

ELGIN BUILDING PLAQUE PROGRAM
APPLICATION

BUILDING'S ADDRESS 396 Division St.
BUILDING'S NAME _____
(for public/commerical structures)

If you are submitting an application for a building which you do not own, include your name, address and phone number in the space below.

Mary M. Hill

PHOTOGRAPH

Include a recent photograph in which the building is clearly visible.

DOCUMENTATION

Note the sources that establish the validity of the information requested on the following page.

Attach photocopies of relevant material.

Sources should be clearly identified and the relevant parts marked.

If information is obtained from persons, attach statements signed by them as well as information that establishes them as qualified to attest to the historical and/or architectural value of the building.

- National Register of Historic Places
- Illinois Register of Historic Places
- Illinois State Survey of Historic Places
- Recorder of Deeds, Kane County -exhibits A
- Sanborn Maps-exhibits B
- Subdivision Plats
- City Directories
- Building Permits
- Newspaper Building Reports
- Elgin Today
- Elgin: An American History
- A Field Guide to American Houses- exhibits C

Other (please specify):

- X History of house-exhibit D
- X Determination of construction date-exhibits E

ORIGINAL OWNER Anton F. Schader

DATE OF CONSTRUCTION 1908

ARCHITECT (if known) _____

BUILDER (if known) _____

STATEMENT OF VALUE

Review the criteria the Heritage Commission considers in awarding a plaque. Then attach an explanation of the historical and/or architectural value of the building.

See exhibits c and D

BUILDING ALTERATIONS

Describe any alterations that have been made to the exterior of the building. If the dates of them are known, include them.

STIPULATIONS

If the building is not awarded a plaque, the application fee will be refunded.

This application and the materials submitted with it shall be retained by the City of Elgin as a part of the permanent record of the building.

The Elgin Heritage Commission has the authority to edit and publish the information in the submitted application. This does not in any way prohibit others' use of the material.

The plaque, when awarded, will remain the property of the City of Elgin and shall not in any way be altered. It will be the city's responsibility to replace the plaque when the situation warrants it.

In addition to agreeing to the above stipulations, the undersigned attests that the information provided in this application is, to the best of his/her knowledge, accurate.

Signature Mary M. Hill Date 4-12-96

Date _____

(D)

396 Division St.

All except the north 75 feet of lot 4 of Gail Borden's Subdivision of County Clerk's Subdivision CCXCIX and CCXCVIII to the city of Elgin

1906- Alfred Church sold all of lot 4 to James Baker. Mr. Baker sold the north 75 feet of that lot to Lettie
1907 Burton and it became a Gifford St. address. In September 1907, he sold the remainder of lot 4 to Anton F. Schader. Mr. Schader had been living at 516 Barrett St. in a house built by Mr. Baker. James Baker was in the right place at the right time as was Mr. Schader and the two forged a deal beneficial to both. Mr. Schader paid \$5400 for the corner lot--an astronomical amount for that time period. Immediately after purchasing the lot, he took out a mortgage for \$3000--a reasonable amount for a house back then. Close scrutiny of available resources does not indicate
1908 issuance of a building permit; neither is there reference to a new house being built, occupied, or enjoyed. The only reference found was that of "Anna and May Schader of 396 Division St...." in a September 1908 issue of the Elgin Advocate. Owing to unpre-

dictable weather in the fall, it could be concluded that spring was a more viable choice for construction and that 396 Division St. was built in 1908.

Anton F. Schader was a German immigrant who, with his brother Frank, established the Herold Germania newspaper published in German. It was a successful venture until the end of WW1. Following the war, popularizing German heritage and culture declined and the newspaper folded. Mr. Schader was treasurer of the German American Editorial Association and president of the German American Press Association. In June of 1909, he and his family travelled to the south of Germany to spend the summer visiting his family. They returned in September. In March 1921, Mr. Schader sold his house to William and Lucy Foley.

June 1939- Helen Griffin joined her mother Lucy Foley in owning the property and then in June 1961, Helen's husband Charles became the next joint tenantowner, thereby keeping the property in the ownership of the Foley family until it was sold in 1972. James and Laura LaBundy bought the house then but kept it just 2 years.

In November 1974, Fox Valley Mental Health Association bought the property. FVMHA owned 384 Division and expanded their services with acquisition of 396 Division. This became Ecker Center and later, Ecker Center moved its operations to the west side of Elgin with both properties becoming vacant. In 1995, Neighborhood Housing Services bought 396 Division and in a joint venture with the Gifford Park Association, restored the house inside and out for the purpose of returning it to its original single family status.

Mary M. Hill

(D)

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Mary M. Hill

(E)

Determination of construction date

The Elgin city directory lists Schader at 516 Barrett St. until the 1909-10 edition. Likewise, a new tenant at the Barrett St. address shows up in the same edition. There is evidence that Schader was living at 396 Division St. in 1908; this resource is not used.

The house is not listed in the National Register of Historic Places application; the house had been altered too much on the outside.

Mr. Schader is not buried at Bluff City Cemetery so an obituary was not located.

Mr. Schader is not listed as a member of the Elgin Turnverein in 1907.

Mr. Schader is not listed among the small selection of building permits published in 1907 and 1908.

Elgin Township Tax Assessor has no record of the property prior to 1958.

The Personals in the Elgin Advocate (a weekly offering of news already published in the Daily News) were scrutinized

as follows: August-November 1907
January-November 1908
April- December 1909
January- July 1910

Construction continued

Personals and for rent in the Elgin Daily News:

August-November 1907

January- July 1908

Personals in the Elgin Courier:

August-September 1907

Personals yield rich quantities of trivia about Elginites like houses being built, college attendance and graduations, babies born, vacations, visits--frequently with addresses. In Schader's case, biographical information, travel to Germany, and residence at 396 Division St. were gleaned from there.

One squib in September 1908 says that Anna and May Schader of 396 Division St. just returned from a 10 day visit to Attorney Joseph Hass in Rock, Island, Illinois. Attorney Hass was a cousin of Anton Schader. This tells us that Schader was living at 396 Division in September of 1908 and it is my opinion that the house was built in 1908.

There were numerous German churches in Elgin at the time; who can guess which one Schader may have belonged to.

Elgin city building permit records were reviewed; no usable information was found.

Mary M. Hill

Architectural



The house is square with a hipped pyramidal roof rising to a peak. The front attic dormer has a peaked roof over a triple window arrangement; other attic dormers have hipped roofs.

The second story is clad with shingles coming down to a slight flare at the point where the upper and lower stories meet; also, there is a band at the same meeting place.

The first story is clad with clapboards

There are two small colored glass windows on the south and west sides; the east side has a triple window arrangement with decorative elements above and below the windows.

The front porch is a wrap around porch—somewhat out of character with the square, linear styling of the house overall.

The porch railings, spindles and posts are squared

The porch columns are rounded in the Colonial style

The south and east sides of the house when looked at from afar present a dramatic and pleasing look; adding to the look is the window set on the diagonal (on the first floor) and ties the the two sides together—a clever design plan.

