scientist. Here are a few reason

among many-rent, taxes, Christma

shopping and the necessity of finding

a parking place. Toronto Star.

## TRAINING AT WEST POINT DESCRIBED

COURSES OF STUDY GIVEN

Military Instruction and Genera 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 work begins.

The military training of the first (graduating) class includes minor tactics, field engineering, signal communications, administration, profestraining regulations, signal commu- the community. leadership, and minor tactics. The by several prominent business men of third class devote their time chiefly Libertyville and Mundelein, and has to riding instruction, in which they the backing of the Libertyville-Mun-They also devote six hours to map fifty members have agreed to subhours with infantry weapons, twenty- erating the organization for the first three hours in theoretical field artil- year. lery instruction, twenty-three hours of rifle marksmanship instruction divided into nine hours theoretical and

Military Instruction

Military instruction at the Military academy is, of course, progressive, with the larger and broader problems of military training being reserved engineering claims ten hours, and sig- realtors of Libertyville. nal communication nine. Cavalry drill and cavalry tactics take up eleven

The military training for the second other way to make it stronger." class during this indoor period is Mr. Schnaebele said an increasing rather heavy, also, including as it number of new homes are being built does, eighteen hours devoted to com- in Libertyville and many Chicagoans bat and infantry training regulations, are preparing to make their homes and six to field artillery mounted in- there because of the new high speed struction. In addition, this class has transportation furnished by the new

munications, six to minor tactics, and MAY MAKE LOANS 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

## LIBERTYVILLE TO ORGANIZE CHAMBER

WITH MUNDELEIN

Form Organization Sono; Will Have Secretary and Office

have twenty-eight hours instruction. delein real estate board. More than reading. The fourth class have four scribe funds to defray the cost of op-

Experienced Secretary

It is planned to put the work of the chamber in the hands of an experifourteen hours practical gallery range enced 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 organizatons.

"With the combined efforts of a for study by the first or graduating chamber of commerce, our local Kiclass. This class, for instance, de- wanis club, the woman's club, the votes twenty-three hours to minor Libertyville club, and numerous other tactics, which study embraces espec- organizations, the steady, healthy ially, instruction in leadership, partic- growth and upward trend of values ularly with regard to commanding a which we are enjoying at the present platoon. Professional lectures are al- are bound to continue," said A. R. lotted six hours, and details of army Schnaeble, secretary of the real esadministration seven hours. Field tate board and one of the prominent

Fine Co-operation "We have excellent co-operation in our community and this is only an-

eight hours devoted to signal com- branch of the North Shore Line.

ON CERTIFICATES

PRIVILEGE FOR VETERANS other person has any right in this

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

of loans to former service men on annum the rate charged at the date their adjusted service certificates of the loan for the discount of 90 day have been received by banking insti- commercial paper. The charging of tutions in Lake county. Many bonus fees or commissions for making a loan certificates issued to veterans of is forbidden, one of the penalties for Waukegan and the county will have a loan value shortly after the first of the year, and it is expected that banks loan. about April 1, when outdoor military Business Men of Two Towns to will be called upon to make loans and the instructions sent out are for their

It is expressly stipulated in the bonus act that only national banks In keeping with the steady growth and state banks and trust companies sional lectures, and cavalry drill and of Libertyville and Mundelein, steps may grant loans on bonus certificates. cavalry tactics. The second class has have been taken to form a chamber Stiff penalties are provided for violamounted field artillery instruction, of commerce for the betterment of tion of this provision, and in addition, unauthorized persons making loans nications, professional lectures on The movement is being promoted stand a good chance of losing in the

event that the borrower should de- GLENCOE CHAMBER IS fault in payment 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 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 ex-Regulations governing the granting ceeding by more than 2 per cent per violation being the voiding of the

> In the event that a borrower on 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

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.

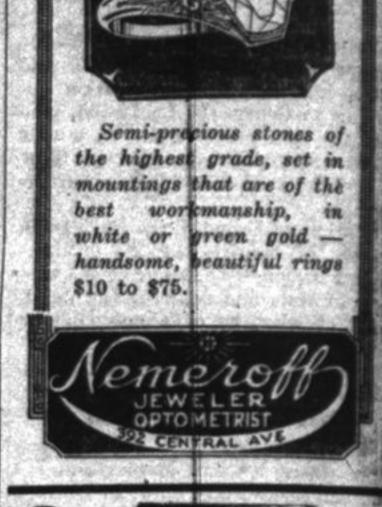
Leo Hillman, president of the Chamber of Commerce, in announcing the plans for the coming race, stated that it is the intention of the Chamber to make this an annual event in Glencoe and that from year to year plans for it will be elaborated

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-

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