NEWS OF THE CHURCHES

First Church of Christ, Scientist

First Church of Christ, Scientist, Highland Park, Illinois, 381 Hazel avenue, is a branch of The Mother Church, The First Church of Christ, Scientist, in Boston, Massachusetts.

The Sunday morning service is held at 11 o'clock, and the Wednesday evening meeting, which includes testimonies of Christian Science healing, is at 8:00 o'clock. Sunday school is open to pupils between the ages of four and twenty, and is held Sunday morning at 9:30.

Subject for next Sunday's lesson mon, "Love."

A free public reading room is maintained by this church at 43 N. Sheridan road, which is open daily from 9 o'clock in the morning to 6 in the evening. On Sunday the reading room is open from 2:30 to 5:30. Here the Bible and all authorized Christian Science literature may be read, borrowed, or purchased.

All are cordially invited to attend the services and make use of the reading room.

United States Post Office
First Class
Highland Park, Ill. 1/17/'33

Unclaimed letters of foreign origin.
Miss Martha Nord
Mr. Karl Sheldon
Orson Welles.
Hugo L. Schneider, Postmaster.

First United Evangelical Church
Green Bay Road at Laurel Ave.
Rev. F. Brandfellner, Pastor

Midweek services:
Wednesday:
8:00 p.m. Prayer service.
Thursday:
7:00 p.m. Orchestra rehearsal.
8:00 p.m. Choir rehearsal.
Sunday service:
Church Bible school meets at 9:30, Supt. Raymond Fidder. We have classes for all ages.

Morning worship 10:45, sermon by the pastor.

Young People's service, 7:00.

Evangelistic service, 7:15. Our service opens with a fine song service. The Sunday school orchestra plays each Sunday evening. We are expecting the string band to furnish special music.
Sunday evening. We are expecting the String Band to furnish special music.

Tuesday Eve. Jan. 31 the fourth Bible lecture with pictures will be given by Roy Berg. The subject will be: "Birth of Christ to the end of the second year of His ministry." We appreciate the large attendance at these services.

A church with a welcome for all.

St. John's Evangelical Church
Homewood Ave. and Green Bay Rd.
Rev. F. G. Piepenbrok, Pastor

Thursday:
7:00 p.m. Junior choir rehearsal.
8:00 p.m. Senior choir rehearsal.
Sunday:
10:00 a.m. Church school.
11:30 a.m. Morning worship.
This church invites you.

Bethlehem Evangelical Church
815 Rosemary Terrace
Deerfield, Illinois
Rev. E. J. Bruso, Pastor
Sunday

Church school, 9:45 a.m. Mr. Arthur F. Merner, Supt.

Divine worship, 11:00 a.m. Special music by the choir. Reverend Bruso in the pulpit.

E.L.C.E. (Young People's society) 7:00 p.m.

The evening service, 8:00 p.m.
Weekday
Friday:
Choir rehearsal 7:45 p.m.
Monday:
Orchestra rehearsal 7:30 p.m.
Tuesday:
Church school council, 7:30 p.m.
Wednesday:
The midweek service 8:00 p.m.
The official board 9:00 p.m.
"A Church That Cares."

Highland Park Presbyterian Church
Laurel and Linden avenues
Dr. Louis W. Sherwin, minister
Church phones 683 and 46

THURSDAY —
10:00 All day sewing meeting under the auspices of the Red Cross in the parish house.

8:00 Chorus rehearsal in the parish house under the direction of Mr. Horace Whitehouse.

FRIDAY—
6:30 Men's Fellowship club dinner and meeting in the parish house. An interesting program has been prepared and Prof. Stuart P. Meech of the University of Chicago will speak on "Technocracy—A Fad or a Fact?" Please make your reservations early.

7:00 Boy Scout meeting in the junior room of the parish house.

SATURDAY—
10:00 Children's Workers Institute in the First Methodist church at Waukegan.

SUNDAY—
9:45 Church school. Parents are invited to visit the school.

11:00 Morning worship. Those having no church homes in Highland Park are invited to worship with us.

