

NEWS OF INTEREST IN REAL ESTATE AND BUILDING FIELDS

Your Insurance

Edited By F. J. Budinger

TORNADO INSURANCE

As the term implies, Tornado insurance is a form of coverage whereby the assured is indemnified for loss to property damaged as a result of a tornado, or windstorms of lesser intensity. It is not necessary that the tornado be of man-killing proportions before you can collect on your tornado policy. Any damage done as the result of wind constitutes property destruction covered by a Tornado insurance policy. For instance, a chimney may be blown down or branches from trees may cause property damage all of which is covered.

Additional Benefits

An endorsement can be attached to a Tornado policy whereby for a small additional cost, the assured will be protected for damage done to property as a result of RAIN and also as a result of HAIL. Hail insurance is one of the most popular forms of insurance written in rural districts where hail storms seem to be more severe and where crops are exposed. It is however a very practical form of coverage to be carried in the city principally when one considers that the cost of replacing one window which might be destroyed by hail would more than pay for the amount of hail insurance which the average home owner would have occasion to carry.

Dangerous Territories

Any territory can be considered dangerously exposed to windstorms and tornadoes. It used to be commonly accepted that tornadoes did not strike in thickly settled communities nor near large bodies of water. These theories have lost most of their adherents because of the fact that storms have recently wrought very serious damage in the supposed to be immune territories. The Lorain, Ohio, disaster should convince anyone that a tornado is very apt to strike near a large body of water, inasmuch as Lorain is on Lake Erie. The Wilmette scare five years ago is another instance. As for high winds in thickly settled communities, we are reminded that wind velocities of 60 miles an hour and over have been recorded 233 times in New York City from 1884 to 1922.

When to Look for a Tornado

Weather forecasters generally agree that it is practically impossible to predict a tornado due to the fact that they result from localized energy of the elements. General peculiar conditions are as a rule however apparent before a tornado strikes. In the first place they occur most frequently in the months from March to September although no month is certain to be free from them. Although they may strike at any hour of the day; most of the serious storms have occurred in mid-afternoon. Close observance has revealed this: The air in the morning is hot and humid, with marked lowering of the barometer. The wind appears to originate in the southwest, at first as fitful breezes, dying into a calm as clouds gather. With the gradual darkening of the skies the rain generally begins, and sheet-lightning flashes in the southwest. Semi-darkness falls. The air feels heavy but restless and the thunder grows heavier. About this time you wonder about Tornado Insurance. Why didn't you take that policy that Bill urged you to take, or have you got enough?—Then the southwest sky looks green from the dense rain clouds. Forks of lightning are zigzagging and flashing savagely. Below them, seemingly almost within reach, the whirling copper-colored funnel comes racing forward and downward. The rain comes down in sheets. Huge hail stones fall. Telephone poles snap in the wind as

though they were straws. Houses leap from their foundations and crumble like bits of paper. Immense trees are wrenched from their roots and carried through the air like flimsy arrows. Everything near the funnel, and near in this case often means as far away as a mile, is picked up tossed about in the fury of the wind and then dashed to the ground. Weather experts report that the whole storm moves bodily from the southwest to the northeast at a rate of about 60 miles an hour. Instances are recorded where fast automobiles have out-raced a tornado.

Can't Avoid Destruction

The speed and uncertainty of a tornado makes it impossible to avoid its destruction to property. It is interesting to note here that destruction from the elements is one of the very few forms of destruction which cannot be avoided or even checked. By exercising precaution we can avoid many accidents, when a fire occurs we can in most cases put it out, when we get sick we can take health-giving remedies etc., but when the elements strike we are absolutely at their mercy. Still some people do not carry Tornado insurance.

What To Do?

The first thing to do, and do this before you can see the tornado coming, is to insure your property and your life. But if you see a tornado coming, seek some gully, a hole in the ground or lie down on the northeast side of some shelter. If you seek refuge in a cellar crouch low in the southeast corner. In a cellar there is danger of being buried, unless of course the cellar is a regular cyclone cave. Better take the chance of escaping injury by lying flat upon the ground outdoors. A tornado will strike about three minutes after you see the funnel shaped cloud. Never run, if you can't do anything else, just fall flat upon the ground.

Costs of Tornado Insurance

Since the tornado that struck Wilmette on March 28, 1920, the rate for ordinary dwellings in this village has been 16 cents per \$100 of value to be insured. This is the tornado season. At 16 cents per \$100 it doesn't pay to be without it.

Automobile Tornado Insurance

We have been asked whether there was such a thing as Automobile tornado insurance. Yes, there is, and the rate is 15 cents per \$100 of value. The benefits are practically the same as in a dwelling policy.

Co-Insurance Law Next Week

Next week we will explain and discuss what is known as the "Contribution Clause" in fire insurance policies. This has probably caused more discussion and inquiry than any other phase of commercial insurance—and there is less known about it. It is extremely important that every business man understands this and we will strive to make the subject very clear in our column next week.

Secretary Hughes Buys Co-op Apartment Home

Charles E. Hughes, retiring Secretary of State, is the newest convert to the modern idea of living in your own home and at the same time living in a modern apartment. A news dispatch from New York states that in preparation for his return to private law and the practice of law he has purchased an apartment of 14 rooms and five baths, an entire floor, in a new co-operative apartment building under construction at 5th avenue and 83rd street.

