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BUILDING CONSIDERED AS AN INVESTMENT

FINAL TEST IS UTILITY

Every Structure Must Be Given
Careful Preliminary Study
And Complete Plans
Made

The following is the first of a series of articles on the various phases of building construction, written by one of America's foremost builders, Noble Foster Hoggson, president of Hoggson Brothers.

Making it Safe to Build
No. 1. Building as an Investment
By Noble Foster Hoggson
President, Hoggson Brothers
There are few individuals who build today purely from the instinct or love for creating. The final test of any building in this age is its utility. Every structure must be regarded as an investment and as such requires careful preliminary study.

There are as many gauges of the utility of a structure as there are types of building. In a commercial structure the gauge is its earning capacity; in a private residence success is largely measured by the degree of comfort and convenience accorded its occupants; in a bank building or home for financial institution the return may be based on an increased good will or prestige, together with an ability through efficient arrangement to better serve the public. In whatever form the return, the building represents an investment of capital for profit—and there can be no profit unless it meets the requirements imposed by the investment.

The initial decision to improve a piece of property must be made by the owner and while structural pitfalls may be avoided by the choice of a tried and experienced building organization, the economic responsibility must necessarily rest with the owner. This economic phase must be studied and settled before the structural problem is approached.

So far as the actual work of building is concerned there now is a standard procedure for the solution of the construction problem. Not a brick is laid for the new building until the architectural design has been completed, the plans approved, depth of excavation decided, kinds of materials chosen and most important of all—the cost determined.

There is no corresponding standard practice for the approach of the preliminary economic problem. Knowing his needs, the owner should consider every type of building which might meet his requirements and under every type investigate and weigh every factor which might affect the future utility of the structure he proposes to erect.

In considering the erection of a commercial building the owner should satisfy himself as to the probable demand for its use, the permanence of the demand, competition of present and future buildings of the same class, and the stability of the zone, before he decides the type of structure. He should also bear in mind that the commercial value and the cost of construction are not necessarily the same; for a building that is well planned, well built, of attractive appearance, and favorably located often acquires a capital value greatly in excess of its cost of construction.

CORPORATIONS WARNED TO PAY TAXES EARLY

PENALTIES FOR FAILURES

Secretary of State Has Collected
**\$19,420 in Fines; Much
More is Still
Due**

Springfield, Ill.—An examination of the Corporation Department in the office of Louis L. Emmerson, Secretary of State, discloses the fact that almost one thousand corporations failed to file annual report in February as required by Statute and have been paying to him large penalties for such failures.

A corporation failing to file its annual report in time under the Statute is required to pay a default fee of \$20 and ten per cent is also added to the amount of franchise taxes otherwise due.

The Secretary of State has already collected \$19,420.00 under the former penalty provision and it cannot be ascertained until July the full amount of the other penalties which will be due. The ten per cent on the amount of tax due from one corporation failing to file in February of this year will amount to more than \$1300.00.

From a statement given out by Alvin C. Margrave, it appears that many of the corporations have already paid the franchise tax due in July in order that they may not overlook the same and be subject to other penalties. Doubtless, however, many corporations will merely procrastinate in payment of fees until after July 1st in which case an additional penalty of five per cent per month is required.

SAFETY SERVICE SATISFACTION

It is the fixed policy of this institution to keep fully abreast of the times—to provide facilities equal to the growing demands of modern business.

We are proud, not only of our past record in this connection, but of the fact that during the coming year, better than ever, we are equipped to provide a service entirely adequate to the demands that lie ahead.



Highland Park State Bank

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PUBLIC LIBRARY

On Friday, May 20th some new books will be ready for borrowers at the public library. Among those which special popularity is expected are *Mystic Isles of the South Sea* by Frederick O'Brien, setting forth his earlier experiences in Tahiti; *The Americanization of Edwin Bok*, very readable on account of the number of interesting people whom he has known; *Hungry Hearts* by Anna Yezierska, portrays the life of the Russian immigrant in a series of vivid sketches.