7:00 Tuxis society meeting in the parish house. The Tri-City Drama club will present a one-act play on Justice. The young people are cordially invited to attend.

MONDAY—
3:00 to 5:00, Mrs. Louis W. Sherwin will be at home to the members of the Dorcas society from three to five o'clock, at 295 Prospect avenue.

WEDNESDAY—
8:00 Wednesday evening hour. Dr. Sherwin will speak.

Redeemer Evangelical Lutheran Church
West Central avenue
Rev. W. F. Suhr, pastor
Sunday school at 9:30.
Morning service at 10:30.

The Sunday School Teachers Institute will again meet at the church Friday evening.

On Saturday the Confirmation class and Saturday school will be conducted at 9 a. m.

St. Paul's Evangelical Church
Deerfield
Rev. F. G. Piepenbrok, Pastor
Church school 9:15 a.m.
Worship service 10:15 a.m.

The children's choir will render the special music for our worship service. Come and hear them. The pastor will give a message for both young and old.

Monday: 3:45 p.m. Children's choir rehearsal.

Wednesday, Feb. 1: Roller Skating party at the Libertyville Roller Skating Rink. This party is sponsored by the members of the Tri C society and the L.L.L. club. Members may bring a friend, but reservations should be made before Feb. 1. Notify one of the secretaries, Miss Edna Johnson or Miss Edna Block.

Friday: 8:00 p.m. Adult choir rehearsal.

St. Paul's Evangelical church invites you.

Ladies Aid meeting Feb. 2, at the church. Topic for the program "We and Our Neighbors."

The Bethany Evangelical Church
Rev. H. F. Siemsen, Pastor
M. F. Nehrbass, Assistant

Thursday:
The choir will meet at 7:30 for rehearsal.
Saturday:
A county institute for beginners, primary and junior Sunday school teachers will take place at the First M. E. church, Waukegan, from 10 a.m. till 4 p.m. Specialists for each department will be present.
Sunday:
Sunday school at 9:45 a.m. under the supervision of Dr. E. D. Fritsch. Morning worship 11 a.m. Rev. H. F. Siemsen preaching. Junior church 11 a.m. in the chapel, Rev. M. F. Nehrbass in charge.

Vesper service at 4:30 p.m. This will be a treat to all who love Sacred music. Special numbers will be sung by a mixed quartette consisting of Mrs. J. G. Hinn, Mrs. F. Okey, Mr. David Olson and Mrs. George Bray. The pastor will bring a short message.

The young people will enjoy a tea following the vesper, after which Mr. Nehrbass will speak to the young people. There will be no evening service.
Monday:
The official board will have its monthly business meeting in the pastor's study at 7:45.
Wednesday:
The midweek service at 7:45. This service will be dedicated to the cause of missions, the pastor will have charge, all are invited.

Grace M. E. Church
North Ave. and Lauretta Place
Rev. N. S. Nye, Minister

W. Holgate, Supt. of Church school
9:30 Church school.
10:30 Children's story.
10:45 Morning worship. Subject: "Our Street."
6:45 Epworth league.
8:00 Evening service.
Rev. J. H. Taylor subject, "An Answer to Your Own Question."

The Highwood Methodist Church
Rev. Wm. N. Nelson, Pastor
Res. 217 Highwood Avenue

Thursday, Jan. 26:
8:00 p.m. Pioneer league meeting under the leadership of the missionary department. Miss Bredin, English instructor at Deerfield-Shields, will speak on "Russia." The public is invited.
Friday, Jan. 27:
2:00 p.m. Special visit to the Bethany Old People's home, 5015 N. Paulina street, Chicago.
Saturday, Jan. 28:
2:30 p.m. Orchestra.
10:30 a.m. Orchestra.
6:00 p.m. Friendship circle devotional meeting.
7:45 p.m. Evening service with special singing by the junior choir. The theme of the pastor's sermon will be, "The Secret of Happiness."
Tuesday, Jan. 31:
7:30 p.m. Boys' discussion group.
Wednesday, Feb. 1:
8:00 p.m. Midweek prayer service lead by Mrs. Ida Carlson.

