EMBER 6, 1924

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## Bank Anniversary is Celebrated once was the safety of this institution questioned or imperiled. An eldeserving business man. It has continued its full share to civic and steamship company. "Are you the philanthropic entered and means."

State Bank is Now Largest in County

Continued from page one tive and pleasing manner, and his opening address thus commented on the notable occasion which was then being celebrated as follows: Mayor Hastings Address

This bank is just one big happy family of stockholders, directors, offi-



are gathered here, we can take great the stockholders for the institution. pride in an unusual and gratifying situation. Although Highland Park is not the largest city in Lake county, the Highland Park State Bank has the largest deposits of any bank in Lake county. This splendid achievement is due to the service the bank is rendering to this community. The keynote that runs through this organization from beginning to end is service.

A wide-spread distribution of the stock has made possible the remarkable co-operation of the stockholders. The efficient service rendered by the officers and employes of the bank has made it a pleasure to do business with our bank.

Counsel and intimate relationship with our customers have brought results in their bringing new customers to the bank, and as the city grows (as it is by leaps and bounds) so will our bank grow.

The remodeling of the bank building has been done in such a way that expansion can take place as the needs demand. This showed great wisdom



HARRY PAUL Vice-President

on the part of the men who had these matters in charge—a large vision and a great ambition. They do business on business principles. It is a great pleasure and an honor to be identified with such an institution

One of our prominent citizens said the other day. No suburb around Chicago is attracting the attention of the public generally with words of praise so great as Highland Park. I would have preferred, he

Speaks For Employes

opening of the bank following the "Don't eat them eggs." am informed that not many years three million dollar bank. presidents, Messrs. Grant and Paul, were tellers in banks. The moral is, the hope is, the possibility is that some of us who are now employes may be in 25 years, or sooner, presidents and cashiers of banks and others of us their charming, loving

and faithful wives." For Stockholders For the stockholders Mr. Roger Sherman, whose ability as an afterdinner speaker is widely known, made a delightful talk which was rather unique in character and made a distinct hit. He told of how Mr. Paul had called him by phone and requested him to talk at this time, and he proceeded to give an imaginary conversation between himself and Mr. Paul on that occasion. This feature was exceedingly humorous and filled with original witticisms. The speaker concluded by offering resolutions praising the bank, expressing appreciation for the splendid services of officers, directors and employes and pledging cers and employes. Tonight as we the continued enthusiastic support of



SAMUEL M. HASTINGS Chairman of Board

For Directors

Mr. Marshall E. Sampsell 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. He was in a humorous vein and he proceeded to jocularly take to task the toastmaster for what he termed "political" aspiration and continued in a witty and highly entertaining speech that scintillated with clever bon mots and was altogether a notably effective and interesting effort.

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 and pointing out its policies and the reaction of the community thereto. He said:

Address by J. M. Appel, President Mr. Toastmaster, Ladies and Gentle-

The words of praise that please us The lips of other men must tell,

For honor on which joy depends Is but the verdict of our friends."

Tonight, in closing my remarks, I made no comment and stepped into the kitchen. In due time she brought the kitchen. In due time she brought the kitchen and stepped into the kitchen and stepped into the kitchen and stepped into the kitchen. In due time she brought the kitchen and stepped into the kitchen come new members to our beloved few kind words." The waitress smiled, how de time do fly." wish to say that this bank plays an the breakfast, placed it tastefully and ter of a century of business, not and assisted in the building of homes.