Overall, the house suggests a Colonial Revival style

(E)

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Mary M. Hill

mmh/nov95

March 18, 1996

Sarosh,

I need some feedback on the research done on 396 Division St. I did it as a volunteer donation to the combined NHS/GPA restoration project. Here is my dilemma:
The warranty deed and mortgage were taken out in September and October of 1907 respectively. Mortgages often followed deeds by weeks or months back then. Review of construction reviews from the newspapers shows no Anton Schader, but does show James Baker building a house in 1907. James Baker owned the house that Schader lived in (and rented from) on Barrett St and Schader bought the lot for 396 from Baker. It would appear that the two were "close". My guess is that Baker built the house (he did things like that according to the "for rent" ads), but I have found no evidence to indicate that except coincidence. What would your opinion be about construction date? I see that 396 is painted , the signs removed, and ready for picture taking. Before I submit the plaque application, I'd like to be more sure about the construction date.

Mary Hill

Richman Bros

ELGIN'S FINEST SHOPPING CENTER

A Stunning Autumn Suits & Coats

A stunning collection of Autumn Suits and Coats, all brought here from the style centers of the east. Each revealing the best workmanship, the most distinctive style and the richest quality procurable at the price. We direct your attention to ample assortments of beautiful garments can be bought for these prices. Come to our second floor and see for yourself.

Novelties in Fall Suits

- up Suits, double breasted style, made of Cheyler Suitings. Come in brown, blue, etc., lined throughout with gray satin Skirt. Specially **\$16.00**
- of Finex Mixtures and Stetson Suiting. 36 in long, semi-fitted back, satin lined, lined Skirt with tailored and bottom **\$18.00**
- cutaway style, made from fine 28 in Jacket, semi-fitted, velvet collar, lined. Front and shoulders trimmed with gold, extra full side plaid **\$21.00**
- lined Suit. Prince Chap effect, all of wool. In blue, brown and black, satin lined collar, and entire coat edged with black and. Very full plaid **\$22.00**

- Strictly Tailored Cut Away Suit, of Plain and Fancy Suiting, tight fitting Jacket, velvet collar, lined throughout with pearl gray satin. Very full plaid Skirt, finished around bottom with deep fold **\$25.00**
- Tailored Suit of Worsted Suiting, semi-fitted Jacket, velvet collar and one breast pocket. Tailored silk lined. Full plaid Skirt **\$26.00**
- Single Breasted Suit, made of Fine Broadcloth, in blue and black. Cuffs, pockets and entire Jacket edged with black silk braid. Lined throughout with black satin. Seven pocket full flared Skirt **\$28.50**
- Novelty Cut-Away Suit, mannish effect, of fine broad cloth, in brown, black and white, 29 inch long, tight fitting Jacket, finely tailored, lined with gray satin. Cuffs finished with black velvet. Very full plaid Skirt **\$32.00**



Charming Millinery

We can consistently state that our display of Millinery modes is the most comprehensive and most beautiful that has ever been assembled here before. The leading creations of Millinery Modes have been drawn upon to make the display complete, and beautiful materials, plumes, wings, flowers and ribbons have been wrought into beautiful fashions that have received the unequalled endorsement of every woman who has visited the department. Come and see the large display of Hats at **\$3.50 \$5.00 to \$10.00**

Neckwear Novelties

Not just a few, but a choice showing of all the newest things—the most charming and dainty effects. Some particularly fetching embroidered and lace effects—also ribbons, rickshaws, and every thing to add a touch of daintiness to fall costumes. You know how much of brightness and beauty may come from the fit of the collar at the neck—be it ever so simple. Our prices are very attractive, too. At 26c, 35c, 50c we show a large line. Also the popular coat and collar sets in lace and embroidery, from per set **75c to \$3.00**



News from Kane County Court House

INSTRUMENTS FILED

Aurora.
 C. Solisburg to Anna Hour-welt wd lt 14 bk 7 lt 1 bk 5 Mt. Pleasant add **\$ 235**
 F. E. Paxton to Frank B. Potter wd lt 9 Riddiss add **1**
 Alexander Hoza to Eugene E. Mix wd pt bk 9 Holbrook add 7000

Blairville.
 Hanna Benson to Andrew L. Anderson adm d pt lt 1 bk 9 Van Nortwicks 2d add **1075**
 H. H. Beach to Geo. G. Guy wd lt 4 bk 5 Jones & Andersons add **400**

Carpentersville.
 V. H. Noonan to John Selmu-macher wd pt lts 16 16 bk oelg town **1050**

Elgin.
 C. E. Fowler to Chas. Wagner wd pt lts 4 6 bk 3 Runger add **2400**
 Jas. H. Baker to A. F. Schrader wd pt lt 3 Dordens sub etc **5400**
 Helen E. Joslyn to Jas Casson wd lt 2 Juliana sub **2500**
 Fleming Stewart to Chas Lange wd lts 225 226 County Clerks sub **1000**
 Frank Mische to Chas. Ripp-berger wd pt bk 40 Waddross sub **2100**

Released.
 C. D. Smith C. A. Gustafson
 E. K. Fowler C. E. Fowler
 E. L. & H. A. Stewart (Chattle)
 J. M. Peters-Alice B. Camper
 N. Y. Life Ins. Co.-Cath Bishop of C. (2)
 P. A. Peterson-A. E. Dahl (margr. rnt)
 F. W. Kraft-Fleming Stewart
 R. P. Goodwin-Lyaxander Hood Jr
 Frank Mall-Wm. Albrecht.
Chattel Mortgages.
 C. W. Sadler-J. W. Black \$325.
Extension of Chattel Mortgages.
 Wm. Hatterman-Jas. Dofacy
Real Estate Mortgages.
 Jas Casson-E. L. & H. A. \$1500.
 Phisella Calame-same \$1100.
 Stewart Christie-same \$1000.
 Chas. Wagner-same \$1400.
A. F. Schude-same \$2000.
 Anna Houckel-Frank Schudeck \$750
 Frederik Jeschler-Roy Angell \$500.
 Thos. Moeckel-Era S. McLehn \$175

Trust Deeds.
 Alice B. Camper-R. J. Wing \$500.
 Chas. Lange-C. Rippberger \$1000.
 Wm. Albrecht-A. M. Hirsch \$500.

Articles of Incorporation.
 A. Leath & Co.; capital stock \$75, 000

Current Docket.
 Franc. D. Lawrence vs Chas. L. Glos. cognovit. Judgment \$152.
 Ella Cook vs Fred W. Cook; bill for divorce
 H. Gelster vs Hannah Clarkson; transcript; judgment \$88.44.

PROBATE COURT.
 Catherine Doyle est; renunciation of legatee Mary Burns; appraisal bill and inventory approved.
 Thomas Jordan est; proof of heirship; letters of administration issued to Katherine M. Jordan; bond \$200; January for claim.
 Benj. Bank est; proof of heirship;

ry
 0.00
 \$19.00

A FIELD GUIDE TO AMERICAN HOUSES

133-234
PRICE
97 \$199

THE GUIDE THAT ENABLES YOU TO IDENTIFY, AND PLACE IN THEIR HISTORIC AND ARCHITECTURAL CONTEXTS, THE HOUSES YOU SEE IN YOUR NEIGHBORHOOD OR IN YOUR TRAVELS ACROSS AMERICA—HOUSES BUILT FOR AMERICAN FAMILIES (RICH, POOR, AND IN-BETWEEN), IN CITY AND COUNTRYSIDE, FROM THE 17TH CENTURY TO THE PRESENT



@

VIRGINIA & LEE MCALESTER

IDENTIFYING FEATURES

Accentuated front door, normally with decorative crown (pediment) supported by pilasters, or extended forward and supported by slender columns to form entry porch; doors commonly have overhead fanlights or sidelights; facade normally shows symmetrically balanced windows and center door (less commonly with door off-center); windows with double-hung sashes, usually with multi-pane glazing in one or both sashes; windows frequently in adjacent pairs.