Visitors Are Always Welcome!

"BANK GOSSIP"

Jones: Does your bank charge for cashing checks?

Briggs: Yes, if it is a foreign check.

Jones: What d' you mean? foreign check?

Briggs: A check payable at some bank out of our town is called a foreign check. A check payable at our bank is called a local check.

Jones: Don't your bank charge for cashing its own local checks?

Briggs: Positively, no.

Jones: Why does it charge for cashing a foreign check and not charge for cashing its own local checks?

Briggs: Jones, you can ask the most foolish questions.

Jones: They may seem foolish to you, Briggs, but I am sincere. I want to know more about banking than I do. I hear so much said about banks charging for cashing checks.

Briggs: Pardon me, Jones. I will answer your question.

Jones: Thanks.

Briggs: Our bank does not charge for cashing its own checks because the maker of the check has previously left the money at the bank to pay the check when it is presented.

Jones: What about the foreign check? Some of them are good ones, too.

Briggs: Yes, they might be very good at the bank where they are payable but no one has left any money at our bank to pay a foreign check and if our bank cashes the foreign check it must spend some money and time to collect this check from the bank where it is payable.

Jones: How does your bank collect on a foreign check after it has cashed it?

Briggs: Just two ways to do it.

Jones: What is one way?

Briggs: One way is for our bank to have a messenger take the check and go to the bank where it is payable, cash the check and bring the money back.

Jones: That would cost your bank something to do that.

Briggs: Cost! I should say it would. The paying bank might be one mile or one thousand miles away.

Jones: In what other way might your bank collect on a foreign check?

Briggs: By mail.

Jones: That would cost something, too, and take some time.

Briggs: Certainly it costs both time and money. Uncle Sam don't furnish free mail service. It requires postage stamps and registered mail fees. It requires paper and books for the bank to keep a record of such checks. A check might get lost in the mails and the bank must have a record of it. It requires the time of one of our bank clerks to make such records.

Jones: Gee! I could never appreciate the bank's side of the question before. I might just as well ask my grocer to give me a pound of coffee twice each month without any charge as to ask my bank to cash my foreign checks without charge.

Briggs: Exactly the same thing, Jones, and another thing I must tell you about a bank cashing a foreign check. On top of all the expense that we have talked about the bank must wait until collection is made (the average time is one week) before it gets the money back that it gave to you for the check and still there are folks that will expect their bank to shell out the cash to them on a foreign check without any charge.

Jones: Well, that is just not being fair to the bank. I will never be guilty of such a request again.

Briggs: I hope you won't.

Jones: But suppose I deposit the check with my bank?

Briggs: O! That is a horse of a different color. If you deposit the check you are helping to supply the bank with money to cash checks. Instead of taking the cash away you are leaving it with the bank and perhaps your account would benefit the bank sufficiently for it to cash and collect on the check without charge to you.

Jones: Then I would be helping to run a bank.

Briggs: You certainly would. A bank belongs to its depositors entirely and if it cashes foreign checks for non-depositors without charge it is spending money that should be left in the bank for the protection of its depositors, or we might say; "It is robbing Peter to pay Paul." That would be poor banking.

Jones: But suppose I am willing and desirous of being a depositor of my bank but due to conditions I cannot get enough money together to keep a balance in the bank?

Briggs: I would admire your spirit very much but suppose you were hungry and very desirous of eating but because of conditions you could not earn food? Would you expect your grocer to feed you without charge?

Jones: No. I would be obliged to seek relief from charity.

Briggs: Yes Jones you certainly would. Either of us would do so. We would not go to our bank or to our grocer. We would have to call on our local relief organization.

Jones: Or some other place of charity.

Briggs: Yes. Our bank is not an institution of charity. It has no right to be charitable with the funds of its depositors and we have no right to ask or expect charity from a bank.

Jones: Briggs, I now understand why banks charge for cashing foreign checks and I want to thank you for your patience and kindness to enlighten me on the subject. Never again will I ask or expect a bank to cash my foreign check without charge.

