

Secretary are John Derby... The candidates are Arthur Kress and Fryker.

will buy volley balls and for amusement.

teacher meeting will be held noon at 2:30 o'clock. At the pupils of the 6th dramatize the "Thanks."

has been provided for the room which is being used for Table. The following are now available to the finder, Literary Digest, Compton's Pictured Collier's and the Youth's

grades are using the magazines in their work: Magazine; Little Folks

semi-monthly meeting of Highland Grammar School is held Monday at 2:30 school business was after which the teachers from those members who have recently in visiting other schools. were very interesting.

tainment given by the Department of the church, under the direction of William Tennerman, evening drew a capacity and thoroughly enjoyed the "All the World Loves" cast of which included as the preceptress, "body" in the boarding school in feminine gender to meet his sweethearts by Verda Var-school girls were Vivian Juhrend, Ruth Pat-yn Hoffman, Alice Ul-etta Taylor. Preceding piano solos were played Reichelt, "Russian Engelman and "Valse" Russell Patterson's cor-"Polka Myrtle" by H. (Continued on page 11)

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**BRIEF NEWS ITEMS FROM LAKE COUNTY**  
 NEIGHBORHOOD JOTTINGS

**Happenings About This Part of the North Shore and Vicinity; Doing at the County Seat**

Police fines for the month of October amounted to \$190 in Waukegan. There were 139 arrests, 23 being drunks and 38 reckless drivers.

Mrs. Mary Grady, aged 84, of Chicago, died last week at the home of her niece, Mrs. James Gargus, 224 South Utica street, Waukegan. The cause was heart disease.

By the overwhelming ratio of 21 to 1 the public of Waukegan last week voted to extend to the Public Service company of Northern Illinois a fifty year franchise in Waukegan.

Mayor Crabtree of Jacksonville, Ill., the dollar-a-year official who has been elected to several terms without opposition, will be the speaker at the next joint meeting of the Chamber of Commerce, the Rotary, Kiwanis and Lions club, at Waukegan, Nov. 24.

Injuries sustained when he was struck by an automobile several days previously, proved fatal to Martin Carney, age 43, employe of the Meyer Construction camp near Libertyville, who died at the Waukegan Victory Memorial hospital at Waukegan last week.

Hial Pike, the oldest man in Lake County, died Oct. 30 at his home in Fox Lake at the advanced age of 100 years. He observed his 100th birthday last March. His widow, who is 98 years old and to whom he was married 82 years, survives him and enjoys excellent health.

With fourteen men already lopped off the payroll, and with eight more to follow in the announced plan of the Waukegan city council to adopt rigid retrenchment tactics that city's police and fire departments are badly crippled.

**WILLIAM MILLARD FUNERAL ON MONDAY**

Service at Residence and Burial at Rosehill; Was Resident Here 48 Years

The funeral of William Millard, whose death occurred last Thursday morning, was held at the family residence on Ravine avenue, in the house in which he had lived from the time of his marriage 48 years ago. The service was conducted by Rev. Frank Fitt, and burial was in Rosehill cemetery.

Mr. Millard was born 78 years ago in Greenfield, Mass. and came to Highland Park nearly half a century ago. He was married 48 years ago in the house in which he died, to Miss Emma L. Martin, who survives him, and there is one son, George Millard, and one granddaughter, Elizabeth Millard, whose home is in Pasadena, Calif.

Mr. Millard was one of the oldest members of the Highland Park Presbyterian church and always interested in its activities. He was for many years connected with the A. R. Barnes & Co. printing establishment in Chicago, of which he was in late years an official, and retired from active business life nine years ago. He had a large circle of friends by whom he was held in highest regard and who extend their deep sympathy to the relatives in their great loss.

**MRS. BERTHA R. PAINE OF HIGHWOOD IS DEAD**

Resident in This Vicinity for Twenty Years Passes; Funeral Today

Mrs. Bertha R. Paine, a resident of this vicinity for about twenty years died about 9 o'clock Tuesday night, at her home, on Elm avenue, Highwood, following about a year of ill health.

Mrs. Paine was born in England and was aged 77 years, one month and 12 days at the time of her death. Her husband has been dead about 25 years, and there is one daughter, Miss Kathleen Paine, who also lives at the home in Highwood. Mrs. Paine was a woman greatly esteemed by a large circle of friends, whose sorrow at her death is sincere and whose sympathy is extended the daughter in her bereavement.

The funeral is held this afternoon at the family residence and burial will be in the North Shore cemetery.

**FIRST UNITED EVANGELICAL CHURCH**

Green Bay road and Laurel avenue  
 Rev. F. R. Cardwell, pastor  
 9:30 a. m. Bible school for all who desire to study God's word.  
 10:45 a. m. Morning worship.

7:00 Christian Endeavor. Topic, "How Can We Overcome the Spirit of Lawlessness?" Leader, Daniel Dreiske.

7:45 p. m. Evening gospel service. Wednesday 9 p. m. Prayer meeting. A cordial invitation extended to all.

**FINE SERVICES SUNDAY AT DEERFIELD CHURCH**

St. Paul's Evangelical Church to Celebrate Golden Anniversary; Fine Speakers

St. Paul's Evangelical church, Deerfield, will observe its 50th anniversary in three services on Sunday, Nov. 15. The morning service at 10:30 a. m. will begin with a Sunday school rally. The children and young people will march from the Sunday school room to the altar platform and sing the song, "Brightly Gleams Our Banner." Rev. Paul H. Vieth, director of research and service of the International Council of Religious Education, will address the Sunday school and congregation. Rev. Armin Bizer, pastor of the St. Peter's Evangelical church of Northbrook, will preach the anniversary sermon. The choir of the Northbrook Evangelical church and the beginners and primary children of the St. Paul's Evangelical church will furnish the special music.