PRINCIPAL SUBTYPES

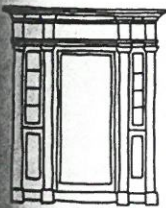
Nine principal subtypes can be distinguished. Some examples may be almost identical to their colonial (particularly Georgian and Adam) prototypes. Clues for distinguishing Revival copies from early originals are given below under Variants and Details.

ASYMMETRICAL—About 10 percent of Colonial Revival houses have asymmetrical facades, a feature rarely seen on their colonial prototypes. These asymmetrical examples range from rambling, free-form houses resembling the free classic Queen Anne style (see pages 276-9) to simple boxes with asymmetrical window or porch arrangements. Prior to 1900 this subtype accounted for about one-third of all Colonial Revival houses. After 1910 few examples were constructed until the 1930s, when irregular facades reappeared with less elaborate detailing. These were, in part, inspired by the desire for attached garages, which were difficult to incorporate within a balanced facade.

HIPPED ROOF WITH FULL-WIDTH PORCH—About one-third of Colonial Revival houses built before about 1915 are of this subtype, which is sometimes called the Classic Box. These have a one-story, full-width porch with classical columns, which is added to a symmetrical, two-story house of square or rectangular plan. Two-story pilasters are common at the corners; dormers, hipped or gabled, are usually present. Doors may be centered or placed to the side. These houses have both Neoclassical and Colonial Revival influences, but lack the full-height porches of typical Neoclassical houses.

HIPPED ROOF WITHOUT FULL-WIDTH PORCH—About 25 percent of Colonial Revival houses are simple two-story rectangular blocks with hipped roofs; porches are usually absent or, if present, are merely small entry porches covering less than the full facade width. This subtype, built throughout the Colonial Revival era, predominates before about 1910. On early examples, the colonial detailing tended to be highly exaggerated and of awkward

COLONIAL REVIVAL SUB-TYPES	YEARS WHEN MOST FREQUENTLY BUILT						
	1880	1890	1900	1910	1920	1930	1940
ASYMMETRICAL							
HIPPED ROOF WITH FULL-WIDTH PORCH							
SIDE-GABLED & HIPPED WITHOUT FULL-WIDTH PORCH							
with exaggerated details							
with more accurate and/or simpler details							
vernacular brick examples							
Hipped predominate pre-1910, gabled predominate post-1910					ca. 1915- introduction of brick veneer		
ONE-STORY							
GAMBREL OR DUTCH COLONIAL							
front or cross gambrel							
side gambrel							
SECOND-STORY OVERHANG							



sidelights without fanlight above, uncommon on originals



portico with curved underside (roof may be gable or curved), on few originals



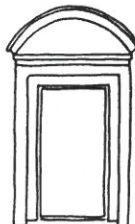
broken triangular and segmental pediments: rare on originals; broken ogee pediments occasionally on originals



broken pediments, not usually over fanlights on originals



heavily elaborated entrances, not common on American originals (copied from English Georgian)



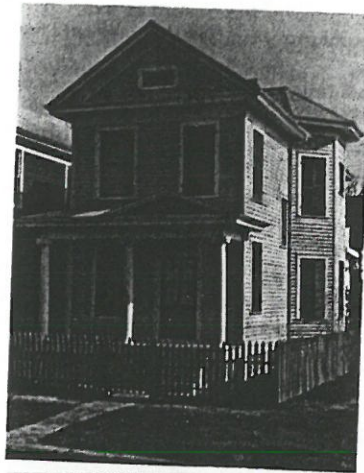
pediments without supporting pilasters, not on originals

REVIVAL ENTRANCES: SOME COMMON WAYS THEY VARY FROM ORIGINALS

Eclectic Houses: Colonial Revival

HIPPED ROOF WITH FULL-WIDTH PORCH

1. Galveston, Texas; ca. 1911. Lawrence House. On narrow urban lots a front-gabled roof occasionally replaces the more common hipped roof.
2. Dallas, Texas; ca. 1910. This early, two-ranked house with an off-center entrance is adapted from the simple four-square folk plan with a pyramidal roof.
3. Ashe County, North Carolina; ca. 1920. Livesy House. This example, like figures 5, 6, and 7, has a centered entrance and a three-ranked facade, indicating the likelihood of a central-hall plan rather than the simple four-square plan seen in figures 2 and 4.
4. Buffalo, New York; ca. 1900. Foster House. A simple, early two-ranked example; note the corner pilasters.
5. Union Springs, Alabama; ca. 1910. Note the elaborate pedimented entranceway moved to the front of the porch, rather than around the doorway as in Colonial examples. Less grand pediments are seen in figures 2 and 3.
6. Winston-Salem, North Carolina; ca. 1910. Note the grouped columns on pedestals. This pattern of porch supports was uncommon before about 1900.
7. Brooklyn, New York; 1900. John J. Petit, architect. Paired windows and a front door with sidelights, but no fanlight, are common Revival details seen clearly in this example.
8. Buffalo, New York; ca. 1900. White House. An unusually elaborate example with roof and upper porch balustrades, upper-story bay windows, and a heavily detailed cornice with a solid railing above.



F. O. Peterson & Sons, Aurora, Ill.

This Indenture Witnesseth, That the Grantor James H. Baker, an unmarried man,

(A)

of the City of Elgin in the County of Kane and State of Illinois for and in consideration of the sum of Five Thousand Four Hundred DOLLARS, in hand paid, CONVEY and WARRANT to

Anton F. Soder

of the City of Elgin County of Kane and State of Illinois the following described Real Estate, to-wit:

All except the North seventy five (75) feet of Lot four (4) of Gail Borden Subdivision of County Clerk's Subdivision CCXCIX and CCXXVIII to the City of Elgin, Kane County, Illinois, bounded and described as follows, to-wit: Commencing at the Southeast corner of said Lot four running thence North along the East line of said Lot four to a point seventy five (75) feet South of the Northeast corner of said Lot four, thence West parallel with the North line of said Lot four to the West line thereof, thence South along said West line to the Southwest corner of said Lot four, thence East along the South line of said Lot four to the place of beginning.

situated in the City of Elgin in the County of the Kane in the State of Illinois, hereby releasing and waiving all rights under and by virtue of the Homestead Exemption Laws of the State of Illinois.

This deed is made subject to all taxes and assessments levied subsequent to the year A. D. 1906.

Witness my hand and seal

Dated this 13th day of September A. D. 1907.

Signed, Sealed and delivered in the Presence of

James H. Baker SEAL SEAL SEAL SEAL

STATE OF ILLINOIS / County of Kane (SS)

I, H.L. Given a Notary Public and residing in the in and for said County, in the State aforesaid, DO HEREBY CERTIFY, That James H. Baker, an unmarried man,

H.L. Given Notary Public (Elgin, Kane Co. Ill.)

personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he signed, sealed and delivered the said instrument as his free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and Notarial Seal, this 13th day of September A. D. 1907.

