

**North Shore Trust Company**  
(A State Bank)

**General Banking Business**

**Safety Deposit Boxes for Rent**

**Loans made on improved Real Estate**

N. W. Corner Central Ave. and Sheridan Road

**De Luxe Theatre**

LAKE FOREST, ILLINOIS  
PROGRAM FOR NEXT WEEK

**SUNDAY, JAN. 9** 6:30 P. M.  
Admission: Adults 27c; war tax 3c  
Children under 12, 13c; war tax 2c  
Enid Bennett in  
"SILK HOSIERY"  
A Paramount Picture  
The Gumps  
Selznick News

**MONDAY, JAN. 10** 7:30 P. M.  
**TUESDAY, JAN. 11** 7:30 P. M.  
Admission: Adults 27c; war tax 3c  
Children under 12, 13c; war tax 2c  
Mahlon Hamilton in  
"HALF A CHANCE"  
From the novel by Frederick S. Ishorn  
Monday—Pathe Review and  
Hank Mann Comedy  
Tuesday Pathe Review and  
Pathe Comedy

**WEDNESDAY, JAN. 12** 7:30 P. M.  
Admission: Adults 22c; war tax 3c  
Children under 12, 13c; war tax 2c

**"THE HUNDRETH CHANCE"**  
From the novel by Ethel M. Dell  
And the serial  
"BRIDE 13"  
Also Mutt and Jeff Comedy

**THURSDAY, JAN. 13** 7:30 P. M.  
Admission: Adults 22c; war tax 3c  
Children under 12, 13c; war tax 2c  
Eddie Lyons and Lee Moran in  
"FIXED BY GEORGE" .....  
A Universal production  
Sunshine Comedy and Pathe News

**FRIDAY, JAN. 14** 7:30 P. M.  
**SATURDAY, JAN. 15** 7:30 P. M.  
Admission: Adults 27c; war tax 3c  
Children under 12, 13c; war tax 2c

**"TO PLEASE ONE WOMAN"**  
A Lois Weber Picture  
Also Comedy  
Matinee, Saturday at 2:30

**Palace Cash Market & Grocery**  
Phone 1560-1561 GEORGE G. ROCK, Mgr. 533-535 Central Ave.

**START THE NEW YEAR RIGHT**  
**SAVE MONEY ON OUR SPECIALS**  
Quality Supreme; Excellent Service; Free Delivery

Choice pot roast native beef, the lb. ....	23c	Fancy pure brick butter, special at ..	59 1/2¢
Pork loin roast young, tender; whole	31 1/2c	Lard, best pure kettle rendered, only .....	23 1/2c
Choice veal or lamb shoulder roasts .....	29 1/2c	Ceresota flour, by the bbl. ....	\$11.25
Prime leg of young mutton, whole .....	28 1/2c	Lenox soap, for the laundry, 10 bars .....	59c
Leg of lamb, special this sale, lb. ....	37 1/2c	Cut loaf sugar special at .....	10c
Prime rib roast of native beef, best, ...	37 1/2c	Sun Maid Raisins a snap at .....	30c
Spare ribs, lean and meaty, only .....	23c	Jelke's famous Good Luck Oleo, 3 lbs. ....	99c
Choice brisket corned beef, special .....	18c	Carnation milk always good, 3 cans for .....	40c
Bacon, Nohant sqs. choice, only .....	28 1/2c	Peas, tender Early June, 4 cans for .....	49c
Bacon, sugar cured any size piece .....	35 1/2c	Chase & Sanborn's famous bulk coffee, 3 lbs. ....	96c
Beef heart or baby beef liver, special .....	17c	American Family soap chip, special .....	23 1/2c
Pork shoulder roasts whole, lean .....	25 1/2c	Rice, broken, special at, 3 lbs. for .....	25c
Boneless rib roast of native beef, only .....	33 1/2c	Lipton's tea, best of all, per lb. ....	86c
Fancy veal or lamb stew, choice cuts .....	19 1/2c	American Family Soap, 10 bars .....	75c
Leaf lard, our famous bell shaped, .....	15c	Libby's pineapple, regular 48c seller, can .....	35c
Fresh ground hamburger, always good .....	23c	Sambo, Aunt Jemima or Virginia Sweet Pancake flour, 3 pkgs. for .....	48c
Choice center cut native round steak .....	30c	2 in 1 shoe polish, paste or liquid, 2 for .....	23c
Our best porterhouse steak, special at .....	45c	Kellogg's corn flakes or post toasties, 3 pkgs. ....	33c
Sirloin steak, regular 55c; special at .....	38c	Best cane sugar, granulated, 10 lbs. for .....	95c
Boneless sugar cured rump corned beef. ....	29 1/2c	Fancy mixed nuts special at .....	25c

