnegie has given or pledged himself to give 1,290 library buildings to the English-speaking people. Of these, 779 are in the United States. The aggregate cost of these buildings is \$39,325,240, of which \$29,094,080, or practically three-fourths of the whole, has been expended in Great Britain, \$6,000,000 in England, about \$2,000,000 in Scotland, and \$1,475,500 in Canada. The proportion of the total population which Mr. Carnegie has supplied with library facilities is, for the aggregate of the English-speaking race, a little more than 18 per cent, and that is the percentage for the United States, for England and for Canada, taken separately. This means that eighteen in each one hundred persons, in all and in each of these countries, have free and convenient access to books by reason of Mr. Carnegie's beneficence.

### The Restful Woman

THE world would be a very dreary place if there were no women in it. And yet there are certain women whose companionship we sometimes dread. Not because they are stupid, or shallow, or rude. But because they tire us.

After a man has been all day at the office or at his work, mingling in the activities of life, he comes home at night in search of rest. Fortunately he finds home a "resting place," and mother, wife and daughter ready to welcome him with serenity and repose. It is true the husband or brother has his part in making a restful home. If he brings his business troubles home they will find other troubles to keep them company. It takes more than one to make home "a place of rest."

The editor of *Harper's Bazaar*, writing in the February issue, has the following to say about the blessedness of "Restful Women:"

"She is the cleverest woman of my acquaintance," was the verdict of one neighbor on another, "because she is not in the least dull, and yet manages to be restful. I know so many bright women—bright in all sorts of different ways, but all alike in one thing. They are never reposeful. They are strung up to concert pitch. They amuse you, charm you, stimulate you, dazzle you—but they never, never rest you by any chance.

"It takes ability to be restful. Dull, placid, stolid women are more apt to be exasperating than soothing. The full life that flows smoothly, is hard to attain. And yet the greatest service a modern mother can do her children is to bring them up free from nerve-strain, which she cannot hope to accomplish if she is always on the strain herself. The mother who radiates peace radiates strength also.

"The restlessness, the noise, the rush of the life of to-day, make it all the more necessary to maintain within the home an atmosphere of serenity and sweetness, so that, the threshold once crossed, the outside noise and clatter and strife are left securely behind. This is, perhaps, an old-fashioned conception of home. Many women nowadays want to turn the home out into the street, so to speak, and make 'the world's work' everything and the home life nothing. But a restful home, once experienced, is a joy above the promises of progress to disturb; and a restful—and intelligent—woman alone can make it."

### The Value of an Acre

THOSE of us who live in cities or in suburban towns are apt to wonder how the farmer makes a living. The following record of the profit from a single acre ought to make us all green with envy.

A farmer in one of the great agricultural states of the Mississippi Valley gave his son one acre of land, from which he was to have all the produce raised by his own efforts. The lad went to work earnestly. He fertilized the field with twenty loads of manure, which he hauled morning and night, before and after his regular work. He then plowed and harrowed the field until he had it in as good condition as a garden. One-half of the acre he planted with the very earliest potatoes, and the other half with blackseed onions. The potatoes were cultivated with a horse-cultivator, the onions with a hand-cultivator. Later in the season he hired several boys to help him weed the latter crop. All this work was done by him in his spare moments.

The financial statement of the one-acre experiment is this:

RECEIPTS.	
60 bushels of potatoes, at \$1 per bushel.....	\$ 60.00
250 bushels of onions, at 45 cents per bushel..	112.50
Total .....	\$172.50

EXPENSES.	
Paid for seeds.....	\$ 7.50
Paid for help.....	15.00
Total .....	\$22.50

RECAPITULATION.	
Receipts .....	\$172.50
Expenses .....	22.50

Profit on the acre.....\$150.00

The lad now has his acre planted with winter wheat, and as the average yield per acre is twenty-five bushels, and the average price 70 cents, he expects to add \$17.50 to his receipts for the year. Thus the total earning capacity of his acre, with small garden truck in the early spring, will easily aggregate \$200.

An average Western farm consisting of 160 acres, if it were worked as thoroughly as this one acre was worked, would bring in an annual gross income of \$32,000!