

COUNTY BANKERS MEET AT MORaine

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amounting to a panic at times. The public generally, and especially depositors, have a right to insist that a bank's first duty and responsibility is absolute safety to its depositors, and any remedy for the present situation including revision of the of the banking laws of Illinois should be based upon this foremost responsibility.

"Perhaps depositors themselves have a duty to perform and a certain amount of responsibility of which it is well to speak in connection with the present situation. Depositors in the era of competition when banks were so numerous in Chicago and other large communities opened savings accounts or commercial accounts largely because of service inducement which they

demand as their right, which have grown to such dimensions that it became impossible for banks, including the neighborhood banks, which suffered such a severe mortality during the last few years, to operate other than at a loss. These banks supplied collection and other important service, when according to the Illinois Bankers Association, two-thirds of the accounts represented only six per cent of the total deposits, and averaged only \$25.00 each.

"A depositor, particularly a business man, should realize that business or factory cannot be operated at a profit when 66% per cent of the business costs more than is realized. The depositor has a right to wonder why the bankers themselves have not tried to correct that situation which primarily grew about as a result of an optimistic belief on the part of bankers that depositors would increase their balances to such an extent that the service ultimately would show a profit.

Trinity Episcopal Church
The Reverend Christoph Keller,
Rector
East Laurel avenue

Services:
Sunday, Nov. 6, the 24th Sunday after Trinity, Allegiance Sunday:
7:30 a.m. Holy Communion.
9:30 a.m. The Church school service.

11:00 a.m. Holy Communion and sermon.

Announcements:

Members of the Rector's Guild will meet on Monday, Nov. 7, in the parish house. Luncheon will be served at 1:00 o'clock. Following luncheon there will be an address by Mrs. Albert Cotsworth, Jr., the vice-president of the Diocesan Woman's Auxiliary.

Marriage License

Willie Stange, 33, Highland Park;
Mary Treanor, 37, Highland Park.
Issued at the Lake county courthouse at Waukegan.

E. H. SPENCER, WELL KNOWN HERE, DIES

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other nearby cities, as well as from the East, were here to pay their last respects.

The services were in charge of the Rev. Christoph Keller, of Trinity church, assisted by the Rev. Robert Holmes, of Evanston, who officiated at the wedding of Mr. and Mrs. Spencer in 1925.

Egbert Hughes Spencer, son of the late Earl W. Spencer and Mrs. Spencer, was born Aug. 18, 1890, at Stonewall, Jersey, England. He was 42 years old at the time of his death.

Educated in the public schools of Highland Park, from here he went to Andover and Yale, from which he was graduated in 1914. He left business to enter Reserve Officers Training camp at Fort Sheridan in 1917, after which he was appointed aide to Gen. Charles Martin, with whom he went overseas in 1918. He was with the Army of Occupation in Germany, and at the end of his period of war service was a captain.

He married Miss Frances Kemp, only daughter of Mrs. Edward Kemp, of Winnetka, in 1925. Their country home is "Stonewall," at Barrington.

Besides his wife, Mr. Spencer is survived by two small daughters, Susan and Sally; his mother, Mrs. Earl W. Spencer, who at present

is living in Highland Park; two brothers, Commander E. W. Spencer of the U.S.S. "Saratoga," and Frederick L. Spencer, of Barrington; and two sisters, Mrs. Joseph S. Richardson of Concord, Mass., and Mrs. George C. Moseley, of Wayne, Ill.

Mr. Spencer was a brother of the late Dumaresq Spencer, the first Highland Park boy killed in the World war, after whom the American Legion post of this city is named. Egbert Spencer was a past commander of Dumaresq Spencer post.

In addition to his host of friends on the North Shore, Mr. Spencer's associates in the firm of Small, Spencer and Brewer, newspapers representatives, of Chicago, mourn his untimely death.

Hallowe'en Dance Is Largely Attended

The Hallowe'en dance given by the Social committee of the Ravinia Woman's club at the Village House Saturday evening, Oct. 29, was well attended.

The hall was decorated in a most artistic manner with harvest decorations and special lighting.

Electrically lighted pumpkin Jack o-lanterns lighted the place, and a huge bouquet of decorative broom plants added its artistic effect.

Arrangements and decorations were in charge of Mrs. J. C. Emery of the social committee.

Catholic Women Meet

The North Shore Catholic Woman's league will hold their regular meeting, Tuesday, Nov. 8, at the Winnetka Woman's club. Mrs. Blanche Chenoweth will lecture on "Her Heart's Desire." The hostesses are Mrs. Kanolay and Mrs. Leo Doyle.

FOOTBALL!

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CULVER MILITARY ACADEMY

versus

ST. JOHN'S MILITARY ACADEMY

NOVEMBER 12 2:30 P. M.

DYCHE STADIUM EVANSTON

1000 CADETS 2 BANDS
PARADE THROUGH EVANSTON
BEFORE GAME
MILITARY REVIEW ON FIELD AT 1:45 P. M.

ADMISSION \$2.00

Tickets on sale at—
CHANDLER'S, EVANSTON
TOMMY AIRTH'S, EVANSTON
DYCHE STADIUM, EVANSTON

Don't Miss This Charity Benefit Game