H. L. Given

(A)

F. O. Peterson & Sons, Auctioneers, Ill.

This Indenture Witnesseth, That the mortgagor *Anton F. Schader and Anna Schader, his wife*

of the City of Elgin, in the County of Kane, and State of Illinois, mortgage and warrant to the ELGIN LOAN AND HOMESTEAD ASSOCIATION of Elgin, County of Kane and State of Illinois, to secure the payment of a certain principal promissory note, executed by *the said Anton F. Schader and Anna Schader*

bearing even date herewith, payable to the ELGIN LOAN AND HOMESTEAD ASSOCIATION, for the sum of *Three Thousands (\$3000.00)* DOLLARS, together with interest thereon at the rate of *seven* per cent. per annum, payable monthly; also to secure the monthly installments on the shares of stock of said Association, this day transferred by said *Anton F. Schader*

to said Association as collateral security, according to the tenor and effect of said note, and to continue such payments until the principal note hereinbefore described is fully paid, the following described real estate to-wit:

Lot Four (4), except the North Seventy-five (75) feet thereof of Gail Baden Subdivision of County Block's Subdivision CCXCIX and CCXCVIII, in the City of Elgin, Kane County, Illinois.

situated in the City of Elgin, County of Kane, State of Illinois, hereby releasing and waiving all rights under and by virtue of the Homestead Exemption Laws of this State.

The said mortgagor covenant and agree to pay promptly, when due, all taxes and assessments levied upon the said premises, and all liens upon the same, and to keep the buildings upon said premises insured for the benefit and security of the said Association, its successors or assigns, for at least two-thirds of the value of such buildings, during the existence of the lien hereby created, and to keep the buildings and improvements upon said premises in good repair during the term of this mortgage.

But it is expressly provided and agreed that if default for the space of six months is made in the payment of the monthly installments on the shares of stock of said Association herein described, or any part thereof, or of the interest herein described, or any part thereof, according to the tenor and effect of said note, or in case of waste or non-payment of taxes or assessments levied on said premises, or breach of any of the covenants or agreements herein contained, then, in such case, the whole of such principal sum remaining unpaid, and the interest thereon remaining unpaid, secured by the said promissory note in this mortgage mentioned, shall thereupon at the option of said mortgagee, its successors, assigns or attorneys, become immediately due and payable, and this mortgage may be immediately foreclosed to pay the same by the said mortgagee, its successors, assigns or attorneys, and in case of the refusal or neglect of the said party of the first part to insure said premises, or to pay all taxes or assessments levied thereon, the said Association, its successors, assigns or attorneys, may procure and pay for such insurance and pay for all such taxes and assessments; and all moneys so paid with interest thereon at the rate of seven per cent. per annum, together with all moneys paid for abstract of title to said real estate, shall become so much additional indebtedness against the said party of the first part and secured by this mortgage.

Upon the filing of any bill to foreclose this mortgage in any court having jurisdiction thereof, such court may appoint any proper person receiver with power to collect rents, issues and profits arising out of said premises during the pendency of such foreclosure suit, and until the time to redeem the same from any sale that may be made under any decree foreclosing this mortgage shall expire, such rents, issues and profits when collected may be applied toward the payment of the indebtedness and costs hereto appertaining. And upon the foreclosure and sale of said premises there shall be first paid out of the proceeds of such sale all the expense of advertising, selling and conveying said premises, and reasonable attorney's or solicitor's fees to be included in the decree, and all moneys advanced for taxes, assessments, insurance and other liens, and then shall be paid the principal note and interest named herein.

Dated this *17th* day of *September* A. D. *1907*

Anton F. Schader
Anna Schader

SEAL
SEAL
SEAL

STATE OF ILLINOIS,)
COUNTY OF KANE,) ss.

J. B. Jones



a Notary Public in and for said

County, in the State aforesaid, do hereby certify that *Anton F. Schader and Anna Schader, his wife*, personally known to me to be the same

BOOK 491

F. O. Peterson & Sons, Aurora, Ill.

This Indenture Witnesseth, That the Grantor James H. Baker, an unmarried man,

(A)

of the City of Elgin in the County of Kane and State of Illinois
for and in consideration of the sum of Five Thousand Four Hundred DOLLARS,
in hand paid, CONVEY S and WARRANT S to

Anton F. Soader

of the City of Elgin County of Kane and State of Illinois
the following described Real Estate, to-wit:

All except the North seventy five (75) feet of Lot four (4) of Gail Borden Subdivision of County
Clark's Subdivision CCXCIX and CCXCVIII to the City of Elgin, Kane County, Illinois, bounded and de-
scribed as follows, to-wit: Commencing at the Southeast corner of said Lot four running thence
North along the East line of said Lot four to a point seventy five (75) feet South of the
Northeast corner of said Lot four, thence West parallel with the North line of said Lot four to
the West line thereof, thence South along said West line to the Southwest corner of said Lot four,
thence East along the South line of said Lot four to the place of beginning.

situated in the City of Elgin in the County of the Kane in the State of Illinois, hereby releasing and waiving all rights
under and by virtue of the Homestead Exemption Laws of this State of Illinois.

This deed is made subject to all taxes and assessments levied subsequent to the year A.D. 1906.

Witness my hand and seal

Dated this 13th day of September A. D. 1907.

Signed, Sealed and delivered in the Presence of

James H. Baker

SEAL
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SEAL

STATE OF ILLINOIS }
County of Kane } ss.

I, H.L. Given a Notary Public
and residing in the
in and for said County, in the State aforesaid, DO HEREBY CERTIFY, That

(H.L. Given)
(Notary Public)
(Elgin, Kane Co. Ills.)

James H. Baker, an unmarried man,

personally known to me to be the same person whose name is subscribed to the foregoing instrument,
appeared before me this day in person, and acknowledged that he signed, sealed and delivered the said instrument as

his free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right
of homestead.

Given under my hand and Notarial Seal, this 13th day of September A. D. 1907.

H. L. Given

(A)

This Indenture Witnesseth, That the mortgagor Anton F. Schader and Anna Schader, his wife of the City of Elgin, in the County of Kane, and State of Illinois, mortgage and warrant to the ELGIN LOAN AND HOMESTEAD ASSOCIATION of Elgin, County of Kane and State of Illinois, to secure the payment of a certain principal promissory note, executed by the said Anton F. Schader and Anna Schader bearing even date herewith, payable to the ELGIN LOAN AND HOMESTEAD ASSOCIATION, for the sum of Three Thousand (\$3000.00) DOLLARS, together with interest thereon at the rate of six per cent. per annum, payable monthly; also to secure the monthly installments on the shares of stock of said Association, this day transferred by said Anton F. Schader to said Association as collateral security, according to the tenor and effect of said note, and to continue such payments until the principal note hereinbefore described is fully paid, the following described real estate to-wit:

Lot Four (4), except the North Seventy-five (75) feet thereof of Gail Baden Subdivision of County Clerk's Subdivision CCXCIX and CCXCXIII to the City of Elgin, Kane County, Illinois.

situated in the City of Elgin, County of Kane, State of Illinois, hereby releasing and waiving all rights under and by virtue of the Homestead Exemption Laws of this State.

