

IT IS NOT TOO LATE

TO JOIN OUR Christmas Banking Club

Everybody Should Join Look at the table below and you will find a club that will fit your pocketbook. Then come into our Bank and join that club. The different clubs were planned so that everyone could join—and everyone should join. Remember you are not paying out money for something, but paying in money for you and yours.

The man with money should open Bank Accounts for his children.

Help yours join our



Xmas Banking Club

Who Gets the Money You Earn?

Money spent is money gone—Money Banked is Money **SAVED**. It isn't the money you make that counts, but the money you save, and there is no better way to acquire a bank account than by joining our Christmas Banking Club. Ask any wealthy man how he "got his start"—he will tell you that he saved and banked his money. Get your start. Get it today. Come in and join our Christmas Banking Club.

Plan of the Club is Simple

You begin with a certain amount 1c, 2c 5c, or 10c, and increase your deposit the same amount each week. Or, you can begin with a certain amount, 50c, \$1.00, \$5.00 or any amount, and deposit the same amount each week.

It Costs Nothing to Join—How to Join

Look at the different Clubs in table below and select the one you wish to join, the 1c, 2c, 5c, 10c, 50c, \$1.00, \$5.00—then come to our Bank with the first weekly payment. We will make you a member of the Club and give you a Christmas Banking Club Book showing the Club you have joined.



10 cents a week
PUT IN OUR CHRISTMAS BANKING CLUB AND INCREASED 10c WEEKLY WILL MAKE \$127.50

Come in; ask about it.

What the Different Clubs Will Pay You

| 1c Club | 2c Club | 5c Club | 10c Club | 50c Club | \$1.00 Club | \$5.00 Club | X Club |
|--|--|--|--|--|---|---|---|
| Payments 1st Week1c 2nd Week2c 3rd Week3c Increase Every Week by 1c Total in 50 Weeks | Payments 1st Week2c 2nd Week4c 3rd Week6c Increase Every Week by 2c Total in 50 Weeks | Payments 1st Week5c 2nd Week10c 3rd Week15c Increase Every Week by 5c Total in 50 Weeks | Payments 1st Week10c 2nd Week20c 3rd Week30c Increase Every Week by 10c Total in 50 Weeks | Payments 1st Week50c 2nd Week50c 3rd Week50c Deposit 50c Every Week Total in 50 Weeks | Payments 1st Week . . . \$1.00 2nd Week . . . \$1.00 3rd Week . . . \$1.00 Deposit \$1.00 Every Week Total in 50 Weeks | Payments 1st Week . . . \$5.00 2nd Week . . . \$5.00 3rd Week . . . \$5.00 Deposit \$5.00 Every Week Total in 50 Weeks | FOR \$2, \$3, \$4, \$10 or any amount |
| \$12.75 | \$25.50 | \$63.75 | \$127.50 | \$25 | \$50 | \$250 | |

You can begin with the largest payment first and decrease your payments each week
Come in and Join Today
You will receive 3 per cent interest on your Christmas Savings

The Highland Park State Bank

An Introduction

to our line of fine confectionery will convince you of the supremacy of our luscious chocolates in nut candies, chocolate cream mints drops, marshmallows, caramels, kisses and almonds. They are the acme of deliciousness and make a most acceptable offering to wife, sweetheart or babies.

Geary's Home Bakery
20 W. Central Avenue

Victor Machines } **The**
Victor Records } **Combination**
at a Victor Dealer

There is no other way to get the **Victor Service**

Samuel Levin, The Victor Agent

When You Need Insurance

SEE
James H. Duffy
Notary Public

Insurance
In all its Branches

Workman's Compensation, Automobile Insurance

Sheridan Road and Central Avenue
Highland Park, Illinois

The Moral of the Story.
Professor John Spencer Bassett, author of "A Life of Andrew Jackson," in one of his lectures at Smith college, repeated a well known story in regard to Stephen A. Douglas, closing with a moral which aroused peculiar interest. Douglas, as the narrative runs, was once sitting in a profound sleep in the corridor of the capitol when Adeline Cutts, a Washington belle, passed by. She did not know the sleeper, but was struck with compassion on seeing such a splendidly intellectual face under such conditions, and, stooping down, laid her handkerchief over it to protect it from the flies. Douglas on awakening found the handkerchief, sought the owner and eventually married her. There was a pause, and then the professor added: "Young ladies, the moral of this story is, have your pocket handkerchief marked."

History of the Word "Telegram."
In the reminiscences of Frederick Seward, son of William H. Seward, he tells of the day in the office of the Albany Evening Journal, edited by Thurlow Weed, the political Warwick of his time, when the word "telegram" was first used in that paper. Indeed, it is intimated that the word was there coined by one E. F. Smith and soon taken up and used generally in England as well as in the United States. To pronounce on the validity of this claim, who is competent? But it is always interesting to get a side light on the paternity of a word.—Christian Science Monitor.

His Surprise.
"Learn to cook, darling, and I'll give you a surprise," said a tightwad to his wife. She took a six months' cooking course and then brought home her diploma proudly. She could now cook like an angel. "Bring on my surprise," she said. "This is it," said her husband, smiling, and he rang for the cook and discharged her then and there.

A Rugged American.
"A belted earl once proposed to this helms on bended knee."
"Fancy that! I presume her family was pleased?"
"Her mother was delighted, but her father expressed a savage wish to belt the earl himself."—Birmingham Age-Herald.

THE ODOR OF SPICES.
Often Used by Writers to Stimulate Their Imagination.
On some portions of the globe spices are worth more than gold or silver. "In the arctic region spices are essential to health and happiness," writes an explorer. "A dash of pepper, a pinch of ground cinnamon, a little nutmeg or a pinch of ginger root revives the jaded appetite, wonderfully in the north. I have seen shipwrecked sailors fight over an ounce of spices with more fierceness than they ever did for money."
The psychological effect of spices is of more importance than the physiological. Many writers have confessed their inability to write without the odor of spices in their rooms. One great musician composed his masterpiece under the influence of cinnamon and cloves steaming in a kettle of preserves in a neighbor's kitchen. "Thereafter he composed only when steamed cloves and cinnamon were on hand."
The food of one man, however, very often happens to be more or less violent poison for another. In the annals of insane asylums there are many cases on record where the odor of cloves, cinnamon, pepper, allspice or ginger has driven patients into violent paroxysms.
Yet all the world loves spices. In the fear that the source of supply would eventually become exhausted chemists have sought to make spices synthetically. They have succeeded in a number of instances to such an extent that cheap adulterations are sometimes used.—Exchange.

Force of Light.
Light has an actual mechanical pressure and can be measured in the laboratory. It has been found that the sun's light in itself presses against the earth with a force something like 70,000 tons. As the surface of a sphere varies as the square of the radius, and as the volume or mass varies as the cube of the radius, and as the whole mechanical pressure of light on the whole surface varies as that surface, and as the force of gravity varies as the mass, if a sphere is made smaller and smaller it is easily seen that the pressure of light does not decrease so fast as the force of gravity, so bodies beyond a certain minuteness could not reach the sun, but would be repelled by the mechanical force of its light.

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