

LAUNCH MUSIC SERIES OCT. 12

Edward Johnson Appears as First Recitalist

Those north shore residents who are lovers of good music will hail with joy the beginning of the 1925-26 artist-recital series sponsored by the Winneta Music club, formerly the MacDowell Musical club of Winnetka. The first concert of the series will be given at the New Trier high school auditorium Monday evening, October 12, it is announced.

Although the number of concerts has been increased from four to five, the price of the tickets for the series remains the same—\$6. The artists have all been engaged, and it is predicted that the coming season will surpass any former one in merit. The opening of the series will be a song recital by Edward Johnson, Metropolitan tenor, who made his Metropolitan debut in the leading role of "The Love of the Three Kings."

Edward Johnson was born in Guelph, Canada, but began his musical career in this country. He was engaged for the principal tenor role of Oscar Strauss' "The Waltz Dream" by a group of American theatrical managers in 1907. He was thought to be the only singer on the stage at that time capable of mastering the technical difficulties of this part.

His success in this field turned his ambitions toward opera, so he went to Italy and studied under the famous Lombardi of Florence. He attained great popularity in that country, becoming the principal tenor-robusto of the opera houses of Rome, Florence, Genoa, Milan and other cities. Never before had a male singer of foreign birth won such popularity with the Italian music lovers.

Johnson's voice possesses the true Italian timbre in both its ardor and sonorous qualities. He sings with power, but is capable of reserves and is subject always to the discipline of musical understanding. His performance will be a delight to those who love a song and the artistry behind it. A few season tickets are still available.

Tickets for the artist recital series may be obtained from Mrs. Grant at the Winnetka State bank.

Mr. and Mrs. John Edgar Freeman and their family returned to their home at 185 Chestnut avenue September 1, after spending the summer at Black Oak lake, Land o' Lakes, Wis.

NEGRO MUST FACE JURY FOR HUSZAGH FATALITY

Douglas Edison, colored, 3412 Calumet avenue, Chicago, who struck and fatally injured Rudolph D. Huszagh, wealthy Chicago broker, while driving an automobile in front of the latter's new home at 230 Sheridan road last Thursday morning, was held to the grand jury by Police Magistrate Charles Franklin of Evanston on a charge of manslaughter last Friday afternoon. Edison had been held responsible for Huszagh's death by a coroner's jury a short time before.

According to the testimony at the inquest, Huszagh had dodged through a line of soldiers which was marching along Sheridan road and was struck by Edison when he stepped out from the line. Edison stopped but later fled without giving any assistance or telling his name. He was traced through the license number of the car which was noted by Harold Hill, of the real estate firm of Hill and Stone. Huszagh's wife was sitting nearby in their automobile and witnessed the accident. Edison is held under bonds of \$5,000.

BUILDS \$12,000 HOME

Ellis W. Katz of Chicago received a permit this week to build a frame residence at 1144 Asbury avenue. The building will cost \$12,000. Numerous permits for garages and additions were also issued.



Watch Your Eyes

Many women, by neglect or improper care, allow their EYES to become lusterless, dull and unattractive. EYES cleansed daily with **Murine** should assume new lights and loveliness. This harmless, time-tested lotion is most refreshing and beneficial. Write Murine Company, Dept. 00, Chicago, for free book on Eye Beauty.