WALES DEDICATES NEW BRITISH REALTY HOME

With a ceremonial opening presided over by His Royal Highness the Prince of Wales, the Auctioneers' and Estate Agents' Institute of Great Britain has established itself in permanent headquarters, in historic Lincoln Inn Fields, built to center the real estate professional activities of the United Kingdom.

The National Association of Real Estate boards, representing 516 real estate boards of the United States and Canada, has sent its congratulations upon the completion of the British organization's new home.

His Royal Highness, in his speech dedicating the building, called attention to the fact that the number of owners of property, great and small, in Great Britain has multiplied enormously of late years. Real estate is now a very popular form of investment. The problems arising from its transfer have become varied and intricate. It has therefore become a matter of public concern that transactions in regard to land and houses should be in the hands of men with a high standard of training.

He commended the Institute's plan to place the professional training of men entering the real estate profession in Great Britain on a permanent public footing. A College of Estates Management, to effect this, was opened in April of 1923.

Louisiana Law Hits Unscrupulous Dealer

Text of the decision just handed down by the Supreme Court of Louisiana upholding the constitutionality of the Louisiana real estate license law confirms unconditionally the right of the state to protect the public from irresponsible or unscrupulous dealers through the enactment of such a law. The court has handed down decisions

in two recent cases sustaining the license law.

March Displays Brisk Activity in Transfers

George C. Kroll, of the real estate firm of Heinsen and Kroll, 421 Fourth street, reports March business as unusually brisk around the "L" terminal district.

Heinsen and Kroll acted as agents in the sale of the Mason home at 1030 Greenwood avenue, Wilmette, to Fred A. Fischer.

Among other transactions reported by Mr. Kroll were the H. M. Pettit residence at 303 Greenleaf avenue, Wilmette, to Robert Zimmerman, and the sale of the east lawn of the old Cole

homestead to the Dyer sisters, who plan to build a beautiful brick residence on that site.

IT CAN BE DONE!

RENT

The bricks you see—the rent expense
The mortar—it is common sense.

YOU can buy a home of us. Our terms are not only easy to understand, but their practicability have been thoroughly demonstrated.

GLENCOE REALTY COMPANY

665 Vernon Avenue
Glencoe, Ill.
Phone Glencoe 1158

FOR RENT HUBBARD WOODS

East Side New Brick Home
3 bedrooms, 2 baths
\$150.00

HILL & WHEELER, Inc.
REALTORS

"Homes for Particular People"

WILMETTE OFFICE
334 Linden Avenue
Tel. Wilmette 93
WINNETKA OFFICE
736 Elm Street
Tel. Winnetka 142

"Place your insurance with a local agency"

In the event of a loss we can be on the ground immediately. We are a Wilmette business in Wilmette to serve Wilmette. Because you are our neighbor we know you better and can represent you as you should be represented. Be certain of your insurance.

CLORE, BUDINGER & SMITH

Phone Wil. 1750
Wilmette, Illinois

1177 Wilmette Ave.
Opposite Village Hall

"Let us solve your insurance problems"

Black Dirt

FERTILIZER LIME

CRUSHED STONE FOR DRIVEWAYS

Edinger & Sons

Evanston-Wilmette-Kenilworth-Winnetka-Glencoe

Phone, Univ. 5035, Wil. 642, Winn. 643

Safety and Service

BEHIND the service of Smart and Golee, Inc. are reputation, large financial resources, sound business principles, and an executive personnel that has earned the confidence of its customers.

Bonds and mortgages sold by this firm are secured by the best Evanston apartment buildings. The return of 6 to 6½ per cent is certain.

Ask for Our Securities List.

SMART & GOLEE, INC.

1580 Sherman Avenue,
EVANSTON

University 285 Rogers Park 0272



Fixtures to suit you and the house you live in.

—Mr. Electro-serve.

THIS is the electrical fixture shop where you will be accorded expert satisfaction. We will install them for you and wire the house if it is in need of such electrical connection. You need to know us electrically.

SERVICE

DEAN ELECTRIC SHOP
EVERYTHING ELECTRICAL
954 LINDEN AVE.
HUBBARD WOODS
PHONE WINNETKA 1512
RES. WINNETKA 303



The NEW MARMON

MARMON NORTH SHORE
SALES and SERVICE

1008 Davis St. Greenleaf 1038

Open Every Evening
until 9:30

P R I V E T H E D G E P L A N T S

B A R G A I N S

BUY NOW

Trees, Shrubs, Fruits and Vines

The Land of the Peterson Nursery has been Sold, and we have but a Short Time to Sell Off the Stock. THIS IS YOUR OPPORTUNITY.

CASH and CARRY

Big reduction to those who come to our nursery and get the stock.

Freshly dug, roots not dried out. Nursery at LINCOLN AVE. AND PETERSON ROAD. Go South on Ridge Ave., Evanston, to north line of Rosehill Cemetery, then west two miles to Nursery.



Svringa

PLANT NOW

For those who do not care to do their own planting we will DELIVER, PLANT AND GUARANTEE.

Phone or write.

PETERSON NURSERY

City Office, 30 N. La Salle Street, Chicago
EVANSTON, UNIVERSITY 1434

Telephone Main 3613

P R I V E T H E D G E P L A N T S