The said mortgagors covenant and agree to pay promptly, when due, all taxes and assessments levied upon the said premises, and all liens upon the same, and to keep the buildings upon said premises insured for the benefit and security of the said Association, its successors or assigns, for at least two-thirds of the value of such buildings, during the existence of the lien hereby created, and to keep the buildings and improvements upon said premises in good repair during the lien of this mortgage.

But it is expressly provided and agreed that if default for the space of six months is made in the payment of the monthly installments on the shares of stock of said Association herein described, or any part thereof, or of the interest herein described, or any part thereof, according to the tenor and effect of said note, or in case of waste or non-payment of taxes or assessments levied on said premises, or breach of any of the covenants or agreements herein contained, then, in such case, the whole of such principal sum remaining unpaid, and the interest thereon remaining unpaid, secured by the said promissory note in this mortgage mentioned, shall thereupon at the option of said mortgagee, its successors, assigns or attorneys, become immediately due and payable, and this mortgage may be immediately foreclosed to pay the same by the said mortgagee, its successors, assigns or attorneys, and in case of the refusal or neglect of the said party of the first part to insure said premises, or to pay all taxes or assessments levied thereon, the said Association, its successors, assigns or attorneys, may procure and pay for such insurance and pay for all such taxes and assessments; and all moneys so paid with interest thereon at the rate of seven per cent. per annum, together with all moneys paid for abstract of title to said real estate, shall become so much additional indebtedness against the said party of the first part and secured by this mortgage.

Upon the filing of any bill to foreclose this mortgage in any court having jurisdiction thereof, such court may appoint any proper person receiver with power to collect rents, issues and profits arising out of said premises during the pendency of such foreclosure suit, and until the time to redeem the same from any sale that may be made under any decree foreclosing this mortgage shall expire, such rents, issues and profits when collected may be applied toward the payment of the indebtedness and costs hereto appertaining. And upon the foreclosure and sale of said premises there shall be first paid out of the proceeds of such sale all the expense of advertising, selling and conveying said premises, and reasonable attorney's or solicitor's fees to be included in the decree, and all moneys advanced for taxes, assessments, insurance and other liens, and then shall be paid the principal note and interest named herein.

Dated this 17th day of September A. D. 1907

Anton F. Schader
Anna Schader



STATE OF ILLINOIS, }
COUNTY OF KANE, } ss.

J. H. Jones



a Notary Public in and for said

County, in the State aforesaid, do hereby certify that Anton F. Schader and Anna Schader, his wife

Rev. W. H. Fuller, pastor of the Emmanuel Baptist church, has returned from the summer session of the University of Chicago.

Mrs. Samuel Shelden and children have returned from Lake Pleasant, Wis., where they were guests at the O. W. Todd cottage.

Mrs. John Barclay and daughter, Miss Mattie, have gone to Torch lake, where they will enjoy an outing. They will be the guests of Mrs. Ilce.

Miss Maggie Conner and Mrs. Della Corcoran of Huntley and their guests, Mrs. Esser and Mrs. Nellie Brookman of Milwaukee, were Elgin visitors yesterday.

Mr. and Mrs. Richard Lowrie and daughter returned today from Boston, Mass., where they have been the guests of relatives and friends for several weeks.

Miss Edna Bundy has returned from Meadville, Pa., where she has been attending the annual convention of the Spirella Corset company. Miss Bundy has been in the east about three weeks.

Harold Ravellin and Miss Grace Ravellin of Kaneville are visiting at the home of Judge and Mrs. John H. Williams. Miss Ravellin recently returned from Europe where she has been for the past two years.

Among the Elginites at the Wheaton fair yesterday were the following: Benjamin E. Money, Arthur Gulick, W. G. Sawyer, Mrs. J. P. Ludewick, Misses Cora and Mabel Wait, Katherine E. Kramer, Hannah Snyhler, Mrs. Mary Pease, Andrew Hawkins, Daisy Higgins, Dr. and Mrs. J. F. Bell and John Lee.

The Misses Maude Wimple and Irene Clarke arrived home last evening from the west, returning by way of Tacoma, Seattle and Spokane, Wash., and St. Paul and Minneapolis, Minn. Miss Wimple has been in the west for two months visiting at the home of her brother, Harry Wimple. Several weeks were spent by her on the Pacific coast. Miss Clarke has been in Portland with Mr. and Mrs. Willis Runyan, the latter being her sister.

Monday, August 31.

A. B. Church of New York is in Elgin.

George Brewster spent Sunday at Lake Geneva.

Dr. O. A. Chappell has returned from his vacation.

Willie Bandeller caught six bass at Five Islands Saturday.

J. E. Jacobs has returned from an outing in McHenry county.

Mr. and Mrs. Eliza Shannon spent

where she has been the guest of relatives for a week.

Miss Mahelle Reichert of 458 Hendee street returned Saturday from a three weeks' visit with relatives and friends in DeKalb.

Hamilton Evans has returned from a visit with relatives in Toronto and has resumed work at the D. C. Cook Publishing company.

Dr. and Mrs. Charles L. Morgan and family are expected home tonight from Macatawa, Mich., where they have been enjoying a vacation.

Samuel Johnson, draughtsman for the A. E. and C., who now resides at Lombard, will relocate to Elgin, and will reside in Temyson court.

James E. Jacobs of this city has let the contract for a new summer cottage he will erect on the banks of the Fox in the vicinity of Pistakee bay.

Mr. and Mrs. Milton Myers and son Carl of Ottumwa, Ia., have been guests at the residence of Mr. and Mrs. P. E. Webb, 33 Grove avenue. Mr. Myers is a nephew of Mrs. Webb.

Mr. and Mrs. William Witte will attend the funeral of Mrs. A. Harman in Chicago tomorrow. Mrs. Harman is an aunt of Mr. Witte. Mrs. Lefseburg, of Plum street, and C. H. Geister.

Mrs. Henry Kuntz and daughter, Mrs. Charles Maston, have returned to their home in Springfield, after visiting at the home of the former's parents, Mr. and Mrs. H. D. Ford, of North Liberty street.

Mr. and Mrs. P. H. Mattocks, of New Decatur, Alabama, are expected in Elgin to visit for a few days at the home of Mr. and Mrs. G. J. Mattocks, 619 Forest avenue. Mr. P. H. Mattocks is a brother of Mr. G. J. Mattocks.

Miss Inez Barnes is confined to her home at 523 Ashland avenue by illness.

Mrs. Chester Payne and daughters, Catherine and Naomi, of Austin, are visiting relatives in this city. Mrs. Payne was formerly Miss Violet Moses of this city.

Fred Jordan, of Chicago, formerly a member of the police force in this city, spent the day here.

Mrs. C. Eek and two daughters, who have been visiting Mr. and Mrs. John Stolt, returned today to their home in New York.

Colonel C. L. Mather, adjutant general of the uniform rank of the Woodmen of the World, was the guest of Capt. Raymond Hade and Sergeant Ernest Henson, of the local detachment, Friday evening. Col. Mather left immediately for Agonac, Mich.

factory, has left for an extended vacation through the east.

Alderman and Mrs. Harry D. Barnes of 225 Vincent place, announce the birth of a son, born Sunday.

Miss Cora Shales will leave Thursday evening for Hawkeye, Iowa, where she will visit with her uncle.

