

# *Contrast Old, New at Wheeling State Bank*



*The Old Bank Building . . .*



*. . . And the New Wheeling State Bank*



**Congratulations  
to the  
Wheeling State Bank**

**YOU CAN'T BEAT OUR  
BAKERY PRODUCTS**

Our wholesome bread baked with  
quality products is best for your  
family's health.

We are baking our  
famous fruit cakes now.  
Order yours today

Open daily 6-6,  
Sundays 6-2

**OAK LEAF SWEDISH BAKE**

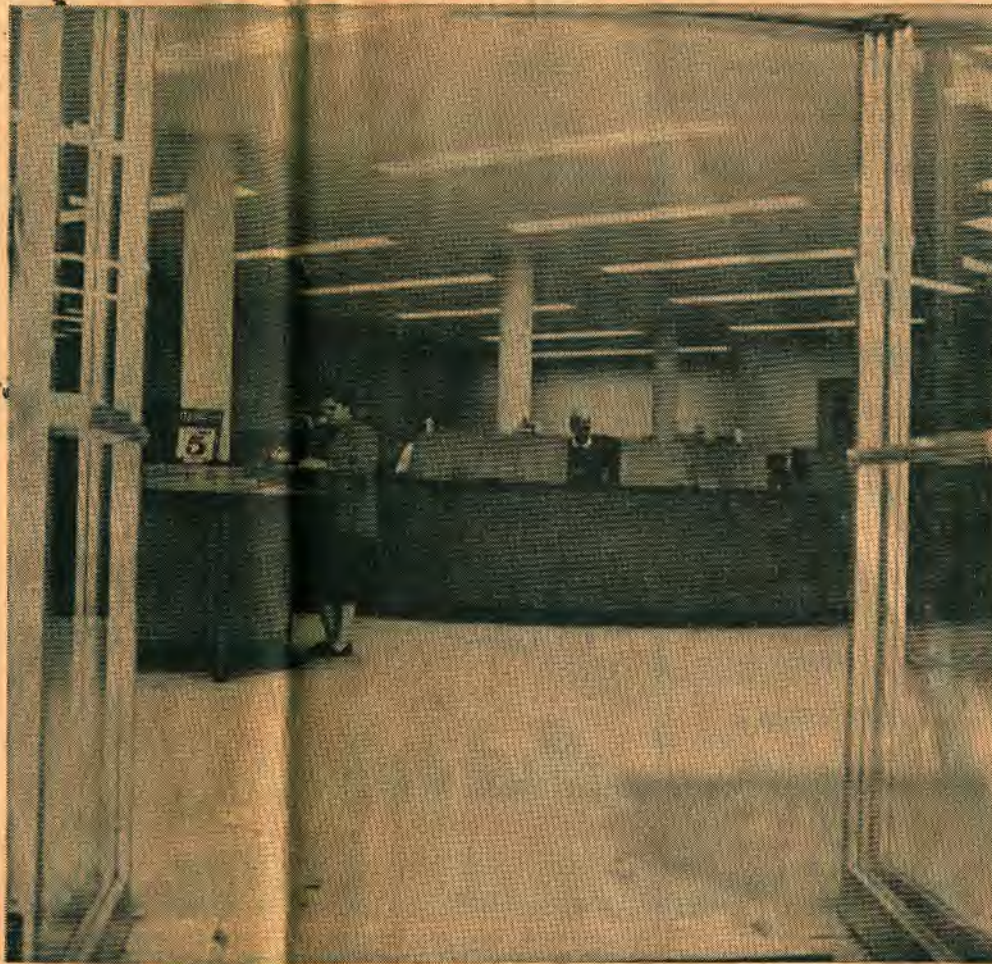


**TELLERS HANDLED FORTUNES** inside these cages for more than a generation. Now "fortune tellers" handle accounts

behind modern chest-high counters in the remodeled interior.

**THE OLD LOBBY**, now only a memory, felt a generation of footsteps as it served the community since 1927. Gone are the

heavy mahogany settings. In their place, light and air.



**TELLERS, NOW UNCAGED**, find work quarters bright, modern, and uncluttered.

Fast, efficient handling of accounts and processing transactions is now "routine."