consolidation and remodelling of the I want to offer congratulations this boat." "My dear madam, to convince building and the part the employes evening to those of you, and most of you of the safety of that boat should had in that successful affair in mak- you, who are so fortunate as to re- be an easy matter. Speaking of ing the public welcome to the new side in this charming, thriving suburb, safe boat, I doubt that there is building and the services of the bank. Highland Park, with its profusion of safer craft affoat. This ship has He expressed the appreciation of the flowers and trees, its spacious parks record for safety. It has been in ser-This is the greatest event in the employes for the consideration shown and golf links, its beautiful homes, vice for ten years. It has plowed the munity has reposed in this manage- goodwill of your customers to such an history of the Highland Park State them on the present occasion and lawns and gorgeous ravines, its won-Bank—the twenty-fifth anniversary of pledged their renewed loyalty and derful churches and schools, its sub-Bank—the twenty-nith anniversary of pleased and letter assure park State bank almost immediately the organization of this institution. support in all future undertakings of stantial business interests, its charm- years, on all those trips, it has not you, my friends, that deep down in is to think of Mr. Charles F. Grant It is an epoch-making event and the institution of which they form a ing women and enterprising men, not gone to the bottom once." "Well, their hearts and souls, the officers of Take this watch, keep it as a toker It is an epoch-making event and the line that sounds pretty good. You may this bank are conscious—constantly, of our goodwill and an expression of

ago our president, Mr. Appel, was a Some day some of you will find the departmental clerk, that our two vice- pearly gates of St. Peter ajar. With



C. F. GRANT Vice-President and Cashier

harp in hand you will join the great white-winged throng, marching down chanting "Hosanna in the highest." Suddenly you will observe in that great throng a fellow carrying a hammer instead of a harp,—a fellow disgruntled, disappointed, dissatisfied with the place, a fellow suffering from a bad case of homesickness. For a moment you will pause in your "I know that fellow. He used to live in Highland Park."

is fleeting fast.



R. L. ERSKINE Assistant Cashier

on Monday all over the world. The allegations which have been pro- you can tell me the name of that value of \$2,132.00. nounced against the officers are ad- man." The hand of Mamie Jones in In the matter of length of service, We desire to do honor to this man, Harkness, Dr. C. mitted and, if there be no dissenting the front seat came up first. It was Miss Ella Krueger ranks first among Mr. Charles F. Grant. In talking to Heatings Jean voice, we shall accept them as the verdict of our associates and friends. I hands. Mamie? "George Washing-am deeply touched by the kind words spoken by the gentlemen who have spoken by the gentlemen who have preceded me, and I must remind you, George? "Theodore Roosevelt."

Tollowed by Six other index black the employes with thirteen years to hands. Mamie? "George Washing-ton." Emma? "Abraham Lincoln." of the original stockholders. Among the directors, Mr. Marshall Sampsell the directors, Mr. Marshall Sampsell the directors, Mr. Marshall Sampsell served the longest, but the man to been with an organization for a quar-Mr. Chairman, that there are times Mary? "Samuel Hastings." Tommy? whom we take off our hats tonight. would have preferred, he and occasions when even a banker "William Jennings Bryan." "No, the man who holds the remarkable ably possesses talents of a high order, children Lam sorry You are all needs and appreciates a kind word. | children. I am sorry. You are all pessibility. I commend the spirit and deposits were slipping, and who had a the vision of the citizens of Highland restless night, walked into a restaur-Park and I commend the people ant for breakfast. A pretty waitress directing its affairs in guiding read and a control of the people and for breakfast. A pretty waitress directing its affairs in guiding read and a control of the co Park and I commend the people ant for breakfast. A pretty waitress we celebrate the birthday of Jesus tinuously and faithfully for twenty.

A bank like a manufacturing institaining so far as possible the old piece of grapefruit, some buttered Christ who died for us nineteen hunoriginal spirit of Highland Park, in toast, three medium boiled eggs and dred and twenty-three years ago." five years. tecting building operations, in im- what I should like more than any- ped into her little black hands, she lit black hands, she little black hands, she little black hands, sh proving streets and in making welcome new members to our beloved.

important part in the welfare, happi- carefully before the customer and a trip to Europe and I note that you fakers and their spurious investments ored in a like manner and in due ness and progress of Highland Park. started to walk off. "By the way, Miss have a boat sailing on next Monday, and today it serves as a depository Waitress, how about those kind but I want to know if this is a safe and clearing house for about 8,000 as the "Quarter of a Century Club of Mr. Bertram L. Crawford spoke as words?" Again the waitress smiled, boat. I have never crossed the ocean, souls. a representative of the employes. He made no reply, walked around the I am terribly afraid of the water, and referred to the successful formal table and whispered in his ear,— if I secure passage, you will have to community's response? Unconscious- behalf of the stockholders, directors convince me of the safety of that enter my reservation."