**INTERESTING ADDRESS**  
BY MR. J. M. APPEL  
(Continued from Page 1)

and, mind you, if you had succeeded in opening that door, those fellows would have a mortgage on hell before morning." My friends, how do you like such a relation to the community?

Almost 2000 years ago, the Man from Galilee — the King of Kings — drove the money changers from the temple. During that span of years, the money changers' conduct, their activity, their record, the development of their business, and their relation to the country and to the community, have grown in public favor to such an extent that to-day there are operating in this land, about 28,000 state and national banks, with 32 billions in resources. In our own state, about 1900 such banks are located, with assets of over 3 billion dollars. You and your fellow citizens have made it possible for three such institutions to establish themselves in this community, and you are proud to tell your friends in the neighboring towns, that the Highland Park banks are capitalized at a quarter of a million dollars; that they have resources of 2 1/2 millions; that their stock is held largely by local citizens; and that they provide a clearing house and depository for about 7000 people.

Of course, now and then, there is an exception. Down in Georgia, some leading negroes opened a bank, and made a special drive among people of their own race. One day a peering, barefooted darkey, dressed in a single suspender, rushed frantically into the bank. "My name is Mose Williams. I want my ten dollars." After looking over the books the cashier said: "Go 'way, niggah, you ain't got no money in this heah bank." "Yes I has," insisted the customer, "I puts ten dollahs in heah six months ago." Looking wise, the cashier replied: "Look heah, Mose, you is ignorant. This heah am a bank. Don't you see, the interest done eat up that ten dollahs long ago."

In the organization of a bank, you prepare to establish a relation, the importance of which cannot be exaggerated. It means that a community deliberately entrusts to an organization of persons, the care, custody, and administration of the savings of the thrifty; the inheritance of the widow and orphan; the working balances of its business men. Here, let me make the statement, and I am sure you will agree with me, that no man is fit, and should be permitted, to manage a banking institution who does not, deep down in his heart and soul, feel and realize, the responsibility and sacredness of such a trust.

Our three Highland Park banks — what is their relation to this community? If I may be permitted to say so, it is the relation of master and servant — employer and employe. The community, the master — the bank, the servant. Primarily, to secure the servant — the community, (the master), must offer inducements such as capital, favorable location, as representation in the management, etc. The servant, (the bank), to function properly and successfully, must have large capital, complete equipment, efficient organization, courteous employees and, above all, experienced, progressive, and conservative management.

Having arrived at this condition in Highland Park, and I believe we have, then the relation should be a happy and beneficent one. The servant, striving for the good will and reward of the master, preaches constantly the gospel of thrift; promotes the building of homes; provides a safe depository for savings and pays interest on the same; furnishes vaults and safe deposit boxes for the public; extends financial aid to the business community; assists and co-operates in worthy civic and philanthropic enterprises; warns its patrons against financial fakers and spurious investments; and renders, at all times, a helpful, modern banking service.

To such a servant, the master (the community), is greatly indebted. The first debt is in the form of a boost, a good word (never a knock), spoken at the right time, in the right place, for we all know that there is no better advertisement than a satisfied customer who will tell his friends and neighbors about it.