**GLEAMING INTERIOR** of the Wheeling State bank meets customers' eyes as they walk into main lobby, a sharp contrast to

the conservative settings prior to the remodeling.

**OUR LEAF SWEDISH BAKERY**  
Wheeling Shopping Center, Dundee at Milwaukee  
Convenient for shopping when you do your banking

**CONGRATULATIONS  
TO THE WHEELING STATE BANK**

**HARDWARE NEEDS**  
Tools — Garden Equipment  
Housewares — Paint  
**ASK US — WE HAVE IT**

**Schuler's Hardware**  
47 N. Wolf Rd.  
Wheeling

*We salute the  
Wheeling State Bank  
on the opening of its new quarters*

**International Iron Works  
Inc.**  
Wheeling Rd.  
LEhigh 7-4500

Best of luck  
to our friends at  
Wheeling State Bank



- Tune-ups
- Brakes
- Tire & battery service
- Mufflers - pipes
- Lubrication - washing
- Pick-up & delivery

**PERKINS Standard Service**  
310 N. Milwaukee ave., Wheeling  
LEhigh 7-9753

**Congratulations to  
Wheeling's growing business—  
Wheeling State Bank**



**Brandon  
Nursery**  
559 N. Wolf Rd.  
Wheeling

Congratulations  
to the Wheeling State Bank

*Jeffrey  
Lanes*

125 N. Wolf Rd.,  
Wheeling

It's  
fun  
to  
bowl

**Behm's  
Restaurant**

WHEELING  
LUNCH — DINNER

Best wishes  
to Wheeling State Bank  
for continued success





\*\*\*\*\*  
 Congratulations to the  
 Wheeling State Bank  
 \*\*\*\*\*  
**Dorothy's  
 Beauty  
 Shop**  
 Dorothy Forke  
 Complete  
 Beauty Service  
 \*\*\*\*\*  
 67 S. Milwaukee, Wheeling  
 LEhigh 7-0369  
 \*\*\*\*\*

# Long, Long Way from Babylon In Distance and in Practice

So you think modern bankers are tough?  
 Back before Columbus, before Charlemagne united an infant Europe, before Alexander's armies marched to the Ganges, even before Homer sang a song for burning Troy, banking customers winced at the stern policies of bank officials.

A banker near the flow of Babylon's Tigris river, some 4,000 years ago, did a thriving loan business at a profitable interest rate of 33.3 kdotpniks on the zulg.

Those unable to pay Friendly Bob Nebuchadnezar's interest did not have their chariots repossessed, however. They were sold into slavery.

**BUT AS** time passed, bankers became more congenial, more enlightened. In ancient Greece, when temples were used as banks, interest on depositors' money was at a highly-advantageous rate of 6 per cent — you paid it, to have your cash attended night and day by the ever-watchful gods.

The first governmental regulatory measures imposed on banking are recorded in the history of the ancient Roman republic. Laws were laid down by the senatus populi to control banks' interest rates and employees' salaries.

**WHEN THE** Roman empire fell to the barbarians, institutional banking disappeared for almost 1,000 years, and banking practices were left to individual money lenders.

It was not until the founding of the Bank of St. George in Genoa, Italy, that the institution came alive again. This bank, established in 1148, was a loan bank, not a public bank in the modern sense.

The first public bank in Europe was the Bank of Venice, established in 1171. It was another 99 years, however, before the government of Venice adopted laws regulating banking.

**BANKING** throughout history has been created to fill specific needs. For example, the Bank of Pennsylvania was financed in 1780 to finance the American revolution, and the names of many existing banks testify to the needs they originally served. There are farmers banks, dairymen's banks, stock growers banks, and so forth.

Unlike the bank of ancient Babylon, the Wheeling State bank requires considerably less than 33.3 per cent interest on a loan, and you don't stand a chance of being sold into slavery.

Thursday, Nov. 12, 1959

## Endorsements Can Be Very Costly

Some of the most dangerous practices in the use of checks today come about through the careless use of endorsements.

One of the cardinal sins is the endorsement of a check before its owner is prepared to dispose of it.

Should the owner of the check accidentally lose his endorsed check and it be found by someone with a loose code of ethics, the check could be cashed without much trouble, using some name like Tom Brown.

It would be difficult to discover which "Tom Brown" had cashed the check, and it would probably be a hopeless task finding him.