City Engineer and Mrs. Plum returned yesterday from a two week's outing at Paw Paw Lake, Mich.

August Elehorn of Aurora has been the guest of his daughter, Mrs. Philip Schieckler Jr., for the past few days.

The Misses Mabel Marekhoff and Nova Schmidt were guests of Miss Eleanor Hawley of Ringwood, Sunday.

Miss Iva Palmer, of Colorado Springs, Colo., has been in Elgin for a few days the guest of Miss Bertha Burdick.

Mrs. G. H. Geister is ill at Sherman hospital. She was threatened with typhoid fever but she is now believed to be out of danger.

Misses Hilda and Ruth Preiler have returned from Benton Harbor, Mich., where they have been spending the last month with relatives.

Miss Nettie Geister and Charles Karsten are among those from Elgin who attended the funeral of Mrs. A. Harman in Chicago today.

The Misses May and Anna Schader of 396 Division street returned Monday from a ten days' visit with Attorney Joseph Hass of Rock Island, Ill.

Miss Elizabeth Elehorn and Paul Schieckler who have been visiting in Chicago have returned home. They took in the attractions at Riverview while in the city.

Miss Clara von Schlichter, daughter of Rev. Alexander von Schlichter, of Cincinnati, Ohio, is in Elgin visiting at the home of Miss Louise Baer, 1627 Prospect street.

J. E. Fluck of Kaneville, Ill., visited in Elgin yesterday. Mr. Fluck was accompanied by his mother, who has been his guest for some time. She will make her home in Elgin for the present.

Rev. W. I. A. Beals, rector of the Church of the Redeemer, has taken up his residence at the rectory, on Chicago street. His mother and sister will come here the latter part of the month.

The Misses Agnes and Ruth Lethin and Anton Lethin have returned to Elgin from Moline, Ill., where they visited with their brother and with Mr. and Mrs. A. G. Carlson. They also enjoyed life at points along the Mississippi river.

Mrs. A. B. Avery of Shreveport, La., secretary of the "Woman's National Rivers and Harbors Congress," is in Elgin. This is the only organization

Paint--

Heath & Milligan ready-mixed, of pure lead, zinc, oil, consisting, hard surface paint, the forty years, in beautiful tints, lasting and easily cleaned. On Just as true of the outside as Durable, practical paint. Ask special paints for floors, porch wagons, carriages, wood, and in all colors and sizes. Varnish paint materials of all kinds.

WM. I.

154 Chicago

X-Ray Treatment for Cancer and Eozem

DR. E. KIR

REGULAR PHYSICIAN

22 YEARS' EXPERIENCE

The Reliable Drugs, Electricity, Vit.

Nervous Diseases, Piles, Rheumatism, Spinal Diseases, Rupture, Loco Motor Ataxia, Paralysis, Scabies, Home Sores, Varicella

AND ALL DIFFICULT OBSTACLES

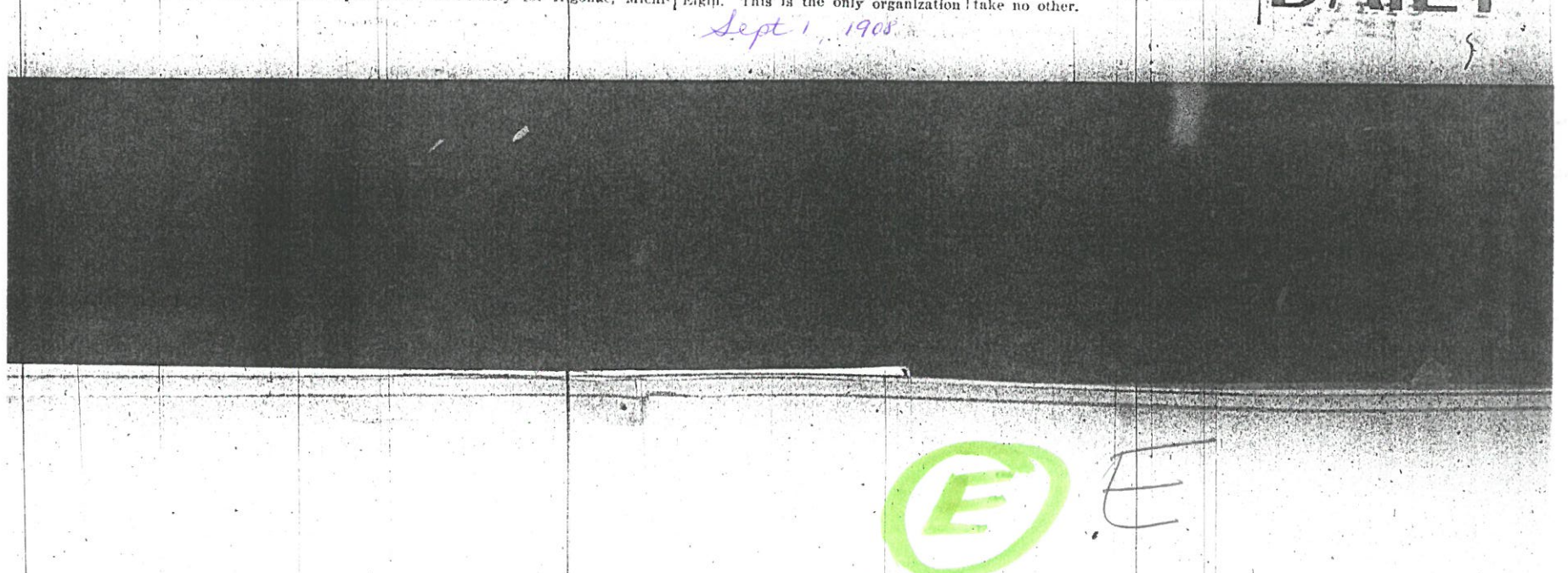
HOURS: 9 to 11 a. m. 2 to 4 p. m. 7 to 9 p. m.

Chl. Phone 4743

All the

—In the

DAILY



choice between Deneen and ... The former, at any rate, has been a loyal citizen.

scientific tests that have been made at the schools throughout the States it has been found that 75 per cent of the children examined had some ailment or physical defect that needed immediate attention. —Rock Island

ES AND DAUGHTERS.

Mary, Isham of Cincinnati has been appointed house physician at the State Hospital for the Insane at Columbus, Ohio.

Miss Alexandra Gripenberg, who has been re-elected to the position of woman's progress in the Finnish parliament.

William C. Eakin, the wife of ... is a candidate for

Chatty Washington Notes

Washington, D. C., Sept. 2, 1908.

Have Mr. Bryan's chances to win increased? That was the question threshed out in a decidedly interesting manner at a stag dinner party. The host was a Republican of national prominence and among the half dozen guests were four members of congress, two Republicans and two Democrats. The men are all warm personal friends, and as the discussion was entirely private every one of them frankly expressed his real opinion, which, it may be remarked, was in several instances widely different from what they had said in recently published interviews. They all agreed that Mr. Bryan's chances to be elected are increased and that it is

is one thing which the Japanese business men and people in general should try to acquire and cultivate and hold fast, and that is commercial morality, or business honesty. As it is, the Japanese business man has not the confidence of the foreign trader. The Japanese is tricky, and in that respect quite the opposite of his Chinese brother, who is punctilious and scrupulous in the fulfillment of his business obligations. It takes a Chinaman long before he agrees to do a certain thing, but after he has once promised he will stick to his word. The Japanese is quick to agree and make a bargain, but he is also quick to forget his promises. If that is the best that a man who has had opportunities to see the Japanese at their best can say for them, the least that this country has to do with them the better it will be for all concerned.