The second debt is a determination to stand by the bank in its efforts to comply strictly with banking laws and regulations. In this connection, let me say to you, my friends, no man has a claim upon the bank's funds or favors, who is not its customer. While the business man, who is a customer, is entitled to borrow money for his temporary and legitimate needs, the bank cannot furnish permanent capital for his enterprises. Its assets must remain liquid, and if, perchance, Mr. Business Man wakes up from a dream some morning and decides to buck the Board of Trade, or gamble in the stock market, asking to use the bank's money, promptly and emphatically, the answer will be "No." On the other hand, here is a loan for legitimate purposes. The answer was "Yes." It matures — what then? The borrower is duty bound to call at the bank promptly on the maturity date, and arrange for repayment or renewal. Failure to do so disappoints the man who favored him, impairs his credit and reputation, and violates his written promise. Again, no man can afford, knowingly to write a check on a bank unless he has the funds to meet it, for to draw such a check is dishonest, and to pay the same, is unlawful.

The third, and greatest debt due the servant from the master is banking at home. Upon this subject, may I not call attention to the thoughtless attitude of some of the splendid people who build their homes and rear their children on the North Shore; who are full of praise for the community and its people, but, who, some day, buy their tea, spices, and delicacies in Chicago; their sugar of the local grocer; their silks in New York; and their thread from the home

**We Pay**  
**Four Per Cent Interest**  
**on Time Deposits**

SAVINGS DEPOSITORS of Highland Park, Deerfield, Ravinia and Highwood will be pleased and interested to learn that with the advent of the new year this bank will pay Four Per Cent Interest on Certificates of Deposit running twelve months.

The bank is prompted to do this in its desire always to deal fairly with the public and to give its customers the benefit of the prevailing interest rates.

**Highland Park State Bank**  
THE HOME OF SAVINGS DEPOSITORS

FRANK J. BAKER      J. M. APPEL      C. F. GRANT  
President              Vice President      Cashier

We beg to announce that we have taken on the whole line of  
**QUAKER OATS COMPANY FEEDS**  
Such As  
**SCHUMACHER FEED, WHITE DIAMOND FEED, GREEN CROSS HORSE FEED, FULL-O-PEP POULTRY MASHES AND SCRATCH GRAINS.**

We Solicit a Trial Order

**Mutual Coal Co.**  
Office and Yards, Vine Avenue  
Phone 27

merchant. They carry their handsome cash balances in a city bank, and we, the local bankers, are privileged servants by cashing the checks which they give to their maids and chauffeurs.

In conclusion, my friends, it is a problem of the hour — this relation between master and servant. In the case at issue, namely, the community (the master), versus the bank (the servant), as in all other cases of relation between employer and employe, there must obtain always a policy of give and take — the spirit of tolerance — the touch of human kindness — the observance of the golden rule — and then, in the beautiful words of the poet —

"There shall come from out this noise of strife and groaning,  
A juster and a truer brotherhood;  
A deep equality of aim, postponing  
All selfish seeking for the public good."

**JOINT INSTALLATION OF OFFICERS SATURDAY**

Sheridan Lodge I. O. O. F. and Sheridan Rebekah Lodge to Install Officers in New Hall

A joint installation of the officers of Sheridan Rebekah lodge and Sheridan lodge, I. O. O. F., will be held Saturday evening in the Odd Fellows' hall, Laurel avenue, which they recently purchased. The hall which was formerly the Baptist church has been completely remodeled and this will be the first meeting held in it. The officers of the Odd Fellows to be installed are:

E. D. Landwehr, Noble Grand; Ernest Devendorf, vice-grand; C. A. Sanborn, secretary; J. O. Meyers, treasurer; Edward Therrien, warden; J. O. Meyers, right supporter noble grand; H. D. Dick, left supporter, noble grand; Edward Juhrend, chaplain; J. J. Barbers, inside guard; C. M. Gates, outside guard; William Drake, right supporter vice-grand; James Curvan, left supporter vice-grand; Frank Schar, right scene supporter; John Ericson, left scene supporter; Richard Stephens, conductor.