There are some simple rule-of-thumb provisions that should be followed by check users in the endorsement of a check. These are:

1. By writing — "Pay to the order of the Wheeling State bank, for deposit only," and adding your signature. With this endorsement, the

author must deposit it and then draw his own check against the funds. This should be used when mailing it to the bank for deposit.

2. By writing his signature across the reverse side on the left hand part of the check, which is an approved form only when cashing a check at the teller's window.

3. By writing "Pay to the order of John Doe," followed by your signature, which would indicate that the bank pays either the person identified by the endorser, or to the person named by the identified second party. Also, "Pay to John Doe," which means that only the specified person can collect.

4. By matching your misspelled name on the front of the check exactly with the same misspelled letters, then writing under this your correctly spelled name.

5. By using an imprint just above where you sign, a special endorsement often used by corporations.

## Hieroglyphics On Future Checks

It's not Egyptian hieroglyphics, but a strange language that will appear on an almost half inch across the bottom of your check one of these days.

What is it? Magnetic ink that spells out a code to the banker. A very practical application of a sign language in 14 characters will make their appearance on all checks. The characters are printed with an ink that contains fine particles of iron oxide.

The characters are really 10 numerals from 0 up to 9 and four symbols. Of a particular size and magnetic strength, they will pass under a magnetic eye.

emits a tiny impulse, which is translated easily by the "eye." Of course, the checks are of standard size. All of



We offer our most sincere congratulations to the Wheeling State Bank



**ROTATING BEACON**, the new landmark of the bank catches the eye of motorists on the arterial intersection of Milwaukee ave. and Dundee rd. Installed last month, the sign is already a meeting place as "Meet you under the clock" becomes a popular phrase.

these factors are pre-determined by the American Bankers association.

Along the bottom of the check where these characters are to be found, the length of the check is designed for four areas, one of which is the transit field to indicate a Federal Reserve routing symbol and an American Bankers association transit number.

Another is the account number field, which has the number of the depositor's account, and it also tells what branch of a bank, if any, in which your account is banked.

A third is the transaction code field, which informs the reader exactly what an item may be. If a check, a number 9 will appear here. And the fourth is the place where 10 digits are filled in.

Although it is still of the future, all banks, including the Wheeling State bank,

probably will be using the "new language."



**Dirigo, Inc.**  
 Fine Table  
 Appointments

- Fine Chinas
- Fine crystals
- Dirilyte
- Giftware

170 N. Milwaukee  
 Wheeling  
 LEhigh 7-1978

Congratulations  
 to  
 Wheeling State Bank

Kern's

**Statistics**  
 Before we all get so shaken up about statistical warrings that such-and-such per centage of all people who die of this-and-that disease were those who followed this-or-that common personal habit — someone should point out that upwards of 80 per cent of those who go insane are coffee, tea or beer drinkers.

Congratulations  
 To Our Old Friends  
 Wheeling State Bank

When you bank, stop here for women's, children's & men's



**Welflin's  
 Variety**

24 S. Milwaukee  
 Wheeling

Congratulations to Wheeling State Bank . . . leading Wheeling forward.

**BEN FRANKLIN**  
 LOCALLY OWNED — NATIONALLY KNOWN

Gilbert Herzer, proprietor  
**DUNHURST PARK 'n SHOP**  
 Rt. 68 and 83, Wheeling

Be sure to see our large selection of Christmas toys, gifts and decorations

**CONGRATULATIONS**  
 to the  
**Wheeling State Bank**

**HILLTOP INN**  
 Under new management  
 322 N. Milwaukee Ave.  
 Wheeling



We extend our congratulations  
to the Wheeling State Bank and  
wish them every success in the future

