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CHURCH NOTES

First United Evangelical Church
Green Bay Road, and Laurel Ave.
Rev. F. Brandellner, Pastor
Sunday services:
9:30 a.m. Church Bible School.
10:45 a.m. Morning worship.
7:00 p.m. Young People's service.
7:45 p.m. Evening worship.
Wednesday:
8:00 p.m. Mid-week service of prayer and Bible study.
Strangers are invited to attend all of our services.
7:30 and 9 a.m. Catechism, 8:30 a.m.
Saturday:
7:30 p.m. Confessions
Deerfield Presbyterian Church
Dr. W. F. Weir, Minister
Sunday:
9:45 Church School
10:45 Morning worship.
Thursday, August 17:
Woman's Missionary Society at Reichelt home.

Highland Park Presbyterian Church
Laurel and Linden Avenues
Rev. L. W. Sheridan, Minister
Church Phone 683
Friday:
7:00 Boy Scout meeting in the Junior room.
Sunday:
9:45 Church School for all departments. In the Young People's Division the program will be on Christian Education in Colleges; Phyllis Dexter, assisted by Elizabeth Peterson of Knoxville, Tennessee, will lead. We want all high school graduates who have attended this Church School to come. There will be a class for you.
11:00 Morning worship. The Rev. Karl A. Roth of Lake Forest College will preach.

Grace M. E. Church
North Avenue and Lauretta Place
Rev. N. S. Nye, Minister
W. H. Holgate, Supt. Church School
Church School, 9:30.
Morning worship, 10:45, "Religion and Courage."

Bethlehem Evangelical Church
815 Rosemary Terrace
Deerfield
Rev. E. J. Brusco, Minister
Church school 9:45 a.m. Mr. Arthur F. Merner, Supt.
Divine worship 11 a.m. Special music. Reverend Brusco in the pulpit.
E.L.C.E. (Young People's meeting). 7 p.m. Topic: "How Far Does Nature Reveal God?"
The evening service 8 p.m. Special music. A short message by the pastor.
"A church that cares."

The Highwood Methodist Church
Highwood Avenue and Everts Place
Rev. Wm. W. Nelson, Pastor
Friday, August 4:
8:00 p.m. Meeting of the Unemployed League in the church basement.
Sunday, August 6:
10:30 a.m. Church School.
6:00 p.m. Epworth League meeting.
7:45 p.m. Evening service with a sermon by Rev. N. S. Nye of the Grace Methodist Church.
Wednesday, August 9:
8:00 p.m. Midweek prayer meeting led by Mr. Erland Borg.
Visitors are always welcome.

St. Paul's Evangelical Church
Rev. F. G. Piepenbrok, Pastor
Church School 9:15 a.m.
Worship services 10:15 a.m.
Monday, August 7, 4 p.m. special rehearsal for the children's choir. The choir will furnish the special singing at our out-door worship service at Sunset Park, Aug. 13.
Regular business meeting of the L.L.L. Club Wednesday, Aug. 9, at the Regan cottage on Paddock Lake. A swim and a wienner roast after the meeting. Cars will leave St. Paul's church 6 p.m. Please make reservations for transportation in advance.
Our annual church picnic will be held Sunday, August 13, at Sunset Park, Highland Park. Out-door worship service at the park 11 o'clock, basket dinner, games and recreation in the afternoon. Reserve this day for our picnic. Bring your friends. Detailed plans will be published next week.

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 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., "Spirit."
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.

Holy Cross Catholic Church
Rev. J. E. Savage, Pastor
Deerfield
Sunday masses:

Local and Personal

of Deerfield
Mrs. Paul M. Dietz is visiting this week at the home of her sister Mrs. Frank Saeman in Cross Plains, Wis.
Mrs. J. Miller and daughter Elaine of Chicago are visiting Mrs. Miller's parents, Mr. and Mrs. Gus Grandmason on County Line Road.
Miss Doris Jane Kamps entertained several friends at a birthday celebration in honor of Harold Seiler of North Chestnut Street, Saturday evening.
Mrs. Herbert Savage returned to her home in Exeland, Wis., on Monday after a month's visit with her son, Andrew Savage, and family of Hazel avenue.
Gertrude Anderson, daughter of Mr. and Mrs. Alfred Anderson of Greenwood Avenue is visiting at the home of Mr. and Mrs. Edwin Meister in Chicago.
Miss Edna Rockley of Winnetka is the house guest of the LeRoy Meyers family on North Chestnut street.
Buddie Piper celebrated his ninth birthday anniversary Saturday with a number of his little friends as guests.
Mrs. Sam Lane of McLean, Ill., visited Mrs. Berry Devine Saturday.
Charles Louck, who has been living with his daughter, Mrs. Richard Easton for several months, returned to his home in Frankfort, Ind., Saturday.
Mrs. Arthur Merner spent the past week with her aunt, Mrs. T. I. Gilfillin of Chicago.
Mr. and Mrs. Dewey and family of Crystal Lake are occupying the house recently vacated by the Chas. Clarks who have moved to Highland Park.
Mr. and Mrs. Clifford Rose are spending several weeks with Mrs. Rose's parents, Mr. and Mrs. Mark Lewis of Aabelstane, Wis.

