

NEWS OF INTEREST IN REAL ESTATE AND BUILDING FIELDS

Chicagoan Purchases

Highland Avenue Lot
Adolph Bird purchased Mrs. Ann Miller's lot in the 1700 block on Highland avenue, Tuesday, through the agency of the Heisen and Kroll's real estate office.

CLASSIFIED ADS

24 LOST AND FOUND

LOST — STRAW SUITCASE FROM platform of North Shore electric, 2:30 p. m. express last Wed. between Indian Hill and Church st. stations. Reward if returned or for information. 67 Warwick Ave., Winn. 24LTN48-1tc

LOST, STRAYED, OR STOLEN—TWO fox-hounds; 1 dog-hound, white and brown; 1 bitch, brown. Return to Indian Hill Hunt Kennels, and receive reward, or phone Wilmette 3321. 24T251tc

LOST — DOG, WHITE FACE AND feet, brown body. Alredale breed, but looks like a collie. Reward. Winnetka 2470. 24T25-1tc

LOST—GRAY CAT, HALF-GROWN. Return to 916 Oak St., or call Winn. 1306. 24T25-1tc

25 CONTRACTORS AND JOBBERS

Painting—Decorating
Remodeling—Paneling—Canvassing
Tiffany and shadow glazing
Carl Frankel
Phone Wilmette 3104
25LTN48-1tp

26 GARDENING

LANDSCAPE GARDENING, HAULING black dirt. Phone Glencoe 885. 26LTN28-tfc

27 HOUSEHOLD SERVICE

SEWING MACHINES

All makes and motors repaired, \$1.00 up; work guaranteed; North Shore references. Singer Drophead, like new, \$25. Singer electric portable, \$35. Free delivery. Phone Irving 1670. C. Skowron, 3040 No. Avers Ave., Chicago. 27LTN45-4tp

NO. SHORE WINDOW AND HOUSE Cleaning Co. Yes, we have men for anything that is to be done around the house. Place your order now. Prompt service. 10 Prouty Annex. Phone Winn. 1994. 27T6-tfc

28 PIANO TUNING

EXPERT TUNING—GRANDS; AND repairing a specialty. Guaranteed. L. W. FOSTER, 1306 Wilmette Ave. Phone Winn. 509-J. 28LTN44-tfc

29 PAINTING AND DECORATING

IF YOU HAVE ANY PAINTING OR decorating to be done, it will pay you to get in touch with E. M. Brandt. Best references. Phone Glencoe 971. 29TN4-tfc

32 KENNELS

FOR SALE—MALE PEDIGREED Police puppy; 5 months old. Mrs. H. L. Street, 592 Sheridan Rd., Winnetka. 32-T25-1tc

Your Insurance

Edited By F. J. Budinger

THE INSURANCE NEEDS OF A CONTRACTOR:

Compensation—Essential to every employer. The various compensation laws provide that an employer must pay an injured employee a certain portion, as provided under the law, of his regular wage if the employee is injured during employment, irrespective of how the injury may have occurred. Many states impose penalties for the failure of the employer to protect his employees as provided by the compensation law. This form is unlimited as to the amount of payment.

Employer's liability—This form of insurance (in those states which have not adopted a compensation law) provides for the protection of the employer against claims for liability imposed by law on account of bodily injuries or death accidentally suffered by any employee of the assured. The policy provides for medical, investigation and claim expense and the settlement of claims, together with the defense of suits, whether groundless or not. Limits are \$5,000 for injury to one person and \$10,000 for one accident resulting in injury to more than one person. Higher limits are available at a small additional cost.

Explains Public Liability

Public liability—Provides indemnity against claims in connection with the operations of the assured on account of accidents to any person not employed by the assured. This form should be brought forcibly to the attention of the contractor. All employees of sub-contractors, city engineers, inspectors, salesmen representing concerns supplying light, power, machinery, building material, etc., and it should be explained to him that, so far as he is concerned, all persons not his employees constitute the public. Like employer's liability, public liability is written with limits of \$5,000 for injury to one person and \$10,000 for one accident resulting in injury to more than one person. Higher limits are available at a small additional cost.

Public liability—Property damage. Provides protection against claims for liability imposed upon the assured by law for damages as respects injuries to or destruction of property other than property owned, leased, occupied or used, or in the care, custody or control of the assured or any of his employees, resulting solely and directly from accidents due to the business operations of the assured. This form is issued in the amount of \$1,000. Higher limits are available at a small additional cost.

Show Contractor's Liability
Contractor's protective public lia-

bility. Provides protection to contractors for claims arising out of accidents to persons not employed by the assured on account of operations performed by independent or subcontractors for the original contractor. It is perhaps the least understood of any of the public liability forms; the public policy covers accidental injuries or death to the public by reason of the assured's business, or action of his agent or employee, or by reason of the operations conducted by the assured; however, the public policy does not cover injuries or death caused by negligence of the subcontractor or by the latter's employees while said subcontractor or employees are performing work for the assured; that is to say, it does not cover the assured's contingent liability. This form takes care of this feature and is principally a guarantee of defense. It is issued with limits of \$5,000 for injury to one person and \$10,000 for one accident resulting in injury to more than one person. Higher limits are available at a small additional cost.

Teams public liability—Provides protection against claims on account of accidents to persons not employed by the assured in connection with the existence, maintenance or use of teams. Many personal injuries are due to the present traffic congestion, defective equipment of vehicles, vicious or spiteful animals, improper loading, careless

driving and particularly unloading materials on the streets or sidewalks. While the increase in the number of automobiles has somewhat limited the field for teams insurance, the horse-drawn vehicle is by no means obsolete. It should not be overlooked whether or not the prospect requires the use of hired teams. It is almost invariably the case where teams are hired that such teams are under the direct control and supervision of the contractor, so much so that in the event of a personal injury, claim is brought directly against him as defendant. This form is issued with limits of \$5,000 for injury to one person and \$10,000 for one accident resulting in injury to more than one person. Higher limits are available at a small additional cost.

Protects Against Suits

Teams property damage. Provides protection against suits for claims as respects injury to or destruction of

property—not property of the assured, or property of others when in the care, custody or control of the assured or his employees, or when carried upon the vehicles. Damage done to the property of others due to the loading or unloading of the vehicles is covered by this form. It is issued in the amount of \$1,000. Higher limits are available at a small additional cost.

In addition to the above, the regular forms of automobile insurance to apply on the automobiles operated by a contractor, constitute one of the principal needs of insurance.

5 1/2% Money

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- 50x140 Large Trees, Glencoe, \$3,250
- 100x375 East of Tracks, Glencoe, \$11,000

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