- Merion Blue
- Zoysia
- Kentucky Blue
- Bents



Route 2 — Box 100 — Elgin

Gerald Dearie  
LEhigh 7-4894

Julian Strud  
TErrace 2-7513

Congratulations to the  
Wheeling State Bank

## Wheeling Iron Works

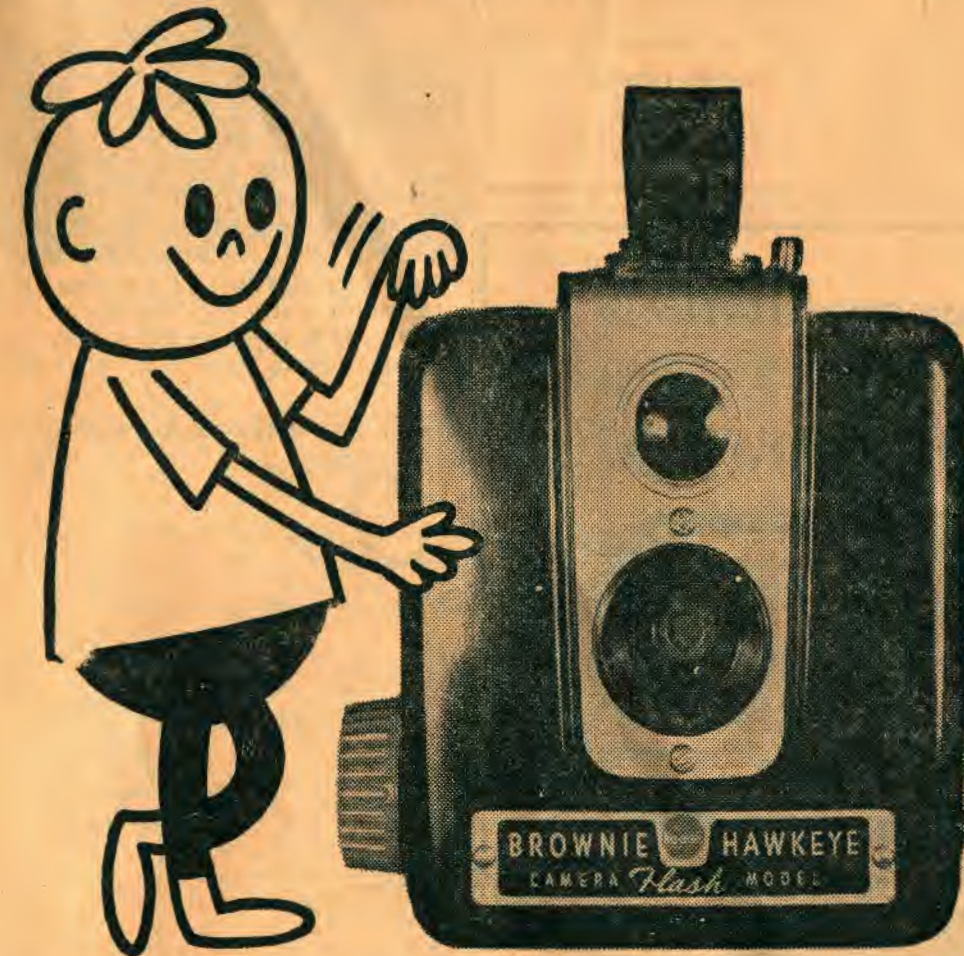
227 S. Milwaukee Ave.  
Wheeling

## 19th Hole

933 N. Milwaukee Ave., Wheeling



PICTURE YOURSELF MAKING ENOUGH MONEY  
TO BUY A NEW CAMERA!!



This is the way to make money without even working for it! All it takes is checking around the house to find the things that your family no longer needs or wants . . . and calling the Paddock Publications Want Ads at CLeArbrook 3-1520. A friendly ad taker will help you write an effective, low cost ad to advertise those "don't needs." Thousands of Paddock Publications readers will see your ad and soon they'll be calling to pay you cash for them. Then you'll have the money you need to buy a new camera, or anything else you want. See how easy it is. Use a Want Ad today!

## Paddock Publications Want Ads

CLeArbrook 3-1520

FLanders 8-2025

Du Page County Phones, Enterprise 2966

Congratulations and best wishes  
to the Wheeling State Bank

## Flamingo Motel

River Rd. & Milwaukee Ave.  
Rt. 45 and Rt. 21  
WHEELING  
LEhigh 7-2000

BEST WISHES

for your

CONTINUED SUCCESS

## Bargain City

639 S. Milwaukee Ave., Wheeling

Congratulations  
to the  
Wheeling State Bank



Art's  
Log Cabin Restaurant  
421 N. Milwaukee, Wheeling

COMPLIMENTS  
OF

## NORTH SHORE SIGN CO.

406 S. Lewis  
Waukegan, Ill.



**PLAY SANTA  
IN '60**



with  
a  
**Christmas  
Club  
Check**

Playing Santa is the most fun when you don't have to worry about the bills to follow. This will be exactly your situation next year, if you join our 1960 Christmas Club now. Come on in!

