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AMERICAN PROSPERITY

Another measure of the prosperity of the United States may be found in the fact that capital, deposits and resources of the banks of the United States are greater now than at any time in the history of the republic. The figures were given recently by R. N. Sims, secretary-treasurer of the National Association of Supervisors of State Banks for the annual convention at Columbus, Ohio.

Mr. Sims stated that of a total of more than 28,000 banks in the United States, 20,289 were state institutions and 8,000 national banks. These banks have a total capital, surplus and undivided profits of more than seven billions, total deposits of more than 54 billions, and resources of more than 63 billions. Deposits increased over three billions, and total resources increased \$3,487,607,427 over the highest totals of the year previous. All of the banking business of the United States in both state and national banks has increased more than forty per cent since 1919, when his first report was made, according to Mr. Sims.

This imposing percentage of increase will give us some idea of the growth and development of the United States during the past six or eight years. The country is now pretty well over the reconstruction period following the war and is once more on the high road of progress and prosperity.

There are still some pessimistic voices but they are growing fewer each year. For the present year, despite the unsettled condition of Europe, increased business is expected for the autumn months and it is now being predicted that the price of wheat may go to two dollars a bushel.

There is no question about the material prosperity of the United States. Let us see that in the rush of business and progress we do not forget the fundamental principles of the government which made such progress and prosperity possible.

THE HOME OWNERS

Figures of the activities of the building and loan associations of the United States are always interesting because they form an index of the prosperity and progress of the people of the country in moderate circumstances. These associations, as everybody knows, finance the building of homes by persons who are unable to pay cash. Of course there are now many other methods of financing the building and purchasing of homes, but the building and loan associations occupy a very important place in home financing and their activities are always significant from the standpoint of the modest home owner.

According to H. F. Cellarius, of Cincinnati, secretary of the national association of these organizations, 500,000 American homes were bought or built last year on mortgage loans secured from building and loan associations. There was a thirty per cent increase in residential building in the country during the same year. There are more than 12,000 of these associations in America and their assets amount to more than five and a half billion dollars. Ten million Americans hold stock in these organizations and the increase in assets during 1925 amounted to \$743,238,957 or 15.6 per cent, while the growth of membership in the associations was 1,332,645.

The growth of institutions of this kind is indicative of the prosperity of the workers of the United States. So long as the number of home owners increases so rapidly there is little danger of bolshevism in America. The American worker is rapidly becoming a capitalist, and he is going to be slow to risk his assets and his opportunity for betterment for the promise of a Utopia which he knows has never yet been made possible in a world of human shortcomings.

HIGHWOOD METHODIST CHURCH

Highwood avenue and Everts place. Wm. W. Nelson, pastor.

Friday, Oct. 1, 8 p. m.—The weekly prayer meeting will be held in the home of Mrs. Seaberg in Lake Forest. The Chicago Swedish District Epworth Leaguers are to hold a rally in the Elim church (Osgood and Barry avenues, Chicago) at this same hour. Our leaguers are urged to be present.

Saturday, Oct. 2, 8 p. m.—An Epworth League business meeting will be held at the church.

Sunday, Oct. 3, 10:30 a. m.—Sunday school. Come and bring your friends to our rally day service.

6:00 p. m.—Epworth League meeting.

7:0 p. m.—Social hour and refreshments.

7:45 p. m.—Evening service in the Swedish language.

We are planning to organize a class in English for the benefit of folks desiring to learn the English language. All persons who wish to join such a class should inform Mrs. Lars Nielson or the pastor at once so that necessary arrangements can be made.

Make your plans now so that you can attend the auction sale which will be held at the church on Saturday evening, Oct. 9, under the auspices of the Ladies' Aid.

CHRISTIAN SCIENCE

First Church of Christ, Scientist, Highland Park, Ill., 331 Hazel avenue, a branch of The Mother Church, The First Church of Christ, Scientist, in Boston, Mass., holds services every Sunday morning at 10:45 and on Wednesday evening at 8 p. m., when testimonies of Christian Science healing are given. Sunday school meets at 9:30 a. m. and is open to pupils under the age of twenty.

Subject for next Sunday's lesson: Sermon, "Unreality."

You are cordially invited to make use of the reading room, 361 Central avenue, which is open every week day from nine in the morning until six in the evening and on Sunday afternoon from 2:30 to 5:30. The reading room is also open for one-half hour following the Wednesday evening meeting.

H. P. PRESBYTERIAN CHURCH

Thursday, 4:30—Rehearsal of Girls' choir.