The afternoon service will begin at 2:30. Rev. Paul H. Vieth will deliver the anniversary address. Rev. Williams of the Evangelical Bundel church of Deerfield and Rev. Muntstermann of the St. John's Evangelical church of Evanston will give short addresses. Special music for the afternoon will be furnished by the St. John's Evangelical choir.

In the evening the service will begin at 7:30. Rev. Robert Stanger of Grace Evangelical church, Chicago, will give the anniversary sermon. Rev. Andrews of the Deerfield Presbyterian church and Rev. F. Piepenbrok of the St. Paul's Evangelical church will give short addresses. Special music will be furnished by Miss Barbara Huehl and Mr. Ewald Winter, soloists.

In connection with all three services, a special Jubilee offering will be taken.

A cordial invitation is extended to the fellow churches of Deerfield and community to celebrate with St. Paul's. Out of town guests attending the services will be dinner and supper guests at the homes of members of the church.

**COMMERCE CHAMBER HEARS CREDIT TALK**

Continued from page 1

port was prepared by the secretary, W. E. Becker.

Following is a summary of Mr. Teller's talk, emphasizing especially that portion dealing with credit business:

**Urges Less Credit Business**  
 "CHARGE IT!"

"Those two words, expressing an especially prevalent habit in Highland Park, are costing Highland Park residents thousands of needless dollars monthly."

Such was the emphatic statement of H. Clark Teller, of the department of business research of LaSalle Extension University of Chicago, in an address made by Mr. Teller, to the Highland Park Chamber of Commerce at its regular dinner and meeting at Witten Hall, Tuesday night.

Mr. Teller did not recommend the abolishing of the charge privilege but contended it should be curtailed.

"Communities like Highland Park, near a metropolitan trading center and made up of a well-to-do class of people use the 'charge it' privilege much more than people in similar circumstances in cities farther away from big centers. La Salle Extension University found this to be true in a nation-wide, comprehensive survey of the problems of retailing. One reason is that the big city stores make it too easy to open an account. Another reason is that 'big town' folks spend too much money, in relation to their income, on automobiles, clothes, amusements, etc. Smaller city people away from the glare and the glamour of large town society and amusements are more saving. A 'spend-it-before-you-have-it' spirit is quite prevalent in Chicago and its environs."

**Adds to Volume**

"I concede that more goods are sold because they can be charged," Mr. Teller said. "Some of this increased business is good for the store, the customer and the community, but

there is no lasting good in waste, over-eating or over-dressing. Thrift, saving and having, practised with reason, are builders of the individual and the community."

The speaker recommended these principles for extending credit: Investigate the new applicant thoroughly, agree on the maximum monthly credit, emphasize the date of settlement, then collect by using friendly but firm collection methods.

**Business Letter Writing**  
 "Building Business by Mail" was Mr. Teller's subject. He said the good business letter, whether aimed to sell goods, adjust a complaint, collect an over-due account or to handle a matter with the manufacturer or jobber, the effective business letter, is always:

1. Easy to understand, it has simplicity of language and directness of thought.

2. It is easy to believe because it is based on clear facts, strict sincerity and consuming genuineness.

3. And the good business letter is easy to act upon.

"One of the best rules I know about in writing letters is to wait a few hours or a day before writing some of them and it may be found they won't have to be written at all. But when a letter is written make it simple, sincere and easy to take action upon."

**Bible for Business Men**

"The Bible is a great book for business men," Mr. Teller said. "The lesson of the golden rule applied in collecting accounts, selling goods and in buying by the dealer will smooth the road. It pays to treat the other fellow like you like to be treated. Policy is not the best honesty. Honesty, simon-pure truth, old-fashioned shooting square usually pays immediate dividends and always returns a sizeable future profit."

"Study human nature" was another thought. "We are people living with people, doing business with them and the better we get along with them the better we get along in making our lives successful. You can't understand human nature until you study

it and the way to study how to get along with others is to find out what you like and dislike and then figure the other fellow wants to be treated just about as you like to be treated.

"The colonel's lady and Judy O'Grady" are much the same under the skin. The lawyer, dentist, preacher, every professional man and business man can go no further in making money than he can go in making lasting business friendships. Get-rich-quick schemes, crooked and clever plans, false methods return an immediate profit, sometimes and later may lead to an unpadding cot in a narrow cell. The most popular man gets the biggest job in the country—the presidency of the United States. The grouch, who is mean to his wife, snappy to his customers and curt to the stranger winds up with a side street location or bankruptcy—and it's a blessing to the community if he goes broke and makes room for a live merchant."

Hearty commendation for the civic, community-building spirit of Highland Park, warm words for President Witt under whose leadership the Chamber of Commerce has, in a short time, grown to a membership of 140 progressive men and the prediction that the city is on the eve of the most sustained and wide-spread population and business growth in its history were sentiments voiced by Mr. Teller.

His talk was the second made by him as he spoke here three years ago. He was presented by President Witt, who after the hearty applause that followed his talk referred to the address as "a contribution to community good" and invited Mr. Teller to make a return visit.

**To Talk at High School**

The speaker has been asked to talk, in the near future, to the 750 students of the Deerfield-Shields high school on "Little Journeys to Big Men" in which he will tell of the unusual incidents occurring when he, as a newspaper and magazine writer, interviewed President Taft, Wilson, Harding and Roosevelt and other celebrities of the athletic field and music world.



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