Here's a Good Tip—Maybe.

Engineer Weir, the Scotchman who designed and built a part of the ma-

BUILDING FEEDER FOR THIRD RAIL

WEST CHICAGO TO HAVE HOURLY CAR SERVICE TO ELGIN.

Work has already been started by the Chicago, Wheaton & Western railroad company upon a five mile line that will connect Elgin with West Chicago by electric railway. The company was recently incorporated for \$10,000 and taps a wealthy shopping district through western DuPage county.

Valuable Asset to Elgin.

With its present transportation facilities, West Chicago is considered a valuable asset to Elgin's commercial life. With the new line, residents of that city will be given almost direct

RELAY RUNNERS BREAK RECORDS

Time from Elgin to Aurora, 2 hours, 11 minutes.

Time from Elgin to Geneva, 1 hour.

Time from Geneva to Aurora, 1 hour, 11 minutes.

Record time was made in the Y. M. C. A. boys' relay race between Elgin and Aurora Saturday. The run started at the local association rooms at 9:02 o'clock that morning and terminated at the down river building at 11:13 o'clock.

It was one of the most successful events ever tried in athletic circles, and will undoubtedly result in longer relays later this year. Each boy ran a half mile, carrying a message in a glass tube.

The work of the Elgin athletes clearly demonstrated that of the Aurora boys.

"OLD VETS ENJOY

With the advent of the new flag are being received by the boys which left their Kan the dark days of '61 that was dear in their might live to rally old flag.

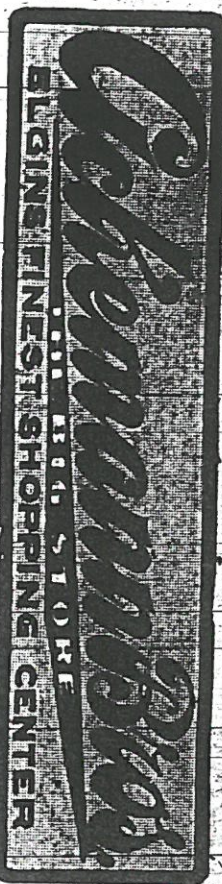
Answer Roll

Once again the bronze buttons of hardship gladly with their families roll call and relate that never-to-be-forgotten As the years roll less time as the rainbow blue are growing the enthusiasm is the boys first shown to leave for the front



Ess Goods

elit weaves and colors in Dress Goods. And they to visit... \$1.50 \$1.25 \$1.75 \$1.50 \$1.25 \$1.00 \$1.50 \$1.25 \$1.00

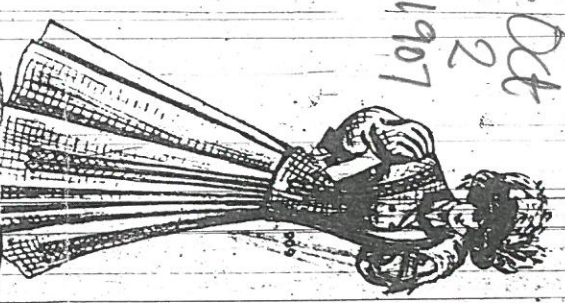


Autumn Suits & Coats

Stunning collection of Autumn Suits and Coats, all brought here from the style centers of the east. Each revealing the best workmanship, the most distinctive style and the richest quality procurable at the price.

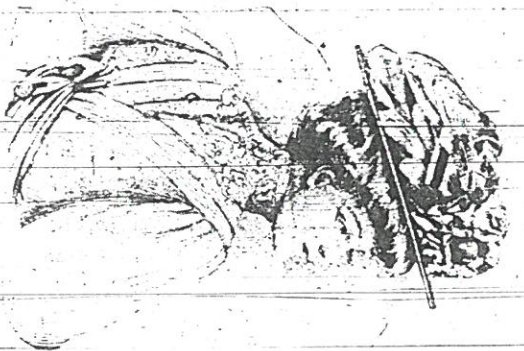
Novelties in Fall Suits

Prince Chimp Suits, double-breasted style, made of all wool Cheyote Suitings. Come in brown, blue and black; lined throughout with gray satin. \$146.00



New Millinery

What we have in store for you to inspect in our store on the second floor. Every new gown in all the autumn coperies, is to be found at this store.



Charming Millinery

We can conscientiously state that our display of Millinery modes is the most comprehensive and most beautiful that has ever been assembled here before.

News from Kane County Court House

INSTRUMENTS FILED: C. Southburn vs Anna Hout... \$ 225; E. Paxton vs Frank S. Potter... \$ 1000; Alexander Hood vs Eugene E. Mix... \$ 7000

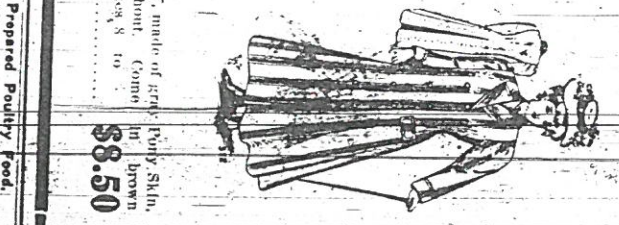
PROBATE COURT.

