

FIREWORKS!

A Complete Line of Fireworks and 4th of July Decorations

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LOCAL BANKER NOW HEADS STATE ASSN.

ary words that have just fallen from your lips.

Fellow-members of the Illinois Bankers' Association, Ladies and Gentlemen:

"It is natural for man to indulge in the illusions of hope." In quoting the historic words of a brilliant statesman, I must confess to you, my friends, that, during the past four or five years, in my dreams and in my idle moments, not only have I indulged in, but I have harbored and nursed, the illusions of hope—the illusions of hope—my friends, that some day, some how, I might prove worthy and be privileged to reach this honored and most coveted goal.

Today, by your action, through your good graces, those illusions have been transformed into realization—those illusions have become a certainty, and you have made this one of the happiest days of my life. Three score years have elapsed since I first saw the light of day in Illinois. I was reared, went to school and grew to manhood in Illinois. The splendid little woman who has been my life-mate, I discovered in Illinois. My two children were born in, and are proud of their native state—Illinois. For sixteen years, you have tolerated me in the banking business in Illinois. Prior fourteen years I served in one of the state departments of Illinois. Nothing have I contributed to her "wondrous story," but a life of activity has been spent in Illinois and, if a bit of progress has been achieved and enjoyed, I am indebted to it, to loyal friends such as you, and to the sovereign people of this beloved and glorious commonwealth—Illinois, Illinois.

Many years ago, there lived down in Highland, Madison County, a master cooper. At fifty he met with an accident which put him on his back, crippled him for life, and was the cause of the loss of his home and his business. There were seven children, among them a stripling lad of fifteen who was at school. A breadwinner was needed. That stripling lad was taken out of school, put to work in the cooper shop where he learned the trade. In those days it was customary to haul the floor barrels to the mill in a large rack, drawn by four oxen. One of the duties of that bare-footed boy was to corral those oxen, yoke them, hitch them to the barrel-rack and drive them to the mill. Ah, my friends, the picture of the future was a gloomy one. However, may I not report to you modestly and with humility, that the stripling lad who yoked and hitched and drove those oxen—the same bare-footed boy grown up—if you please, you have elected to the presidency of the Illinois Bankers' Association today.

Fellow-members, I beg of you to pardon these reminiscences and sentimentalities. I engage in them on this occasion for two reasons. First, I engage in them to convince you, if possible, of my deep and sincere appreciation of the signal honor which you have bestowed upon me today. Secondly, I engage in them to remind the American boy—your boy and my boy—that, in this broad land, under the folds of Old Glory, there are opportunities abundant and unending. It matters not how humble his origin; it matters not how desperate his poverty if, in his teens, he will mold and build character; if he will hitch his motor to a star; if he will pick the road of industry and integrity—ah, my friends, he may encounter bumps and detours galore—but, made of the right stuff, he cannot fail, to reach on high, the hill of opportunity, there to receive the plaudits, the good wishes, the confidences of red-blooded fellows like you.

But you say "Watchman, what of the night?" Those of you who are familiar with the history of the Illinois Bankers' association will agree with me that it needs neither eulogy nor apology. Covering a period of

thirty-seven years, under the leadership of able and distinguished bankers; under the management of men like Martin Graettinger, this organization has established a record—indeed, a record rich in dignified activity, proud in far-reaching accomplishments.

In view of this record, what is the duty of those who are assuming the reigns of management today? I submit, my fellow-members, their duty is plain: to follow consistently the trail which our predecessors have blazed; to continue employing the implements which they have found effective; to cultivate intensively the fields which they have planted, not overlooking, however, the undeveloped clearings, the rich unbroken soil, pregnant with Association possibilities.

Fellow-members, time does not permit outlining plans and methods for the coming year. Suffice it to say that, assured of the active support of the executive council, confident of the loyalty and co-operation of this membership, those of us who have been chosen today are ready and eager to plunge into our responsibilities, our duties and our tasks.

There comes to us
From able hands
A living trust.
We'll guard it well.
Just one year hence
We'll bring it back
Intact, increased,
Unblemished and unsoiled.

Responds to Welcome
(Response by J. M. Appel, vice-president, to the Address of welcome at the Illinois Bankers' Association convention at Danville, Illinois June 23rd, 1927.)
Mr. Chairman, Mr. McClenathan, Fellow-members, Ladies and Gentlemen:

I rise in embarrassment. A twofold duty confronts me:—To respond to Mr. McClenathan's welcome and to amend and complete his address of welcome.
I hold in my hand a token—a mys-

terious token of welcome—a token of welcome which speaks louder and more eloquently than words. Your host gave it to me. He gave it to me in confidence. I violate this confidence that you all may rejoice and your hearts be made glad. I pass that token to your Chairman as a sacred trust. Behold!—the key to the McClenathan cellar.

Mr. Chairman, quite recently there developed a commotion, a disturbance at the hosiery counter in one of Chicago's large department stores. A big, fat, colored woman in a loud and boisterous tone of voice was arguing with the saleslady over the return of a pair of hose. The floor manager appeared and took a hand in the controversy.

"What is the matter, Madam, did not those stockings come up to your expectations?"

"Ah should say not, Mistah, they nevah come up above mah knees."

Fellow-members, after listening to that hearty and royal address of welcome, I am sure you will all agree with me that *everything* in connection with this party and convention, I repeat, *everything*, is bound to come up to our expectations one hundred percent.

Mr. McClenathan, you are host today to the Illinois Bankers Association, the shepherd and watchdog of a flock of 1700 banks, the shepherd and watch dog with a record of faithful and untiring devotion to duty, covering a period of thirty-seven years.