The Letters of William James and Lansing's Peace Negotiations have been anxiously awaited for the past month, and will doubtless find as many readers as any of the popular fiction. The complete list follows:

Sisters in law—Atherson.
Call Mr. Fortune—Bailey.
Seventh Angel—Black.
Cow Country—Bower.
Nourine! a comedy of woman worship—Cabell.
Moon-Calf—Dell.
Brimming cup—Canfield.
Awakening, (story of a child)—Galworthy.
Man of property—Galworthy.
Hunger—Hamsun.

Growth of the soil—Hamsun.
Spirit of the Times—Hichens.
Beauty and Mary Blair—Kelly.
Trvi, Tarvi—Dodge.
Chair on the boulevard—Merrick.
Sweet Stranger—Onions (Berta Ruck.)

Jacobs Ladder—Oppenheim.
Gray Room—Phillipotts.
Sister Sue—Porter.
Madam—Sidgewick.
Ellen Levis—Singmaster.
The Wrong Twin—Wilson.
Desert Valley—Gregory.
The Bar-20 Three—Mulford.
Hungry Hearts—Yezierska.
Mystic Isles of the South Seas—O'Brien.

Best short stories 1920.
Letters of William James.
Americanization of Edwin Bok.
Peace negotiations—Robert Lansing.
Some new children's books are expected later.

LAKE TO SEA PLAN

That the proposed waterway from the Great Lakes to the Atlantic is feasible and practicable, is the opinion of the American and Canadian engineers of the International Joint Commission.

The engineers have prepared a report stating that the project can be constructed at a lower cost than was first estimated. It has been accepted as a fact that the water way will cost the governments of the two countries a total of \$250,000,000 for this important project, to be divided equally between them, but, while the exact amount estimated has not been learned it is said to be considerably less than this. The engineers estimate that the project can be completed in four years. Before work can be commenced, however, both the American Congress and the Canadian Parliament must take the necessary legislative steps to put the recommendations of the International Joint Commission into effect, assuming that the commission adopts the report of the engineers. The report must be submitted to the American Congress by the end of August, under the terms of the resolution directing the investigation.

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native beef		brick butter	
Hindquarter of Lamb	38½c	Fancy sweetcorn and	49c
special at		Early June peas, 4 cns	
Prime rib roast, none	37½c	Fancy Santa Clara	49c
better in town		prunes, 3 lbs.	
Choice veal or lamb,	29½c	Ceresota flour, best	\$2.58
shoulder roasts		of all, 49 lbs.	
Beef tenderloin	65c	Jelke's famous Good	55c
always good		Luck Oleo, 2 lbs.	
Pork tenderloin	73c	Sun Maid raisins	59c
young and tender		2 pkgs. for	
Cudahy's sugar cured	33½c	Royal Baking Powder at	41c
ham and bacon		less than wholesale	
Bacon squares	22½c	Fancy Hawaiian Pineapple, No.	85c
Nahant brand		3 cans (we will not re-	
Calves' brains, fine	25c	peat). 3 cans	
and fresh		Lipton's tea, best of	81c
Calves' sweetbreads	64c	all. 1 lb.	
white as snow		Chase & Sanborn's bulk	89c
Metwurst,	35c	coffee, 3 lbs	
Cudahy's best		Soap chips, American	18c
Leaf lard, our fa-	12½c	Family bulk, lb.	
mous bell shaped		Ivory Soap, large size	39c
Boston butts	24½c	bars, 3 for	
lean and meaty		Ivory soap flakes, best	35c
Beef tongues,	33c	of all, 3 for	
fresh or pickled		Crisco or Snowdrift	59c
Calves' liver, young	35c	perfect shortening, 3 lbs.	
and tender		Chase & Sanborn's Or-	87c
Hamburger steak	23c	ange Pekoe tea, 2 lbs.	
fresh ground		Post Toasties or Kel-	33c
Fancy lamb or veal	19½c	logg's Corn Flakes, 3 for	
stew		Puritan Malt &	\$1.10
Cally Hams, short	21½c	Hops, none better	
cut, special		Currants, 15 oz. pkgs	69c
Peacock breakfast sau-	38c	new stock, 3 for	
sage, links or meat		Washboards, \$1.25 val.	77c
Native veal breast	22c	on sale at	
for dressing		Clothes lines, 50 ft.	43c
		length, strong, durable	

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