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We would be glad at any time to call for you with our auto and show you our shrubs and evergreens in our Deerfield Nurseries.

We will offer a condensed list of shrubs next week in the Highland Park Press, at most attractive prices, which will be interesting.

Our greenhouses are always open for inspection, We carry fine Palms, Ferns, thousand of Chrysanthemums, Carnations, and an splendid assortment of cut flowers—the first shipment of 15,000 Paper White Narcissi from France is in—start some now in bowls and pebbles to flower in November.

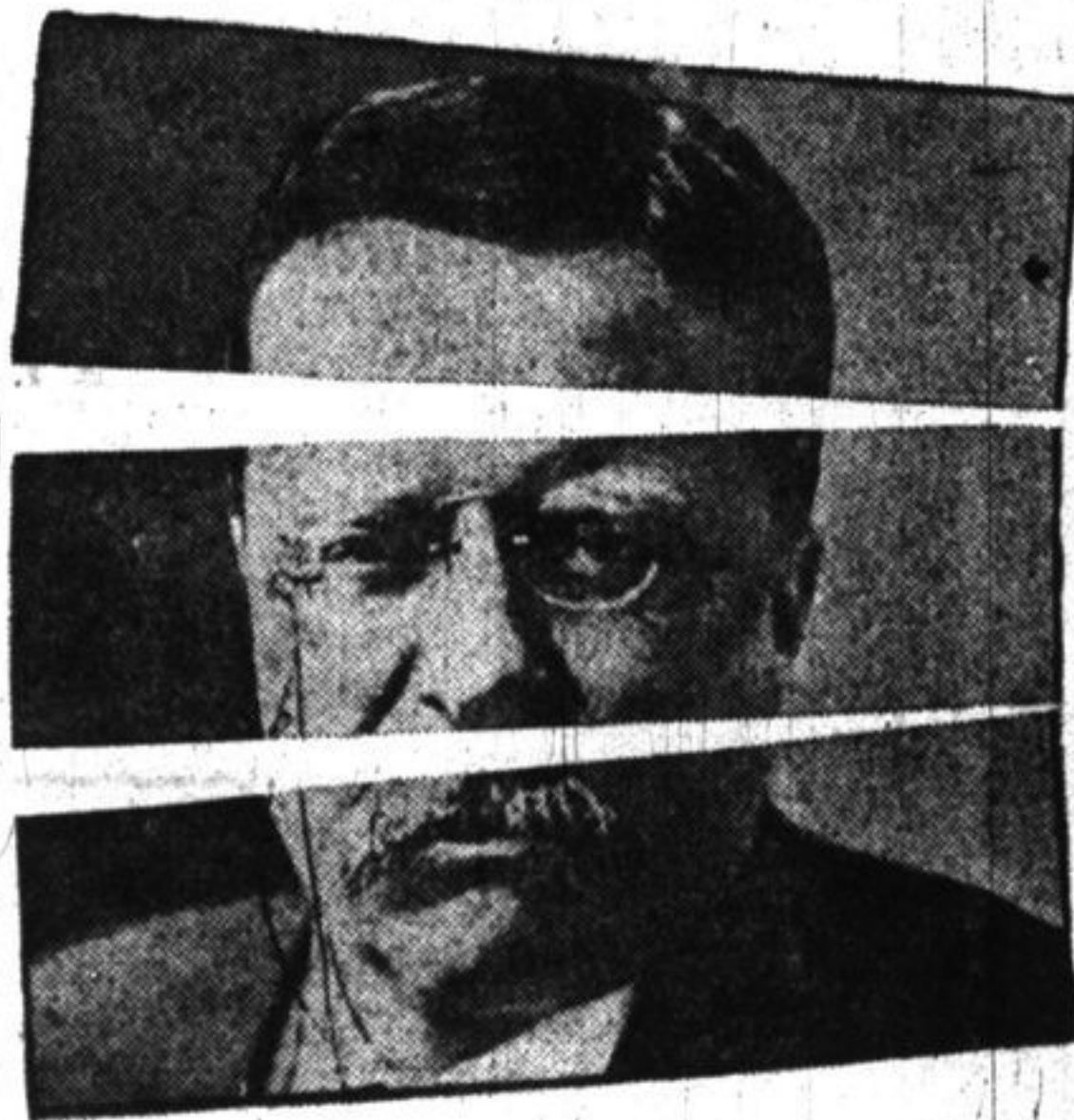
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An offer of 3,161 cash prizes—\$25,000 in all—open to men, women, boys and girls everywhere, for doing just that, will be made by the Chicago Herald and Examiner next Sunday.