> that quarter of a century of business, this confidence and trust. no man or woman who put his or her

negroes crganized a bank and made your officers are enthusiastic and har- the situation splendidly and respond a special campaign for business monious. To build a larger, greater feelingly, voicing his appreciation among their own race. One day a and, if possible, a better bank, is our the gift and the spirit prompting barefooted, perspiring darkey, dres- aim, our hope, our ambition, and to with big praise of his associa sed in a single suspender, rushed this end, my dear stockholders and with the officers of the bank during frantically into the bank and shouted: employes, we plead and pray for your his 25 years connection with it, re-"Mah name is Mose Williams. Ah earnest and active cooperation and wants mah ten dollars." The cashier support. looked over the books, then turned to the fellow and said: "Go 'way, niggah. You ain't got no money in dis heah bank." "Yes ah has" insisted th customer. "Ah puts ten dollars heah six months ago." Looking wise, the cashier replied: "Mose, you ignorant. You don't understand. Dis heah am a bank. Don't you see, the interest done eat up that ten do lars long ago."

Mr. Toastmaster, may I "reminisce" for a minute. On October 28, 1899, the Highland Park bank was opened by David A. Holmes, C. G. the golden strrets of the city of Zion, Phillips and Chas. B. Rice as a private institution. At the close of the first year's business, it had deposits of \$33,000. In 1904 it was incorporate ed as a state bank, our good friend and director, Mr. F. W. Cushing, was elected president and the bank build ing opposite the Northwestern staa happy, loyal and harmonious one, day gift by the bank. Immediately arrangements were made this high-class community.

to the auditor of public accounts un wholly appreciate, der date of October 10th, showing deposits of over three million dellars. We step to the head of the class, the largest bank in Lake county.

net cost of about \$700.00. Through sentation speech was as follows: stock dividends, the original six Tonight we are celebrating not only Goodney, G

ly or deliberately, the community has and officers, I am delegated to present committed to this bank's management you with this memento of your the care, custody and administration twenty-fifth anniversary with the a of the savings of the thrifty, the in- bank. You need no time piece to check heritance of the widow and orphan, you in or out. You have grown into and the working balances of the busi- the life of this institution and into the thoroughly and terribly conscious-of our appreciation in which everyone Again, Mr. Toastmaster, during the sacredness and responsibility of here joins.

In conclusion, Mr. Toastmaster, I money in this bank, had any trouble submit there is no better time to plan Grant, who had no inkling of what getting it out. It is not always thus, for the future than when you are

> Talks on "Goal for 1925" Brief talks were made by Messrs. tution. Harry Paul, Charles F. Grant and R. L. Erskine on the subject "Our Goal anniversary were distributed among one-half million dollars more in de- building, for the men. posits in the next year and urging stockholders, directors and employes to unite in a drive for that goal.

the growing custom of men whose vided by Benson's orchestra. lives are insured of placing the preceds 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 invest-