Friday, 5:00—Camp Fire for girls below eighth grade, public school.

Saturday, 11:00—All Camp Fire girls rally and beach party.

Sunday, 9:45—Church school for all ages. The adult class under the leadership of Mr. N. G. Lenington will resume its sessions. The study of the medieval period will be continued, considering particularly its contribution to the religious, social and economic life we know today. A fine spirit will be found there and a welcome for all.

11:00—Morning worship. The Rev. Frank Fitt will preach.

5:00—Monthly meeting of the Session.

5:30—Rehearsal.

7:00—Young People's society. Over thirty young people met last week for the first meeting of the new year. A fine program with discussions of special interest to youth will be carried out this year.

Monday, 10:30—Regular meeting of the Dorcas society. Luncheon will be served at 12:30.

BETHANY EVANGELICAL CHURCH

Second street near Laurel avenue. J. G. Finkbeiner, pastor.

9:45 Sunday school session.

11:00 Morning worship. Special music. Offering for Foreign Missions.

7:30 Evening services. Miss Cora F. Hobein, missionary to China, at home on her first furlough, will speak on her experiences among the Chinese.

Wednesday night mid-week services.

Thursday night choir rehearsal under the direction of Mrs. Barrett.

TRINITY EPISCOPAL CHURCH

The Rev. George Sherman Keller, Rector.

The Rev. Peter C. Wolcott, Rector Emeritus.

Holy Communion at 7:30.

The Church School at 9:30.

Matins and Sermon at 11:00.

(The first Sunday in the month, and Festivals, for Communion).

Evensong at 5:00.

ST. JOHN'S EVANGELICAL CHURCH

Green Bay road and Homewood avenue. K. A. Roth, pastor.

Sunday school at 9:30 a. m. This is the first Sunday in the new school year and it is especially desired that we have 100 per cent attendance. A special worship program is planned for this Sunday. Regular class session for all groups.

Morning worship at 10:30. Sermon by the pastor. With the beginning of the fall program of our church regular attendance at Sunday morning services on the part of all members of St. John's will be considered a distinct help in the success of our work. Come and bring some one with you. We especially welcome visitors or strangers in the community. If you live in our community and have no church home, come and worship with us.

Have you ever thought of it—that the average church is adult-centered rather than child-centered? The average program of the church, the training of its ministers, the architecture and equipment of the church, the distribution of its funds—all these things and many others bear this fact. They all are planned to minister to adult life rather than to childhood and youth. And yet history has proven that immature life—the life of childhood and youth, is the strategic point in all Christianizing efforts and in all endeavor at moulding a Godly civilization for the future. Humboldt long ago said: "What you would have in the life of a nation, you must first put into its schools," that is to say, it must find a place somewhere in the early education and training of childhood and youth. What we would that our boys and girls should be as men and women must be woven into their character as they develop into men and women. If we believe that Christian character is essential to the right sort of civilization, then we must build it while life is still plastic and lends itself to be moulded and shaped. When

once the potter's clay is hardened and set it is too late to attempt its shaping into useful vessels, but if shaped in time it will prove its usefulness long after the work of shaping it is done. If the work of the church and of the home is to be of greatest usefulness and of lasting value, we must give the work of character building in childhood and youth a central place. Keep this in mind as your church begins its fall program. Keep in mind also as the combined churches of this community are beginning the fall program of religious education in the week-day classes, conducted on Monday and Wednesday afternoons. If you have children in grades 5 to 8, do not fail to enroll them at this time. This is one way in which you can help the church build Christian character in your boy or girl.

FIRST UNITED EVANGELICAL CHURCH

Green Bay road and Laurel avenue. Rev. F. R. Cardwell, pastor.

9:30 a. m. Bible school. This will be our Rally day occasion. The vacations are over and now the girls and boys and the men and women of our school should all be on hand for this day and settle down for regular and faithful attendance. This will be a good time for those who have not been attending Sunday school to gather with us and enroll as regular scholars.

10:45 a. m. Morning worship. Sermon by the pastor.

7:00 p. m. Christian Endeavor. Topic, "What is Education? How Get it? How Use It? Leader, Mr. Clinton Fritsch.

7:45 p. m. Evening service. Rev. C. G. Unangst, presiding elder, will preach and conduct the Communion service.

We cordially invite others to fellowship with us in all of our services.

Our church is co-operating in the work of religious education in the public schools. We are anxious that the girls and boys of our church and Sunday school may enroll. We have every reason to expect the classes to

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