

### TRAINING AT WEST POINT DESCRIBED

#### COURSES OF STUDY GIVEN

**Military Instruction and General Education System at Academy; Athletics Emphasized**

With the return of the three upper classes from their Christmas vacation, the Cadets of the Military academy have begun their second term work. This work includes the regular academic studies, military training and gymnasium and athletic activities. Military training during this period is indoors, and runs from January 3 to about April 1, when outdoor military work begins.

The military training of the first (graduating) class includes minor tactics, field engineering, signal communications, administration, professional lectures, and cavalry drill and cavalry tactics. The second class has mounted field artillery instruction, training regulations, signal communications, professional lectures on leadership, and minor tactics. The third class devote their time chiefly to riding instruction, in which they have twenty-eight hours instruction. They also devote six hours to map reading. The fourth class have four hours with infantry weapons, twenty-three hours in theoretical field artillery instruction, twenty-three hours of rifle marksmanship instruction divided into nine hours theoretical and fourteen hours practical gallery range work.

#### Military Instruction

Military instruction at the Military academy is, of course, progressive, with the larger and broader problems of military training being reserved for study by the first or graduating class. This class, for instance, devotes twenty-three hours to minor tactics, which study embraces especially, instruction in leadership, particularly with regard to commanding a platoon. Professional lectures are allotted six hours, and details of army administration seven hours. Field engineering claims ten hours, and signal communication nine. Cavalry drill and cavalry tactics take up eleven hours.

The military training for the second class during this indoor period is rather heavy, also, including as it does, eighteen hours devoted to combat and infantry training regulations, and six to field artillery mounted instruction. In addition, this class has eight hours devoted to signal com-

munications, six to minor tactics, and two to professional lectures.

#### Regular Academic Work

For all classes this military training and instruction is in addition to their regular academic work, which goes on from eight in the morning to three in the afternoon. The periods for this military training are generally an hour in length, and are held twice a week. The approximate number of hours spent on military training during this indoor period is as follows: First class, sixty-six hours; Second class, forty hours; Third class, thirty-four hours; Fourth class, fifty hours.

### LIBERTYVILLE TO ORGANIZE CHAMBER

#### JOINS WITH MUNDELEIN

**Business Men of Two Towns to Form Organization Soon; Will Have Secretary and Office**

In keeping with the steady growth of Libertyville and Mundelein, steps have been taken to form a chamber of commerce for the betterment of the community.

The movement is being promoted by several prominent business men of Libertyville and Mundelein, and has the backing of the Libertyville-Mundelein real estate board. More than fifty members have agreed to subscribe funds to defray the cost of operating the organization for the first year.

#### Experienced Secretary

It is planned to put the work of the chamber in the hands of an experienced secretary who will devote all of his time to the promotion of the civic and mercantile interest of Libertyville and Mundelein. The body, of course, will be affiliated with the state and national organizations.

"With the combined efforts of a chamber of commerce, our local Kiwanis club, the woman's club, the Libertyville club, and numerous other organizations, the steady, healthy growth and upward trend of values which we are enjoying at the present are bound to continue," said A. R. Schnaeble, secretary of the real estate board and one of the prominent realtors of Libertyville.

#### Fine Co-operation

"We have excellent co-operation in our community and this is only another way to make it stronger."

Mr. Schnaeble said an increasing number of new homes are being built in Libertyville and many Chicagoans are preparing to make their homes there because of the new high speed transportation furnished by the new branch of the North Shore Line.

### MAY MAKE LOANS ON CERTIFICATES

#### PRIVILEGE FOR VETERANS

**Banks of County Receive Notice That Ex-Service Men Who Have Securities Can So Use Them**

Regulations governing the granting of loans to former service men on their adjusted service certificates have been received by banking institutions in Lake county. Many bonus certificates issued to veterans of Waukegan and the county will have a loan value shortly after the first of the year, and it is expected that banks will be called upon to make loans and the instructions sent out are for their guidance.

It is expressly stipulated in the bonus act that only national banks and state banks and trust companies may grant loans on bonus certificates. Stiff penalties are provided for violation of this provision, and in addition, unauthorized persons making loans stand a good chance of losing in the

event that the borrower should default in payments when loans are due.

#### Only Vets Named Can Borrow

Only the veteran named in the certificate can lawfully obtain a loan, and neither the beneficiary nor any other person has any right in this respect, banks are advised. The person to whom a loan is made must be known to the lending bank to be the person named in the certificate securing such loan. The consent of the beneficiary is not required, as is the case with ordinary insurance policies.

Banks making loans on bonus certificates may charge interest not exceeding by more than 2 per cent per annum the rate charged at the date of the loan for the discount of 90 day commercial paper. The charging of fees or commissions for making a loan is forbidden, one of the penalties for violation being the voiding of the loan.

In the event that a borrower on a bonus certificate defaults in payment, the veterans' bureau may accept the certificate and note and pay the bank in full satisfaction of its claim. Recourse by banks to the veterans' bureau for repayment cannot be made until six months after the loan is made.

### GLENCOE CHAMBER IS PLANNING ICE DERBY

**To Be Held Saturday, Feb. 5, at Green Bay and Park Ave., In That Town**

The Glencoe Chamber of Commerce is sponsoring an ice derby to be held Saturday, Feb. 5, on the rink at the southeast corner of Green Bay road and Park avenue.

Leo Hillman, president of the Chamber of Commerce, in announcing the plans for the coming race, stated that it is the intention of the Chamber to make this an annual event in Glencoe and that from year to year plans for it will be elaborated upon.

Medals are to be awarded as prizes in each of the six events, awards being gold, silver and bronze medals for first, second and third places respectively in each event.

### TUTORING

Wish to tutor children in all grades. Also give instruction in German.  
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