The installing officers are: Edward Balding, deputy grand master; H. A. Root, deputy grand marshal; Wm. J. Brown, deputy grand warden; H. A. Steele, deputy grand secretary; E. D. Cribba, deputy grand treasurer; Fred Meyers, deputy grand chaplain; John Osborne, deputy grand inside guardian.

The following officers of Sheridan Rebekah lodge will be installed: Past noble grand, Mrs. Mary Therrien; noble grand, Mrs. Cora Gates;

treasurer, Mrs. Frank Schar; recording secretary, Mrs. Herbert Nevitt; financial secretary, Mrs. E. Devendorf; outside guardian, Mrs. Frank Schar; inside guardian, Mrs. Mary Root; chaplain, Mrs. Emma Sanborn; conductor, Mrs. Nellie Juhrend; warden, Mrs. A. Lenfesty; right supporter noble grand, Mrs. Viola Brown; left supporter noble grand, Mrs. Augusta Parker; right supporter vice-grand, Mrs. Ellen Bleimehl; left supporter vice grand, Mrs. Jennie Hill.

The installing officers are Mrs. Rose Yowell, grand secretary; Mrs. Anna Goodman, marshal; Miss Emelie Knaak, president; Miss Ida Knaak, grand warden; Emelie Brown, grand treasurer; Mrs. Viola Brown, grand guardian.

**CALLS "BLUE LAWS" INSULT TO PEOPLE**

Pastor of People's Church Says Such Legislation Could Not Be Enforced

"The blue law cannot be enforced in a country such as ours because they will not have public opinion in back of them," said Rev. Preston Bradley of the People's church in addressing the luncheon of the Electric Club in the Hotel Morrison, Chicago.

"I am against legislation which tells the public when it is to do certain things," he continued. "When a man has worked six days I think he should have the privilege of taking his family to the country in his automobile and enjoying the day or do anything else he sees fit."

"In a country such as ours, founded on liberty and democracy, blue laws are an insult to the people."

In speaking of the present economic situation, Mr. Bradley said: "The recent business unrest is the result of direct violations of the laws of supply and demand."

"The public has had more money in the last two years than ever before. It bought more, with the result that everything became in demand and then prices went up."

In spite of prohibition, there will be a lot of alcohol consumed this winter by — radiators.

Every time we spend a few days on the farm we wonder why the exodus from farm to city keeps up.

It won't be so hard for Mr. Harding to frame a new league as it will be to get it agreed upon when the job is done.

**NEW YEAR PARTY AT CENTER BIG SUCCESS**  
(Continued from Page 1)

more the real value of group games to the citizens of a community as a socializing force and a morale builder. These games can be used at any group gathering whether it be church parlors, homes, clubs or schools. Besides group games the art of folk dancing and story telling will also be taught.

The instruction in the leadership of group games for children, adults and mixed groups is under the leadership of Mr. John Martin. Instruction in the art of folk dancing and story telling is under the leadership of Miss Margaret Sharratts who is well known in this community. Both of these people are employed by Community Service, Inc.

Monday evening, January 10, at 8 o'clock the regular meeting of the Du-mareck Spencer post of the American Legion will be held at the Center. All members and ex-service men are urged to be present.

The monthly party of the foreign born, to be held Thursday evening, Jan. 13, will be postponed until the following Thursday, Jan. 20, on account of the play institute which is to be held at the Center next week.

**Let Us Forget**

Though we are entering upon a new year we should keep in mind the work done by the Highland Park Community Service during the past year. The Community has been generous in its support and with its continued generosity and co-operation in this new year a successful year is assured.

The following is a list of the activities fostered by the Highland Park Community Service during the past year:

The Center, meeting place of such groups as the D. A. E. Women's club, American Legion, Committee of 60, of Community Shop, political group; church and school and lodge committees; Boys' club, Y. W. C. A.; Junior Service parties every Sunday evening; civic classes under Mrs. F. D. Everett, Mrs. Carl Pfanstiel and Mrs. Frank Fitt; kindergarten classes; maids and cooks parties; parties for foreign born; Community Service Athletic club, community musicales; community dances, parties, dramatics, pageantry; hospitality to soldiers, sailors and marines; Americanization classes.