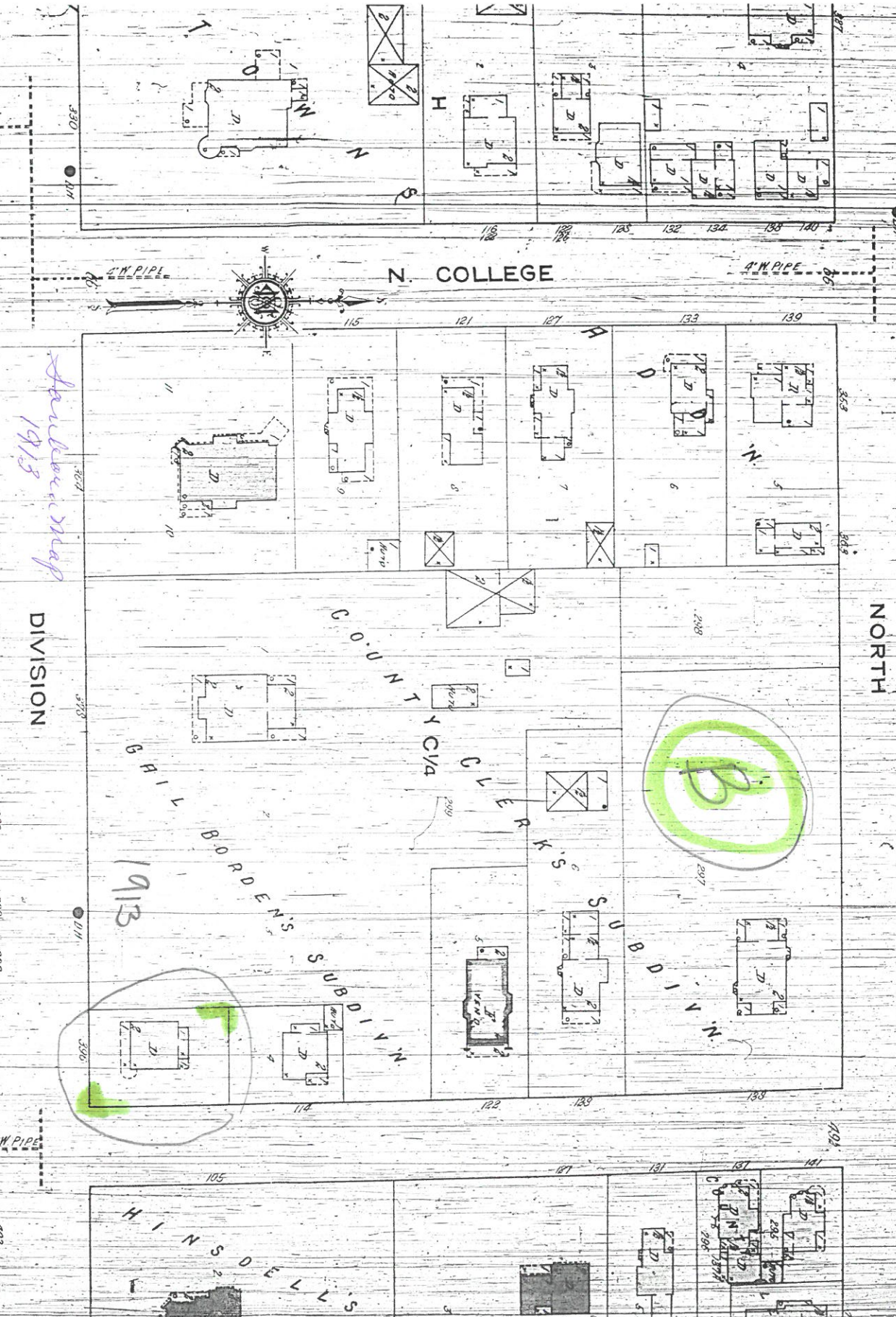
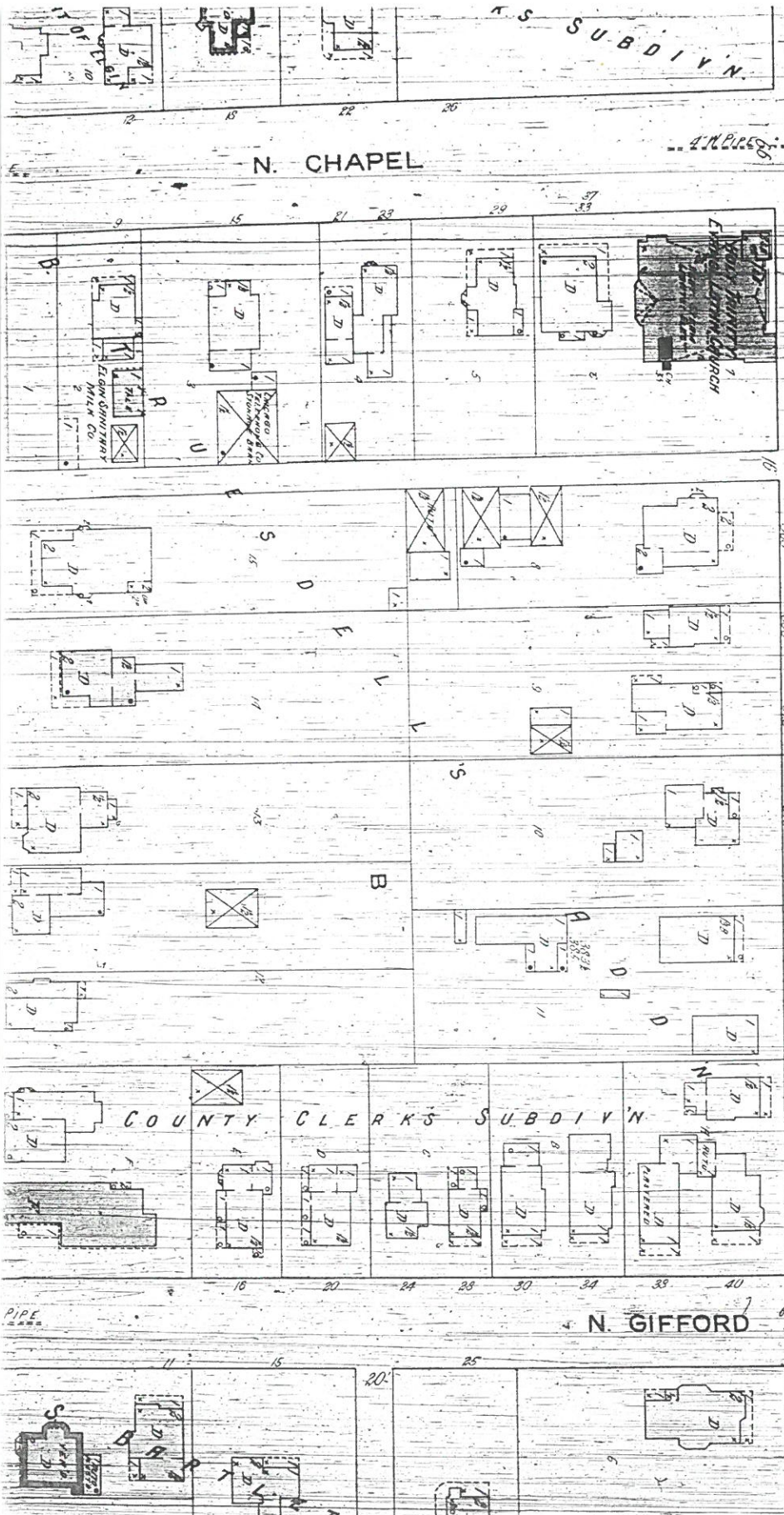
Catherine Doyle est.; renunciation of testate Mary Burns; appointment bill and inventory approved. Thomas Jordan est.; proof of heirship; letters of administration issued to Katherine M. Jordan; bond \$200; January for claims.

AT. made of extra good... \$3.75; CHILD'S KRIMMEN COAT, color and cuffs to match; \$3.25; CHILD'S COAT, extra warm, made of blue quality crushed flannel; \$5.50

Twenty-Six Inch, Semi-Fitted Coat, made from excellent quality Black Crushed Brush, Venetian lined all through. \$12.00; Sport-Fitted Jacket, 2 1/2 inches long, from Black Caracul. \$15.00

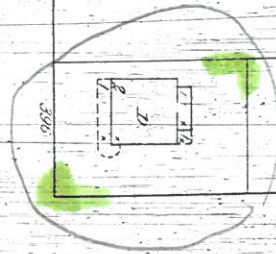
Strictly Tailored Tuxedo-Fitting Coat, 22 inches long, from Cheyote Broadcloth. \$26.00; A Very Full, Loose-Fit, 22 inches long, of the Broadcloth, mostly trimmed with broad, hand collar of black velvet. \$28.00





Handwritten: 1913
Borden's map

Handwritten: 1913



32

33

COUNTY CLERK'S SUB.

N. CHAPEL

COLLEGE

10 PARK

NORTH

N. GIFFORD

DIVISION

(58 Ft Wide)

Anderson Map

February 1903

Feld 1903

