

WINNETKA TALK

A Weekly News-Magazine for Winnetka

VOL. XV., No. 37.

WINNETKA, ILLINOIS, NOVEMBER 20, 1926

PRICE FIVE CENTS

BANKS PAY \$131,000 IN CHRISTMAS CHECKS

Five Banks in New Trier Township to Distribute Christmas Savings Soon

By E. T. SELBY

With five Christmas Savings clubs on the north shore distributing \$131,000 among the hundreds of men, women and children who, in 1926, have broken all past records for "Christmas savings," Jolly Old Kris Kringle is fairly chuckling with glee over the pleasure which he sees in store for his favored north shore citizens.

There are now seven banks in Wilmette, Winnetka and Glencoe. Two of these, the Citizens State bank of Glencoe and the Hubbard Woods Trust and Savings bank, have been established within the past year and therefore have not conducted Christmas Savings clubs during 1926, but are enrolling club members for the 1927 savings campaign.

Plan 1927 Campaigns

The five banks whose 1926 club members will receive checks for the 1926 savings, within the next few days, and which are also preparing for a still larger enrollment and savings campaign for 1927, are the Wilmette State bank, the First National bank of Wilmette, the Winnetka State Trust and Savings bank and the Glencoe State bank.

The general plan of saving in the Christmas Savings clubs conducted by the several banks, is practically the same. The rate of interest which each pays is three per cent. Provision is made for various plans of saving, but the one object is to save, save, save.

The savings clubs, which start the first week in December are conducted for a period of fifty weeks. One may pay 1 cent the first week, 2 cents the second week, increasing one cent each week for fifty weeks when the saver will receive \$12.75, with 3 per cent interest added if all payments are made regularly in advance.

Have Various Plans

Or, one may reverse the order of payment and start with 50 cents the first week following with 49 cents the second week, and so on.

Or, one may start with any other amount, increasing or decreasing.

Or, one may pay a fixed amount each week for fifty weeks, as again, for instance, 25 cents, 50 cents, \$1, \$5, \$10, or more.

A simple little deposit of \$2 weekly in a Christmas Savings club for fifty weeks, prepares one to meet Santa Claus with an even \$100, and a little interest besides.

All the banks in the north shore villages maintain at no little expense to themselves, the Christmas Savings departments. It is a method of saving which is growing in popularity every year, it is said, and, in many instances, the system is being used not only to insure Christmas funds for spending at the approaching holiday times, but also as a means of permanent saving. By using only a part of the receipts from the Christmas Saving club, there may be a nice little balance to again re-deposit in one's permanent savings account.

Your banker will explain the many
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Hubbard Woods to Get Big Business Apartment Block

Following closely on the heels of the recent completion and formal opening of the banking home of the recently established Hubbard Woods Trust and Savings bank, comes the announcement of another important building improvement in this rapidly growing business section of the north shore.

An apartment and business block comprising twenty-four apartments and two large store spaces is to be erected on the west side of Linden avenue between Tower road and Gage street. It will be in the middle of the block, south of the block in which the new bank building is located, and will cost, it is said, between \$150,000 and \$175,000.

Fred V. Prather, with offices in the Wrigley building, Chicago, is the architect. Jevne Haugan and Howard Knight, of Glencoe, and F. G. Clement and Duke Dunn, of Chicago, are promoting the new building.

The building is to be of English design, with the first two stories of brick and the third of stucco and half timber. It will occupy 100 by 134 feet of the tract, with a wide court in the center, with lawn and fountain. Most of the apartments will be of four rooms each, with panelled living room and dining room, fire-place, in-a-door beds, shower baths, electric refrigeration, and, in fact everything modern and up-to-the-minute.

Mr. Haugan states it is the plan to break ground next week, if possible, for the beginning of work on what it is proposed will be the finest building of its kind on the north shore.

Report Shows Winnetka Milk Is of First Grade

By action of the Village council, in the future reports of laboratory examinations of the milk and water supply of the village will be published in WINNETKA TALK.

The Village ordinance regulating milk products provides that all milk delivered in Winnetka must be pasteurized and must not show a bacterial count higher than 100,000 per cubic centimeter. It also provided that butterfat shall not be less than 3 percent.

Samples of milk taken October 27 showed the following results:

Name of Dairy	Bacterial Count	Butterfat Percent
Clover Leaf	4100	3.3
Borden	5000	3.4
Wieland	6000	3.6
Merkle	22000	3.5
Bowman	2000	4.2
Winnetka	5500	3.4
Johnson	4700	3.6

Samples of water taken from six points about the village in the month of October show that all samples were safe for drinking purposes and conform to the United States Treasury department standard for water used on interstate carriers. In addition to the foregoing, daily tests were made at the filtration plant, and one test during the month by the Illinois Department of Health at Springfield, all showing favorable results.