MURINE
FOR YOUR
EYES

MARION I. CALKINS

Announces a Fall showing of
HATS — GOWNS — SPORT CLOTHES

Beginning

TUESDAY, SEPTEMBER FIFTEENTH

724 Elm Street, Winnetka

Winnetka Congregational Church

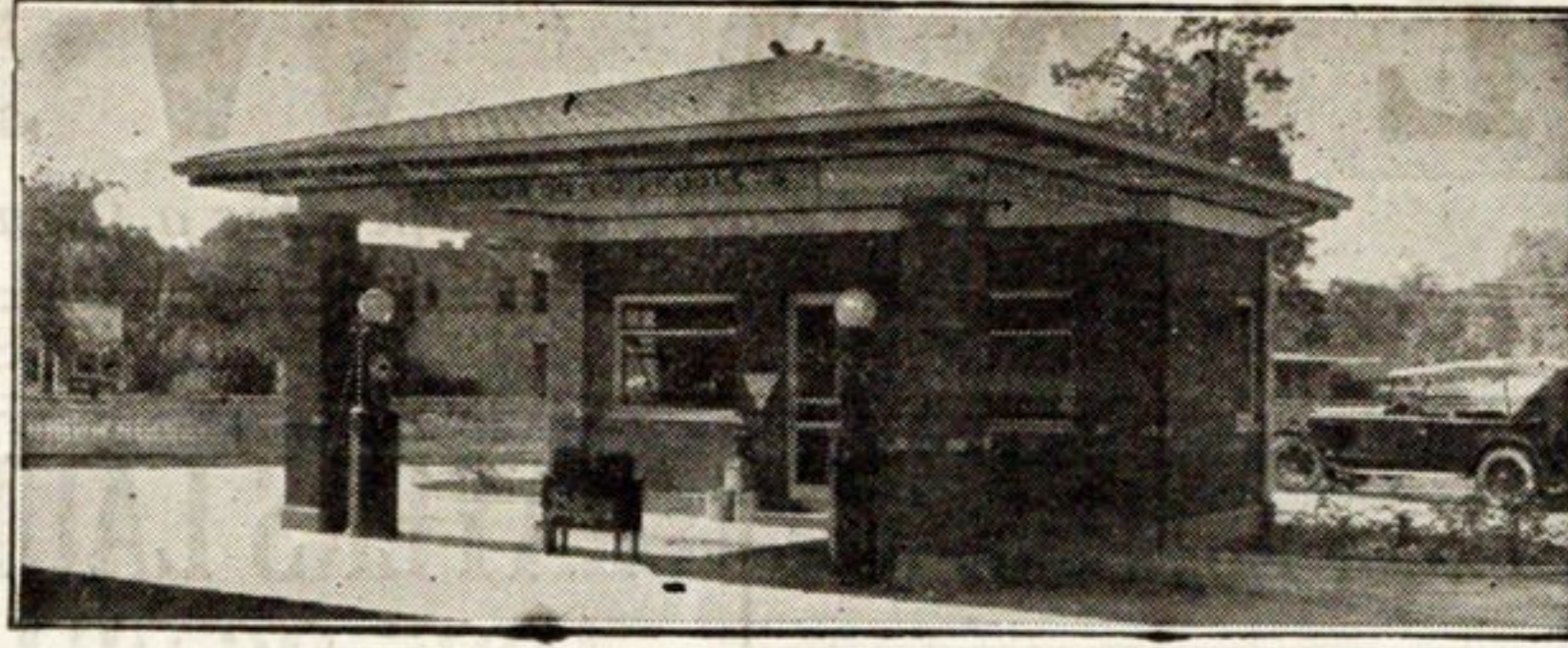
Services for Vacation Mood

It is quite natural to change our habits in the summer. Perhaps one change that many of us make is in going to church. No change in our basic attitude, of course, but a viewpoint influenced by the outdoor feeling.

The Winnetka Congregational Church has made a successful effort to provide services that fit the vacation mood. You are cordially invited to participate.

Services of friendliness and informality.

WINNETKA CONGREGATIONAL CHURCH
Service at Eleven.



This gas and oiling station is just across the street from our garage, and is under our management.

YOUR CAR DELIVERED CLEAN

WHEN you have your car greased, oiled and washed by us you don't have to worry about getting into it and finding grease all over the wheel and on the upholstery. Our men use seat covers and clean the steering wheel, etc., when the work is completed. We recommend that you have your car greased thoroughly and the oil changed every 500 miles. No extra charge for calling for and delivering your car.