The membership assembled here is a representative one. These members have journeyed hither—from the realm of darkest Egypt where "old King Coal is a jolly old soul;" from the wheat, fruit and poultry belt of the southern section; from the black fertile prairies, that vast magnificent area, where corn is crowned king and where the Holstein cow is the rustic queen; from the various manufacturing centers, where the music from the wheels of industry chimes in with the grand chorus of a nation's prosperity; from the City of Chicago,

that driving, thriving, wonderful metropolis where, on the shores of the great unsalted sea, three million souls reside, and three million souls compete in the building of the greatest city in the world.

Fellow-members, today and tomorrow we are the happy guests of Danville, one of Illinois' interesting and progressive cities. We are met here with a cordial welcome. We find here five modern well-managed banking institutions with twelve millions in assets. We find here a network of railroads. We find here the largest face brick plant in the country. We find here a city surrounded by thousands of acres of rich farming lands. We find here a city of prosperous thrifty people. We find here a city of beautiful homes, and "lest we forget," we find here the former dwelling place of Danville's distinguished citizen, the nation's illustrious statesman, Illinois beloved and grand old man, he, who but yesterday passed into the eternal night—the late Joseph G. Cannon.

Mr. McClenathan, we are happy to be here. Graciously, generously you have bid us welcome. Gratefully, wholeheartedly, we accept that bid.

Outline of Career
APPEL, Jacob Martin, President of the Highland Park State Bank, Highland Park, Illinois, and Broadway National Bank at Devon St., Chicago; res. Orrington Hotel, Evanston, Illinois.

Banker; b. Highland, Illinois, May 22, 1864; s. Franz and Maria (Hohmeyer) Appel; both parents born in Germany; ed. public schools, Highland, Illinois; holds certificate of Certified Public Accountant from Univ. of Illinois under exemption clause; m. Oct. 20, 1887, Ida Idler of Pocahontas; children: Vallee Orville, Mildred Neta, Merchant in Southern Illinois, until 1896; bank and building and loan examiner and supervisor in Illinois for fourteen years; pres. Guaranty Securities Co., the Certified Audit Co., and the First National Bank of Wilmette, each for ten years; now president, di-

rector and active head of the Broadway National Bank of Chicago, and of the Highland Park State Bank, Highland Park, Ill. Was Vice-president 1926, and promoted in June 1927 to president of Ill. Bankers association. Mason; Blue Lodge, Chapter, Commandery, Shrine. Clubs: Hamilton, Steuben, Republican. Mem. Christian (Disciples) Church. Assumed management of Highland Park State Bank 15 years ago. During that period under his management has grown from half million deposits to three and one-half million.

Where Science Fails
Medical science, lengthening the span of life, is constantly enlarging the number of old people. But prosperity and modern inventions are taking away the little tasks that used to keep them occupied.—Woman's Home Companion.

The world must have been created in the late summer for Adam and Eve's first recorded season was the fall.

What have you planned for the 3-day holiday over the Fourth of July? Here is one of those holiday opportunities that come all too seldom. Make the most of it. Go somewhere. The highways, of course, will be jammed. So leave your car at home—travel in comfort—use the North Shore Line. If you are going to Lake Geneva, Antioch, Round Lake, or the Fox Lake District of Illinois, remember with North Shore Line trains, offers a most coming with North Shore Line trains, offer a most convenient and pleasant mode of travel.

3 Days of Fun over the 4th of July! Let's go! North Shore Line will take You!

WISCONSIN

Lake Geneva
Twin Lakes
Powers Lake

Take North Shore Line trains to Kenosha, and North Shore Line Motor Coaches from there on regular schedule. Through tickets.

ILLINOIS

Antioch
Channel Lake
Loon Lake
Lake Villa
Grays Lake
Round Lake
Lily Lake
Volo—McHenry
Fox Lake District

Take North Shore Line trains to Waukegan, North Shore Line Motor Coaches from there on regular schedule to these points. Through tickets.

WISCONSIN

Oconomowoc
Nashotah Lakes
Nekmabin Lakes
Silver Lake
Delafield
Waukesha Beach
Nagawicka Lake
Pewaukee Lake

Take North Shore Line to Milwaukee—step into T. M. E. R. & L. trains at door of our Milwaukee terminal, for these points. Through tickets.

MICHIGAN

Ludington
Manistee
Hamlin Lake
Portage Lake
Onkema

Take North Shore Line to Milwaukee; Pere Marquette night steamer from there; arrive Michigan next morning. Through tickets.

WISCONSIN

Sheboygan
Port Washington
Elkhart Lake
Cedar Lake
Crystal Lake

Take North Shore Line to Milwaukee; connections at door of our Milwaukee terminal with Milwaukee Northern trains for these points. Through tickets.

ILLINOIS

Libertyville
Mundelein

This is the center of the beautiful Lake County countryside and the home of the 1,000-acre, ten-million-dollar St. Mary of the Lake Seminary. Best reached by North Shore Line trains.

Chicago North Shore & Milwaukee Railroad Co.

The Road of Service

HIGHLAND PARK TICKET OFFICE
Telephone H. P. 140

Extra Service

Extra rail and motor coach service will be supplied on Saturday, Sunday and Monday, to meet the needs of those traveling over the 4th of July week-end. Baggage checked through to destination. For schedules, fares and other information, inquire at ticket office, or at Traffic Dept., 79 W. Monroe St., Chicago, phone Central 8250.



Check Your Generator Before Starting Your Vacation

To avoid any possibility of trouble, when miles from a garage, have your generator adjusted so that it will not overcharge your battery. This may be the one thing necessary to assure your vacation running smoothly.

Motor Car Electric Service

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