The Winnetka fire department was called to the residence of Otto Ruess, 568 Hill terrace, Wednesday afternoon at 3 o'clock. They found an overheated oil furnace, but no damage resulted.

NEXT WEEK IN WINNETKA (listed at Community House)

Tuesday, November 23

2:30 Winnetka Woman's club, Woman's club.

Friday, November 26

12 Rotary club luncheon, Community House.

8 North Shore Congregation, Hubbard Woods school.

Diamond, Rubber Check Land Fruit Salesman in Cell

As a result of Malvin E. Leon answering an advertisement in a city newspaper and the various incidents resulting from that incident, he was arrested Friday night, at midnight, charged with larceny by bailee. At a hearing Saturday morning at 4 o'clock before Justice Sinsheimer, at Winnetka, Leon was bound over to the grand jury which meets the first Monday in December, and on Sunday he gave bond for his release pending the hearing.

Leon is a sales representative for a California fruit company and has had offices at 817 Elm street. Away last August Miss Dorothy E. Dusham of 1230 Wilmette avenue, Wilmette, advertised in a Chicago newspaper for a position as manicure.

Leon, Miss Dusham says, answered the advertisement, and when she called at his office, offered her, instead of a manicuring job, an office position with the understanding that part of her time was to be devoted to selling California fruit.

She declined, she asserts, but Leon persisted and she again called at his office on October 18, this time in response to a telephone message from him that he had the money which she had in the meantime asked him to loan to her.

The loan, she says was \$40 which she received in the form of Leon's personal check and for which she says she gave as security a diamond ring worth \$225.

Miss Dusham says she cashed the check at a Wilmette bank and later was advised by the bank that the check was worthless.

When she demanded from Leon the return of her diamond ring she was informed, she states, that Leon had sent it to his mother in Indiana, but instead, she learned he had pawned the diamond in Chicago.

The law was then invoked to obtain a settlement and justice, Miss Dusham avers. Officer H. C. Lewis made the arrest.

Lower Grades of Church School in Annual Dinner

The annual dinner for the lower school, of the Winnetka Congregational Church school, which includes the fourth, fifth, and sixth grades, will be held at Matz hall, Saturday evening, November 20, at 6 o'clock.

The dinner promises to be a lively affair, for each grade is scheduled to put on a stunt, and, judging from past years, each one will be original and entertaining.

FOUR CHURCHES JOIN IN THANK SERVICES

Rev. A. E. Rohrbach of First Scandinavian to Preach at Thanksgiving Observances

Union Thanksgiving services in Winnetka have become traditional, and each year is adding impetus to the worthy custom of the several churches joining together for a service of worship.

Four churches and four ministers will meet together this year in the Winnetka Congregational church, on Lincoln avenue, at 10:30 o'clock Thursday, November 25. Christ church, the North Shore Congregation, Israel, the First Scandinavian Evangelical church and the Winnetka Congregational church will join hands in thankfulness on the day set apart by Presidential proclamation as Thanksgiving Day.

Four Pastors in Service

The service, truly union, will be conducted by the four leaders from the various churches. Rev. Thomas Goodwin, of the Congregational church, will give the invocation. Rev. E. Ashley Gerhard will read the scriptures, corresponding to the morning lesson. Rabbi Harvey E. Wessel will offer the morning prayer. Rev. A. E. Rohrbach of the First Scandinavian Evangelical church will preach the sermon.

Mr. Rohrbach, a comparative newcomer to the village, has taken over his duties as pastor of the Scandinavian church on Elm street. The topic of his sermon will be "The Thankfulness of Jesus."

During the services the chorus choir of the Congregational church will provide the music.

Truly fitting and in accordance with the spirit of the day, Winnetka churches pastors and congregations have for many years gathered together in a union of services on Thanksgiving Day. Each year has added impetus to this custom, until to-day the services are an expected and traditional thing.

Mindful of Early Days

Over two hundred years ago the New England settler would climb into his boots, put on a skin coat, load his musket, and with his wife dressed in homespun and home-made boots, his children bundled in shawls and rabbit skin hats, trudge through the deep snow to the crude log church.

Every settler went to the same church; where whistling winds pierced the uneven logs, and snow drifted through the cracks, where stoves and glass windows were unheard of and prayers lasted two hours.

In memory of those sturdy pioneers who fought hostile Indian tribes, and weathered the New England winters, the United States of America, by proclamation from the President has set aside the last Thursday in November as a day of thankfulness and worship.

STAR MEETS NOVEMBER 22

Winnetka Chapter No. 942, O. E. S. will hold a stated meeting Monday evening, November 22. As this is the last meeting before the annual election of officers, it is urged that all members make a special effort to be present.