Greasing, \$1.50 to \$2.50. Day and Night Washing, \$2.00 to \$2.50

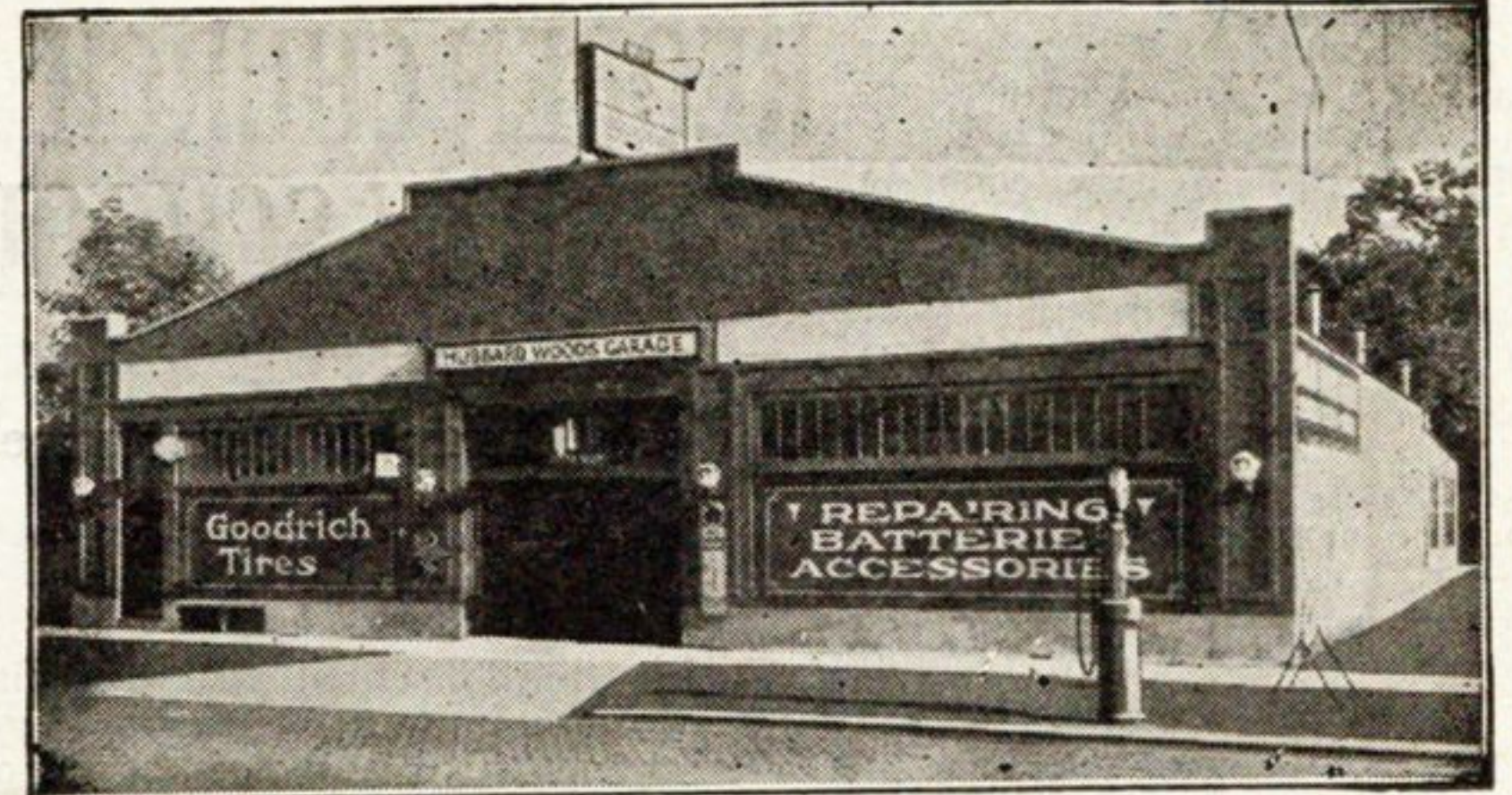
HUBBARD WOODS GARAGE

1010 Tower Road

WINNETKA, ILLINOIS

"Service
With A
Smile."

Phones:
WINNETKA
617-1834



Banking for the People

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What a Bank Sells

CREDIT is the useful commodity in which a bank principally deals. It buys credit at wholesale and sells it at retail,—just as a merchant trades in commodities.

The Bank "buys" credit from a multitude of people who deposit their funds, subject to withdrawal when needed; and who do not all need their money simultaneously.

The source of supply is a continual inflow of deposits; and the repayment of loans, when due—credits previously sold for temporary use.

The considerations depositors receive for the temporary use of their money are: (1) safety of funds; (2) a convenient, safe, and time-saving method of transferring them; (3) the privilege of borrowing, when business requirements make it desirable, and when customary credit requirements are met.

Interest paid on time deposits, operating expenses, return on invested capital, taxes, etc., constitute the "cost" of the credit a bank buys and sells.

The bank rate of interest is governed by the law of supply and demand. Also, to some extent by the rediscount rate periodically established by the Federal Reserve Bank.

This is no more controlled by an individual Bank than is the price of a commodity by a single merchant.

The Bank with heavy deposits on hand and light demand is in the same position as the merchant whose shelves are overloaded when trade is dull.

It is as difficult for a bank to make a profit when interest rates are very low as it is for a farmer to make a profit when prices of his products are below his cost.

A bank deals in various other forms of credit. Exchange is one. When it sells a domestic or foreign draft, a traveler's check or a letter of credit, it simply transfers, for a small fee, credit available elsewhere.

When a Bank discounts, for a patron, a note, trade acceptance, or other negotiable instrument it is, again, merely selling credit.

Another form of service a Bank sells is collection service—it collects money for shipments of produce or merchandise against bills of lading; it collects notes or drafts for local or distant patrons,—transferring credits for a small consideration.

While a Bank sells many financial services, probably there is no other kind of business in which so much is done for patrons without charge. Business and financial counsel, of a quality and value that is charged for in other professions, is given to patrons without charge, by the Bank's officers.

WINNETKA TRUST AND

SAVINGS BANK

Elm Street at Center

"A State Bank"