Gas Company Official Explains Credit Policy

"Can you loan me three dollars?" is a request that almost everyone gladly complies with occasionally. By itself, one loan seldom works any hardship, but suppose you had to grant similar requests to 25,000 friends every month of the year? That would seem like a fabulous undertaking but, actually, it is no more remarkable than the credit system operated by J. R. Hess, auditor of the North Shore Gas Company.
In discussing the importance of this activity, Mr. Hess makes the following comment: "Economists who have studied recent business conditions carefully are unanimous in the opinion that one of the basic causes for the past depression was the withdrawal of credit which supported individuals. With many organizations, it became the policy to do business on a strictly cash basis. No matter how valuable the collateral offered, it could not be exchanged for a fair value in actual money."
"It would probably be impossible to pin the blame on any one organization for starting the avalanche by restricting credit; nevertheless, it was started and the movement became so big that it engulfed its sponsors. That it did not ultimately result in absolute chaos is undoubtedly due to the fact that there were some organizations which stood by their credit policies and refused to load a further burden on the individual citizen."
"At first thought, probably few people appreciate the tremendous amount of money represented by our most common form of credit. Consider your orders for milk, water, newspapers, gas, and electricity. It is quite common for the suppliers of such products to deliver your orders entirely in advance of any bill for the service."
"An example of the magnitude of this kind of credit can be seen in the records of the North Shore Gas Company. Here more than 25,000 customers are served, and with few exceptions, every one of them receives more than a month of gas service before any bill comes due. If the average cooking bill is about \$3, it means that a cash credit totalling close to \$75,000 is extended perpetually to citizens of the North Shore territory for cooking purposes alone. Only the most flagrant case of failure to co-operate will cause an individual to lose this credit."

Deerfield Village Board Meets Aug. 7

The August meeting of the Deerfield village board will be held on Monday evening, August 7, at the village office in the Deerfield Masonic Temple.

Congressman Simpson Tells of New Banking Bill of 73rd Congress

"In keeping with my recent announcement that I would explain the various legislative enactments during the 73rd Congress, I am going to discuss the new banking bill. I consider this the most constructive of all the bills passed during the last session for several reasons, the first being that this bill is of a lasting nature whose full benefits will not be entirely felt for many years in contrast to the many bills of a temporary nature," says James Simpson Jr., congressman from the tenth district.
"The second reason — I feel so strongly about the benefits derived from these several banking bills is for the reason that as a member of the Banking and Currency Committee, I feel particularly conversant with the hopes and aims of this committee. Of all the banking laws the so-called Glass-Steagall Bill is the most important.
"This can be divided into three parts — the first of which deals with divorcing the credit of the nation from the hands of a few individuals who are for the most part located in Wall Street. This was done by sweeping reforms which changed the system of bank investigation, divorced commercial and investment banking by separating investment houses and their affiliates within one year, and restricting the right of private banks to receive deposits.
"The second part of this bill deals with the fundamental weakness of our entire banking system. For many years we have had two types of banks in the United States, the national bank and the state bank. Both did business in the same locality, and yet the federal government had no control of the state bank and the state had no control of the national bank. Each had separate rules, separate safeguards, etc., and it was to each bank's advantage to get all the business of the other bank in that neighborhood, both extended credit indiscriminately, leaving only chaos to ensue.
"This bill requires all banks that expect to participate in the insurance guarantee features to become members of the Federal Reserve System within a period of two years; thus, there will be insured to this country a unified banking system examined quarterly as to soundness, not by political, but by federal examiners.
"Part three seems of most interest, primarily to Mr. Average Citizen, although in the long run it will prove to be of least benefit to him, as it does not inherently tend to strengthen the credit of the nation. This is the insurance scheme, and embodies the following:
"After January 1, 1934, all deposits up to \$10,000 guaranteed 100 percent; up to \$50,000 guaranteed 75 per cent, and over \$50,000 50 percent. The money to guarantee these deposits is to be paid into a separate corporation known as the Deposit Guarantee Corporation. This would be made up of one-eighth of one per cent of all deposits of each member bank to be paid by the bank itself, and not by the depositor, as well as one-half the surplus of the Federal Reserve System and certain treasury earnings. This deposit guarantee system will have the added benefit of making it to the advantage of each bank to have its neighbors in a strong and liquid position, inasmuch as the banks which fail would drain the deposit system and be a drain on the strong banks. Heretofore, it has been to the advantage of the bank in a neighborhood to have its competitors fail, but now the various banking organizations will be constantly on the alert to discover weaknesses and will be advising the various legislators of these weaknesses, and holes can be plugged up."
"Thus, in the future the banks will be places where people can put their earnings and get them back when they are wanted, instead of places where people put their earnings and the bankers can gamble with them."
"Inasmuch as this is a ninety-seven page bill, I have only been able to touch the high spots, and I would be delighted to discuss its more complex phases with anyone who is interested."

Ravinia Woman's Club Committee Is Host to Chicago Mothers Club

The philanthropy committee of the Ravinia Woman's Club, with Mrs. Ross Marvin as chairman, acted as hostess to the Italian Mothers' Club from the Chicago Commons on Wednesday, July 26.
At noon the guests were served a box lunch on the grounds of the Village House, after which the children were taken to the beach, and the mothers for an auto ride. Later in the afternoon ice cream and coffee, and milk and graham crackers were served. Just before boarding the train for the city everyone was given a blossoming potted plant.
The very evident enthusiasm and appreciation expressed by the seventy children and forty mothers entertained thus made this annual event seem a worthwhile venture.
The North Shore Line supplied transportation to and from Ravinia. Several other firms and individuals co-operated.

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