

Bank Anniversary is Celebrated

State Bank is Now Largest in County

Continued from page one... important part in the welfare, happiness and progress of Highland Park...

Mayor Hastings Address

This is the greatest event in the history of the Highland Park State Bank—the twenty-fifth anniversary of the organization of this institution...



J. M. Appel, President

Mr. Bertram L. Crawford spoke as a representative of the employees... Mr. Appel, as our president, Mr. Appel, was a departmental clerk...

For the stockholders Mr. Roger Sherman, whose ability as an after-dinner speaker is widely known, made a delightful talk which was rather unique in character and made a distinct hit...



Samuel M. Hastings, Chairman of Board

For Directors

Mr. Marshall E. Sampson spoke for the directors of the bank. His is the longest term of service on the board and his choice for his talk was therefore especially appropriate...

President J. M. Appel of the bank spoke at length, reviewing the history of the institution, showing its steady growth and advancement in all departments...

Address by J. M. Appel, President

Mr. Toastmaster, Ladies and Gentlemen: The words of praise that please us well...

The allegations which have been pronounced against the officers are admitted and, if there be no dissenting voice, we shall accept them as the verdict of our associates and friends...

The story goes that a banker whose deposits were slipping, and who had a restless night, walked into a restaurant for breakfast...

Tonight, in closing my remarks, I wish to say that this bank plays an

carefully before the customer and started to walk off. "By the way, Miss Waitress, how about those kind words?"

I want to offer congratulations to you of the safety of that boat should be an easy matter. Speaking of a safe boat, I doubt that there is a safer craft afloat...

Again, Mr. Toastmaster, during that quarter of a century of business, no man or woman who put his or her money in this bank, had any trouble getting it out. It is not always thus...

Down in Georgia some prominent negroes organized a bank and made a special campaign for business among their own race. One day a barefooted, perspiring darkey, dressed in a single suspender, rushed frantically into the bank and shouted: "Mah name is Mose Williams. Ah wants mah ten dollars..."

Mr. Toastmaster, may I not "reminisce" for a minute. On October 28, 1899, the Highland Park Bank was opened by David A. Holmes, C. G. Phillips and Chas. B. Rice as a private institution...

1899-1924. Looking either backward or forward, twenty-five years is a good long span. Though it seems but yesterday when fate brought me here, eleven summers have come and gone, and I am reminded that time is fleeting fast...

I hold in my hands copy of the statement in condensed form, made to the auditor of public accounts under date of October 10th, showing deposits of over three million dollars. We step to the head of the class, the largest bank in Lake county...

The earnings of the bank have kept pace consistently with its growth. A computation shows that six shares of stock originally purchased have received seventy-five quarterly dividends. Deducting only a special cash dividend, the six shares represent a net cost of about \$700.00...

In the matter of length of service, Miss Ella Krueger ranks first among the employees with thirteen years to her credit. Mr. F. W. Cushing is one of the original stockholders. Among the directors, Mr. Marshall Sampson served the longest, but the man to whom we take off our hats tonight, the man who holds the remarkable and enviable record in this institution, is our vice-president and cashier, Mr. Chas. F. Grant, who was an entered apprentice when the bank opened its doors...

During those twenty-five years, Mr. Toastmaster, what has been the function, the province, the mission of this bank in the community? Consistently and persistently, it has preached the gospel of thrift. It has encouraged and assisted in the building of homes



C. F. Grant, Vice-President and Cashier



R. L. Erskine, Assistant Cashier

once was the safety of this institution questioned or imperiled. An elderly lady walked into the office of a steamship company. "Are you the manager?" "I am." "I contemplate a trip to Europe and I note that you have a boat sailing on next Monday, but I want to know if this is a safe boat. I have never crossed the ocean, I am terribly afraid of the water, and if I secure passage, you will have to convince me of the safety of that boat."

Mr. Toastmaster, what has been the community's response? Unconsciously or deliberately, the community has committed to this bank's management the care, custody and administration of the savings of the widow and orphan...

In conclusion, Mr. Toastmaster, I submit there is no better time to plan for the future than when you are celebrating the past. On this subject, your officers are enthusiastic and harmonious. To build a larger, greater and, if possible, a better bank, is our aim, our hope, our ambition, and to this end, my dear stockholders and employees, we plead and pray for your earnest and active cooperation and support.

Talks on "Goal for 1925"

Brief talks were made by Messrs. Harry Paul, Charles F. Grant and R. L. Erskine on the subject "Our Goal for 1925." Pledge cards had been distributed among the guests for an effort to secure 500 new accounts and one-half million dollars more in deposits in the next year...