There are no strings attached to the offer, no entrance fees, no red tape. Every one is invited to participate in the race for the big cash awards.

The "Game of War Heroes" is fascinating and educational, patriotic and entertaining. The prizes range from \$2,500 first prize and \$1,000 second prize, down. Consider what you could do with \$2,500 and...

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NEXT SUNDAY'S CHICAGO

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LAKE COUNTY FARMS TAXED TOO HIGHLY

Assessed Valuations Based on Speculative Value of Sub-division Property

Libertyville, Ill., Sept. 10.—"Farm owners in counties near Lake Michigan are being taxed on assessed valuations based on the speculative values of subdivision property and resort sites, which is unjust to land owners of producing farms," declared J. C. Watson, taxation specialist of the Illinois Agricultural association, who addressed the district conference of farm bureau representatives at Libertyville, Tuesday, Sept. 1.

"We have found considerable difficulty in determining the proper valuation for taxation purposes that should be placed on farm lands in the counties of Cook, Lake, DuPage, McHenry and Kane," stated Mr. Watson. "In the past, assessed valuations have been made at the average selling price of all lands in the counties. This is not fair to the farmers because portions of the land near the lake and in the resort locations have been sold for speculative purposes as subdivision property and resort locations and therefore sold at figures as high as \$1,000 an acre. Such values if used for taxation assessments would be unjust on land used strictly for agricultural purposes.

"At present an attempt is being made by the I. A. A. to classify the land assessments with reference to property sold for speculation and that used for farm lands. Land in these counties should have two separate assessments.

"We have not been able to work on the tax problem in all of the counties of this district. Two years ago Will county procured a reduction of five and one-half per cent and Kane has received a 7 per cent reduction. For the past two years, we have worked on the taxation problem in DuPage county but as yet have gotten no results.

"I am expecting an attempt to be made to raise farm land valuations by the assessors in many counties within the next two years. The Illinois Agricultural association is watching the trend of land valuations and assessments and will make every effort to defeat any attempt for an increase."

"Illinois farmers could save \$3,000,000 in insurance every year if there was a reinsurance company for all local, mutual companies," stated Vernon Vaniman, field representative of the Farmers' Mutual Reinsurance Co. of Illinois, who made the second talk on the conference program. Mr. Vaniman is representing the Illinois Association of Mutual Insurance companies and the I. A. A. co-operating, in the formation of the new reinsurance company.

"This new reinsurance company is a mutual organization of farmers' insurance companies in the state," said Mr. Vaniman. "It supplements the activities of the local companies and puts them in a position whereby they can handle all insurance needs of the farmers on a mutual basis. It has three phases of work, specific reinsurance, direct policies and blanket insurance. Many mutual companies cannot write insurance for over \$10,000 on any one risk. By providing a company which will operate over the entire state, direct policies can be issued to take care of the insurance that is in excess of what the local company can write.

"Local companies have more fires some years than others. This causes the assessments to be irregular as to amount. It is conceded that if the assessment can be made somewhat uniform, it will be more satisfactory to the members of the companies. A plan has been worked out which will protect the local company against the years when they have a large number of losses. This is called blanket reinsurance and its purpose is to protect the local companies against excessive assessments.

"At present there are 240 local mutual insurance companies in Illinois with \$550,000,000 insurance in force. With the assistance of a mutual reinsurance company, it will be possible to increase the amount of insurance in force to two billion dollars and thus make four times the saving for Illinois farmers."

The present status and past activities of the dairymen and milk distributors of the St. Louis district were discussed by Donald Kirkpatrick, legal counsel of the I. A. A. In telling of the difficulties of co-operative milk distribution at St. Louis, Mr. Kirkpatrick emphasized the importance of co-operative producing the best quality product and using strictly the best methods and management.