Briggs: You are entirely welcome Jones. I am very glad to have been able to explain the matter to you. You were not the only one that was confused on that question. There are a lot of folks that don't understand it and after all they are not to blame. In fact I never understood it until yesterday. I happened to be talking with my banker on the subject and he explained it to me. We can now both tell our friends.

Deerfield State Bank.
Adv. 48-50

HIGHLAND PARK PUBLIC LIBRARY

HIGHLAND PARK ILLINOIS

What Price Trusteeship?

Do we ever stop to consider the men and women who give year after year of their time and talents to the administration of such institutions as the schools and library?

Each year for over forty years nine members of the community of Highland Park have sought the best interests of the Public library without one cent of compensation.

During the mid-winter meeting of the American Library association, held recently in Chicago, the Highland Park library was represented by six residents who are now or who had been members of the library board. Mr. M. F. Gallagher was chairman of a most successful day's program known as "Trustees' and Citizens' Day," which is being followed up by a meeting on Friday evening of this week for library directors and librarians in the Chicago area. At least four of the local board for 1933, was recently appointed a member of the statewide Library Extension committee of which Mr. E. W. Browning, librarian at Peoria, is chairman.

The members of the local board are: Mr. J. B. Garnett, president, Mr. M. F. Gallagher, vice-president, Mrs. Otis L. Beardsley, secretary, Mrs. C. W. Balke, Mrs. George E. Bliss, Mr. B. C. Howes, Mr. R. C. Platt, Mrs. Charles Rubens, and Mr. Jesse L. Smith.

Your Radio

The University of Chicago radio program for the winter quarter has just been received and placed on the bulletin board.

We call your attention to the course, broadcast direct from the classroom, on "The Expansion of Europe During the Twentieth Century"; the instructor is Professor Arthur P. Scott. This course meets Tuesday through Friday at 11 o'clock Sunday mornings.

Brummitt Exhibit

Some time ago a young man resigned from a good job in one of the country's biggest trade associations. His chief asked him what was the matter.

"The job's good enough," said the young man, "but after four years of it, I am pumped pretty dry. I could go on. But there'd not be much benefit in it for anybody. Besides, I want to ride my hobby.—photography."

The young man prowled New York looking for pictures. He swapped smokes and yarns with barge captains, engineers, steel workers, apple sellers, salesmen, street car conductors, and newspaper men. He worked his cameras at all levels and angles from the Battery to the top of the new Hudson River Bridge. And he got a few good pictures.

He also knows journalism. His particular ability, as a writer, is the amiable and human interpretation of subjects that might otherwise be technical, dry and uninteresting.

He is something of a crank on photography, with a firm belief in the camera's unique ability to tell a dramatic story. Some of his photographs may startle you. But his ability to dramatize an idea will probably appeal to you more than any other of his characteristics.

A collection of his works is now on exhibit at the Public library.

The Philippines

The library is indebted to Mrs. Erastus R. Phelps for the collection of Philippine handwork now on exhibit in the lobby. These pieces were sent recently to Mrs. Phelps by her daughter. They add greatly to the interest of the book exhibit for those who are now reading and watching with care developments in that part of the world.

We Thank Our Friends

Generous gifts of books and magazines, as well as the loan of many interesting exhibits, have been received during the past two months from Mrs. A. B. Cook, Mrs. H. Byrne, Mrs. Rosenfels, Mr. T. E. Morren, Mr. N. Nilltich, and Mrs. A. W. Brintnall.

Masonic Lodge Will Have Meeting Tonight

An important business meeting of A. O. Fay lodge No. 676, A.F. and A.M., will be held in the lodge hall Thursday evening of this week at 8 o'clock.

All Masons living in this vicinity are urged to attend this meeting.

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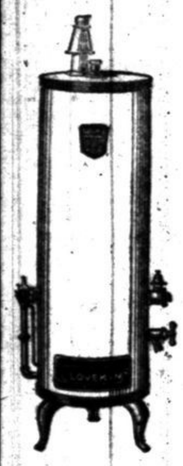
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