Mr. Paul, head of the new Trust department, referred especially to the growing custom of men whose lives are insured of placing the proceeds of such insurance in the control of trust companies for the protection of widows and children against the attempts of the unscrupulous to interest them in fake investments.

Mr. Grant stressed the campaign indicated by the pledge cards and emphasized the fact that this institution is no longer a little village bank, but a strong financial institution, so that there is no longer reason for Highland Park residents with money to deposit to take it to Chicago banks, since they have here at home a great financial institution, strong and progressive, with every facility to serve them in all departments of banking...

Mr. Erskine in his talk dealt with the various departments of the bank and the many phases of useful service which it incorporates, the savings deposit, trust, loan and mortgage, foreign exchange, personal advice, financial matters, etc., all of which are invaluable to a community, and the great scope of which many do not wholly appreciate.

Climax of Evening

The climax of the evening came with what was termed on the program "a little surprise." The toastmaster called Vice-President Charles F. Grant from the midst of the party and in a fine address expressing the appreciation of the bank for his 25 years of faithful service, presented on behalf of the bank a handsome gold watch and chain. Mr. Hastings' presentation speech was as follows:

Tonight we are celebrating not only the twenty-fifth anniversary of the Highland Park State bank, but we are here to do special honor to a man who has been identified with the bank from the day it opened its doors.

We desire to do honor to this man, Mr. Charles F. Grant. In talking to you, Mr. Grant, I am susceptible of mixed emotions. In the first place, I am susceptible of a feeling of diffidence and respect. A man who has been with an organization for a quarter of a century or longer unquestionably possesses talents of a high order, combined with stability, dependability and the extraordinary intelligence and wisdom that are inseparable from long years of experience in doing the right thing in the right way.

A bank like a manufacturing institution or a business corporation of any kind achieves success through the ability, loyalty and progressiveness of its organization. We are one great institution, inspired by our motto "Working With Each Other" rather than for each other. Loyalty to your country, loyalty to your family and

loyalty to your job—these are the three big things that loyalty spells and means.

In the years to come other members of this great institution will be honored in a like manner and in due course we can organize a club known as the "Quarter of a Century Club of the Highland Park State Bank."

In honor of this occasion and on behalf of the stockholders, directors and officers, I am delegated to present you with this memento of your twenty-fifth anniversary with the bank. You need no time piece to check you in or out. You have grown into the life of this institution and into the hearts of your associates and the goodwill of your customers to such an extent that to think of the Highland Park State bank almost immediately is to think of Mr. Charles F. Grant. Take this watch, keep it as a token of our goodwill and as an expression of our appreciation in which everyone here joins.

Complete Surprise

It was a complete surprise to Mr. Grant, who had no inkling of what was about to happen when he was called by the toastmaster, but he met the situation splendidly and responded feelingly, voicing his appreciation of the gift and the spirit prompting it with big praise of his associates with the officers of the bank during his 25 years connection with it, referring especially to Messrs. Holmes, Phillips, Cushing and Appel, chief officers past and present of the institution.

Pretty and useful souvenirs of the anniversary were distributed among the guests in the form of silk-lined purses for the ladies and paper weights bearing a picture of the bank building, for the men.

Dancing followed the program, the company enjoying this feature of the evening's entertainment in the summer dining room of the hotel until midnight, excellent music being provided by Benson's orchestra.

Successful Affair

Altogether it was a most successful and greatly enjoyed event and marks an important epoch in the financial history of Highland Park and its splendid banking institution, whose growth in size and importance indicates the high place it holds in the esteem and confidence of the community.

Following are the stockholders and employees of the bank:

- Stockholders: Alexander, C. G., Anken, Beulah, Antes, Stanley, Appel, J. M., Appel, Valles O., Behr, Fritz, Bakiwin, Walter H., Bari, Ralph, Beinhilb, Elizabeth, Bellhouse, Helen, Bernabe, Louis N., Blaine, Delmar, Boek, Mrs. Frank, Bock, George F., Bolkan, Emma, Borcherdt, Paul, Bowen, James, Brand, George L., Brand, O. B., Budd, Britton I., Buell, Katherine D. K., Campbell, Annie N., Canterbury, R. C., Card, Katherine F., Carlson, Emil, Cheney, Frank L., Child, George W., Claver, F. D., Conrad, M. C., Coughlin, B. L., Cushing, F. W., Dady, Ralph J., Deist, Ida, Daily, Antoinette, Daily, Tolbert, Day, Catherine C., Dean, Richmond, Decker, T. H., Dillon, Elizabeth, Dooley, W. M., Dunner, Chas. A., Duffy, Thos. A., Easton, Albert B., Easton, E. P., Erskine, Maud, Erskine, R. L., Fit, Frank, Gall, Ernest S., Gallager, Fred, Gallacher, John, Garnett, J. B., Gemmer, Chas. L., Gieser, Adolph, Gieser, Paul, Gooch, O. S., Goodnow, Geo. F., Gourley, Lyle, Grant, C. F., Grant, C. Keith, Grant, Virginia E., Green, Frank B., Gsell, Earl W., Hamilton, Dr. B. A., Hampton, Ira, Harkness, Dr. C., Hart, Martin C., Hastings, Lena, Hastings, Lydia, Hastings, R. E. Jr., Hastings, R. T. R., Herrmann, Edward, Huber, George, Huber, Howard W., Inoull, Martin J., Johnson, James J., Johnson, E. F., Kopp, William, Krueger, Ella, Laubach, Dr. G. H., Larson, Bruce, Larson, Albert, Larson, Axel T., Larson, Edhel, Landgren, O. L., Mavor, John, Mavor, Morton R., McGilvrey, Frank, McPherson, W. G., Millard, Wm., Moore, Robert Lee, Ormrod, F. C., Morgan, Anson C. and Francis North, Trustees, Norstrom, Thomas, Nordmark, Carrie Yoo, Nordstrom, Leonard, North, Julia F., O'Connor, Marie C., O'Keefe, John, Olander, Harry E., Olsson, Almas C., Olsson, O. L., Olson, Thomas S., O'Neil, Dr. J. F., Parkin, Harry A., Patrick, Thomas B., Paul, Harry, Paul, Lora A., Paul, Ross, Paul, William, Pease, Robert C., Person, A. W., Phillips, Fanny E., Pick, George C., Preston, Margaret, Pryor, H. M., Purdy, Benoit M., Purdy, D. C., Purdy, Dorothy J., Purdy, J. C., Rafferty, Alex, Ray, W. M., Reide, Geo. S., Richards, F. C., Riedon, L. B., Ringdale, Martin, Roberts, Dr. H. H., Rudolph, Carl, Rudolph, Paul E., Sampson, Marshall E., St. Peter, O. G., St. Peter, A., Schaefer, Fred, Schiller, Anthony N., Schwery, Hermann, Severson, Joseph, Sheldon, F. W., Shelton, Susan, Sheldon, Dr. A. E., Shelton, F. J., Shellen, Josephine, Sherman, Joseph, Shultz, Mrs. Henry J., Soler, Hans, Soler, Richard, Ormand S., Soole, Charlotte R., Siro, Ed. R., Stankef, Edward, Sullivan, C. P., Thomas, W. H., Tillman, Arthur B., Towle, L. C., Turpin, Frances, Udell, John L., Walther, Henry, Warren, R. A., Watson, Dr. James, West, Frank L., Willis, Cecilia B., Willis, Ward W., Witt, Clarence, Witan, William, Wolcott, Peter C., Yoo, Laman G.

Employees

- Sam Bernardi, Delmar B. Eisler, Bertram L. Crawford, Jean Glen, Martin C. Hart, Catherine Hutner, James J. Johnson, Ella Krueger, Ethel Larson, Katherine Leiser, Edward Marks, Marie O'Connor, Marshall E. Schneider, Anthony N. Schiller, John Upjohn, Milton Voltz, Alice Wesscott

now sell aid, and n those has lot m. vari- in South- y North- ston to has had e indica- our ter- BUILD- ow being rst class y 36 feet ommoda- CURSER- rubs and e Ceme- es and a tempot- at our un- R. R. sta- d come by all, North- sing of an- o steal the METERY, or approves tunity Shore apidly nce to riving nd we either ne Tax y resi- t your invest- th you. on and. pany

The Second Twenty-five Years

In closing and celebrating the first twenty-five years of uninterrupted banking service in Highland Park, the management would be remiss if in this happy and prosperous hour, it failed to express publicly its deep appreciation for the good will, confidence and patronage accorded this bank by the good people of Highland Park and vicinity since it opened its doors in 1899. The officers and directors enter upon the second 25 years enthusiastically determined to build a larger and greater bank, a bank dedicated to the service and glory of Highland Park, measuring up at all times to the requirements, standing and character of this high class community.

Highland Park State Bank