Mr. Grant stressed the campaign tion was erected. Ten years later, indicated by the pledge cards and emchanting. You will say to yourself, Mr. C. G. Phillips, then president, phasized the fact that this institution passed away. Deposits then stood at is no longer a little village bank, but \$600,000. The directors of the bank a strong financial institution, so that 1899-1924. Looking either back- invited your humble servant to take there is no longer reason for Highward or forward, twenty-five years is charge of the business. He and his land Park residents with money to a good long span. Though it seems loval ally, Chas. F. Grant, worked deposit to take it to Chicago banks, but yesterday when fate brought me along together until March 1923, since they have here at home a great here, eleven summers have come and when deposits reached one and one financial institution, strong and pro- Antes, Stanley gone, and I am reminded that time half million dollars. Then was gressive, with every facility to serve Appel, Vallee O. brought about the consolidation with them in all departments of banking, It was Friday afternoon in the the Highland Park Trust and Savings He urged his hearers to aid in the primary grade of a colored school. bank, a master stroke of good busi- campaign for new business by inter-Christmas came on the following ness, with which most of you are esting new patrons, and referred to Monday. The teacher had arranged a familiar. The combined deposits then the new territory being opened and program and addressed the class as were \$2,300,000. The board was ref settled by new people as a fruitful follows: "My dear children, these organized and Messrs. Hastings, Paul field for such effort. He concluded by exercises have been prepared in honor and Erskine were added to the official declaring that every pledge card of Christmas which will be observed roster. This new combination proved signed would be regarded as a birth-

> Mr. Erskine in his talk dealt with for the remodeling of the building on the various departments of the bank the corner of Central and St. John and the many phases of useful ser- Card, Katherine F. It presents today banking room and vice which it incorporates, the savings equipment to which we point with deposit, trust, loan and mortgage, Childs, George W pride, and which is in keeping with foreign exchange, personal advice in financial matters, etc., all of which Crawford, B. L. I hold in my hands copy of the are invaluable to a community, and statement in condensed form, made the great scope of which many do not Daggitt, Ida

Climax of Evening

The climax of the evening came with what was termed on the pro- Dooley, W. gram "a little surprise." The toast-The earnings of the bank have kept master called Vice-President Charles Easton, Albert E. pace consistently with its growth. A F. Grant from the midst of the party computation shows that six shares of and in a fine address expressing the stock originally purchased have red appreciation of the bank for his 25 ceived seventy-five quarterly divi- years of faithful service, presented on dends. Deducting only a special cash behalf of the bank a handsome gold dividend, the six shares represent a watch and chain. Mr. Hastings' pre-

shares have been increased to thirteen the twenty-fifth anniversary of the Gourley, Lyle On and one-third shares which, with no Highland Park State bank, but we are that day we celebrate the birthday of further investment on the part of the here to do special honor to a man who Grant, Virginia E. a great man. I wonder how many of stockholders, represent today a book has been identified with the bank from the day it opened its doors.

During those twenty-five years, Mr. any kind achieves success through the

manager?" "I am." "I contemplate warned the public against financial of this great institution will be honthe Highland Park State Bank."

Mr. Toastmaster, what has been the In honor of this occasion and or

It was a complete surprise to Mr. Down in Georgia some prominent celebrating the past. On this subject, called by the toastmaster, but he met ferring especially to Messrs. Holmes Phillips, Cushing and Appel, chief officers past and present of the insti-

Pretty and useful souvenirs of the for 1925." Pledge cards had been dis- the guests in the form of silk-lined tributed among the guests for an ef- purses for the ladies and paper fort to secure 500 new accounts and weights bearing a picture of the bank

Dancing followed the program, the company enjoying this feature of the evening's entertainment in the sum-Mr. Paul, head of the new Trust mer dining room of the hotel until department, referred especially to midnight, excellent music being pro-

ful 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 the esteem and confidence of the com-

Following are the stockholders and employes of the bank:

Larson, Axel T. Larson, Ethel Mayor, John McCaffrey, Frank D. Morgan, A. C. Nedderman, Carrie You North, Julia P. O'Connor, Marie C. O'Keefe, John Parkin, Harry A. Paul, Lors A. hillips, Fanny Purdy, Dewitt M.

You Lucien G. Employees

Anthony N. Schinler Milton Voigt

## 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