Those present were: DuPage county, E. A. Carncross, farm advisor, C. C. Wimpless, William Ross, H. C. Vial and W. H. Lehman, Lake county, J. H. Doorschuk, farm adviser, D. H. Minto, Willard Darrall, J. S. Denman, Arthur Leng, W. J. Schreck, Everett Marsh, R. C. Kent, Spencer Wells, Gorm Anderson and Simon Gallagher. Will county, J. F. Hedgcock, farm adviser, R. W. Clark, assistant farm adviser; William Webb, I. A. A. executive committeeman from 10th and 11th districts; and L. P. Conant, Kane county, John Watt, farm adviser, Dan Davis and Lloyd Keepers.

The next meeting was set for Woodstock, McHenry county.

70 PRIZES LEFT AT NORTHBROOK

List of Those Who Have Not Claimed Prizes Won on "Northbrook Day"

- 6606—Bernice Flanagan, Deerfield.
- 7534—J. Havlicek, Techy.
- 8230—H. Wilson, 567 Grove.
- 7762—Mrs. Paul.
- 8579—Mrs. Julian Johnson, 108 S. Greenway.
- 6247—M. Oman, Glenview.
- 7988—O. C. Klapproth, Linden av. Oak Park.
- 7269—Mierish County Line.
- 8451—Violet Tyler, 6657 Oostoo ave., Chicago.
- 7616—M. Dubin, 2838 Flourney.
- 6474—A. W. Ferson, Highland Park.
- 9219—M. Thompson.
- 9747—H. Sheahan, Highland Park.
- 7723—Minnie Jurend, Deerfield.
- 146—D. Pastern.
- 6821—Irene Gallagher, Highland Park.
- 7556—E. A. Lawie, Highland Park.
- 7994—Mrs. R. Rice, Northbrook.
- 8915—A. B. Kries.
- 8208—Art Root, Highland Park.
- 6406—Mrs. John Cunningham, Deerfield.
- 2371—Mrs. H. A. Root, 752 Ridgewood, H. P.
- 7394—Mrs. Fralick.
- 6242—Ernest Haber, Glenview.
- 9480—Mrs. George Sanders, Glenview.
- 1—Mrs. J. Smith.
- 7677—J. Hugel.

- 8457—Richard Turnover.
 - 9719—Mrs. Borchardt.
 - 7284—Mrs. Parsons.
 - 2234—Mrs. F. D. Ginkel, Deerfield.
 - 2395—John Schmidt, 10915 Bard, Chicago.
 - 8095—Clara Seal.
 - 9779—E. Bieschke, Deerfield.
 - 6993—Louis Braun, Northbrook.
 - 7636—J. Havlicek, Techy.
 - 8945—A. Nelson, 1723 Humboldt Blvd.
 - 8991—A. E. van Linden, 7787 N. Ashland.
 - 7708—E. Truelson.
 - 7486—Minnie Inman, 819 Ridgewood av. Highland Park.
 - 6289—Christopher, Northbrook.
 - 6267—Selma Skidmore, Highland Park.
 - 7254—Anna Krom, Northbrook.
 - 6265—J. E. Conrad.
 - 7440—Klapworth.
 - 6245—Dezenhardt, 1856 Berwyn.
 - 7400—Brace Blaine, Deerfield.
 - 26—Susert Paul.
 - 6282—M. Roehler.
 - 9715—Mrs. Borchardt.
 - 6975—Mrs. F. Thies, Northbrook.
 - 9455—Bernice Scharrane.
 - 6729—Wm. Lauritzen, 576 Lincoln, Glenview.
 - 7962—Klapworth, Oak Park.
 - 2656—E. Ferson, 5717 S. Turner, Chicago.
 - 7456—Leroy E. Koste, Glenview.
 - 79—Anna Siegel, 941 Vernon, Glenview.
- A case of canned goods will be divided among these four:
- 60—J. Muller, 4044 Laverigne av.
 - 8596—Wm. E. Hess, 1019 Twelfth, Wilmette.
 - 2861—Mrs. A. Hesse, Northbrook.
 - 6205—Kreson, Northbrook.

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