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Write for our FREE ILLUSTRATED BOOK picturing and describing this unusual value in home sites in Highland Park on the North Shore. For convenience use the information blank shown below.

MAKE THIS YOUR NEW YEAR'S RESOLUTION

Secure a homesite in beautiful

SUNSET TERRACE

Do it now—while the "Gate of Opportunity" is open. There is practically no other desirable North Shore property close to transportation, left at even twice the price of Sunset Terrace.

LOTS

now selling as low as

\$30.00

A FRONT FOOT

Payable on convenient, easy terms

Wonderful Transportation Facilities

In selecting a homesite, transportation is always a big factor. Sunset Terrace is easy of access via the Chicago and Northwestern Railway or Chicago & Milwaukee Electric, to Highland Park. Walk west on Central Avenue until you reach Sunset Terrace. If you drive, take Sheridan Road or Green Bay Road to Central Avenue, drive west on Central Avenue in Highland Park to Sunset Terrace.

All Modern Improvements

Being a part of Highland Park, Sunset Terrace enjoys the rights to all the conveniences of city life, such as sewer, gas, water, electricity, telephone service, city delivery, etc. Also, this new part of Highland Park has good schools and churches, fine roads, golf links, private community beach and splendid social environment.

Community Golf Links and Bathing Beach

Immediately to the north of Sunset Terrace across West Park Avenue is the Exmoor Country Club, to the east is Sunset Park (the Natural City Park). To the South immediately across Central Avenue (a paved road running from Highland Park to Deerfield and Waukegan Road) is the Community Golf Links (only \$10.00 a year). In the distance the beautiful Skokie Valley lies below you.

No Time Like the Present—Buy Now

Now is the time to secure your homesite in beautiful Sunset Terrace. At \$30.00 a foot and up, property in Sunset Terrace is the best real estate buy in the Chicago territory. Desirable North Shore property, close to transportation, is scarce, very scarce at even twice this price. It is only because of a most fortunate purchase that we are able to sell this exceptionally fine property at such a reasonable price. Come out and see this wonderful part of Highland Park for yourself. Or, if you want more information, send the information card below for our FREE BOOK picturing, describing and informing you fully on Sunset Terrace, the new part of Highland Park.

INFORMATION COUPON

BRANIGAR BROS. CO.
117 N. Dearborn St., Chicago, Ill.
Please send me your FREE BOOK on Sunset Terrace, the new part of Highland Park.

Name _____
Street _____
Telephone No. _____

HENRY K. COALE & SON

Local Representatives for

BRANIGAR BROS. CO.
117 N. Dearborn St. Chicago, Ill.

For information, telephone
CENTRAL 8147 or Highland Park 251

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PROSPECTS BRIGHT FOR AGRICULTURE

SECY. WALLACE REPORTS

Depression Apparently Passed
And Industry Now Is On
Up Grade; Statement
Declares

Following is a New Year's statement of the resume of agricultural conditions and prospects from Secretary of Agriculture Wallace:

"Twelve months ago most of the six million farmers of the United States were starting on the long hard climb out of the valley of economic depression. They have not yet attained the heights which are bathed in the grateful sunshine of prosperity. Some, indeed, have fallen by the way. Others are still in the valley. Nevertheless, as we stop a bit and look backward we can see that very considerable ground has been gained by the great majority, and we can enter the New Year with renewed hope and with that courage which comes from the realization that we are really making progress.

"A year ago, when speaking of the prospects for farming in 1922, I said that while there was no reason to expect boom times for the farmer in the near future, there was promise of better times, both for the farmer and for those whose business is largely dependent upon him. The year has brought fulfillment of that promise. Speaking generally, times are better, much better, than a year ago, both for agriculture and for industry.

Crops Have Been Good

"Crops have been good on the whole. Prices of the major crops are mostly considerably higher. While there has been a corresponding advance in the prices of the things the farmer must buy, the total sum which farmers will receive for the crops of this year is greater by a billion and a half dollars or more than that which they received for the crops of last year. This will certainly mean better times on the farm, and farm folks will be able to ease up a little on the grinding economy, they were forced to practice the preceding year.

"The labor cost of producing the crops of 1922 was still further reduced. There were some substantial reductions in freight rates. Much helpful legislation has been enacted and more will be this winter. Interest rates are lower and the credit strain has been eased. This has made it possible for many farmers who were rather heavily involved to refund their obligations and get themselves in condition to win through.

"There are still some dark spots. In some sections weather conditions were unfavorable and crops were short, and farmers in these sections are having a very hard time of it. Freight rates are still too high, especially for those who must pay for a long haul to market.

"Taxes are high, but this is largely due to the increase in local taxes, over which farmers themselves must exercise control.

Gratifying Growth

"There has been gratifying growth in farmers' co-operative marketing associations, and more of them are being organized on a sound business basis.

"Aside from the help which has been given by legislation and by administration activities, strong economic forces are at work to restore a more normal relation between agriculture and other industries.

"The peril in the agricultural depression is more keenly realized by other groups than ever before, and on every hand a sincere desire is being evidenced to do what can be done safely to help the farmer better his condition.

"Everything considered, we have good reason to expect still better things for agriculture in the year 1923."

COUNTY OFFICIALS URGE NEW PAVING

Report Favorably on Vibrolithic, New Material Used in Iowa

The committee of county officials which visited Sioux City, Iowa, several months ago to inspect a new kind of road building material known as the vibrolithic system, submitted a report to the county board the other day recommending that the local board urge the state highway officials to investigate the new process with a view to using it in road construction work in Lake county next year.

The new process is to pack the concrete and granite so compactly by vibratory machinery that it is much more dense and is practically impervious to moisture, making it almost entirely free from contraction and expansion, being thus less liable to crack or bulge, the promoters claim.

The committee which investigated the new process and recommended its use were the members of the road and bridge committee, Lew A. Hendee, county clerk, and various other members of the board, including Chairman Ringdahl.

For the first two weeks after the holidays one should use discretion in accepting a cigar from a friend.



1923

GREETINGS

On the Road to
Two Millions

TEN years ago, we started on the road. Here is the story of our journey and progress.

Deposits at Close of Year

1913	\$522,506.00
1914	551,900.00
1915	613,924.00
1916	762,695.00
1917	838,949.00
1918	900,132.00
1919	1,138,467.00
1920	1,287,694.25
1921	1,316,351.18
1922	1,674,508.83

Increase in deposits for 1922, **\$358,157.83.**

For this undisputable evidence of confidence and good will on the part of the good people of Highland Park, Ravinia, Highwood and Deerfield we are profoundly grateful and with the advent of 1923 we renew our pledge of helpful, dependable, experienced banking service.

Highland Park State Bank

The Home of Savings Depositors



1923