**WHEELING STATE BANK**

4 S. Milwaukee, Wheeling

LE 7-0020



**EFFICIENCY AND SPEED** in the new quarters cuts costs. Key personnel, operating with modern equipment, reduce time and overhead in the bank's bookkeeping department, and pass these savings on to

depositors. Wheeling State bank was first in area to announce 3 per cent dividends on savings accounts, beating the large metropolitan banks to the punch by one day.

**Hodge Scandal Is  
Called 'Big Help'**

Money is safer than ever, thanks to the Hodge scandal.

No longer are bank examiners tinged by political spoils but now they are civil servants. Due to a shift in handling of bank examinations from the state auditor's office, the auditor is free to perform his historic role as watchdog of state spending.

**FOR THOSE** with funds in the Wheeling State bank, this means that their deposits will be scrutinized without fear or favor. Newly appointed supervisor of banks, Roland W. Blaha, said bank examiners will be more rigid, examiners calling shots as they see them.

The Wheeling bank is one of 563 state banks audited twice a year. Whenever a bank is found to be in trouble, the Federal Deposit Insurance Corporation will step in

Q. I see more and more people cutting their bread and rolls at the table with their knives. Is this now considered proper?

A. No. Good behavior still requires that bread, rolls, and the like be broken into small pieces with the fingers, and each piece buttered as it is eaten.

Congratulations

to Wheeling  
State Bank

**Union Hotel**

BAR and RESTAURANT

Famous for Fine Food

24 S. Milwaukee  
Wheeling

LEhigh 7-4000

Congratulations to Wheeling State Bank  
We're convenient for shopping when you do your banking

Complete family shoe store  
featuring fine shoes and expert fitting

**KOTZ SHOE STORE**

Wheeling Shopping Center, Dundee at Milwaukee  
We give S&H Green Stamps



**Congratulation\$**

...and another 38 years of continued success

Do your banking and your shopping  
in one stop  
at Wheeling Shopping Center

Mark Arrove, R.Ph.

Wm. Masters, R.Ph.

Harry Delin, R.Ph.

and  
employees

**MARK SELF-SERVICE**  
*Walgreen*  
AGENCY DRUG STORE

WHEELING SHOPPING CENTER

Best wishes for  
a solid financial future

**Tonn Bros.  
Concrete**

25 W. Hintz Rd., Wheeling

A Salute to the  
Wheeling State Bank

Best wishes to Wheeling  
State Bank for continued  
growth.



**Stavros Farm Equipment**

1 1/2 miles south of Wheeling

1030 S. Milwaukee

Wheeling

LEhigh 7-0057



Farm Equipment

Industrial Equipment



CONGRATULATIONS  
TO WHEELING  
STATE BANK

**Young Modes**

DUNHURST PARK 'N SHOP  
Rt. 68 and 83, Wheeling

Featuring complete assortment of wearing apparel for infants, girls and boys.

Congratulations  
to Wheeling State Bank  
on its wonderful new quarters

William  
Edwards  
representing

**CARR  
REALTY CO.**

403 E. Dundee Rd.  
Wheeling

Congratulations to the Wheeling  
State Bank. May your success soar  
ever upward.

**Palwaukee Airport**

Wheeling




LOAN TRANSACTIONS, too, are handled expertly, fast, and in friendly manner in the atmosphere of the clean, light surroundings. The Wheeling State bank, currently revamping the loan department, will announce new policies at a later date.

### Tell Bank Interest Methods

Banks set interest rates on loans based not only on the credit rating of the company or individual, but also on the type and size of the transaction.

It is almost as expensive to handle a small loan as a big one. For the bank to cover its costs and make a profit, it will tend to charge lower rates on big loans than small ones because there is proportionately less work required to keep a given amount of funds at work.

**ALSO, SOME LOANS** tend to require more supervision, such as on a mortgage, with payments coming in every month. Others require collateral supervision.

If you can supply collateral, the bank has an insurance against the loss of the loan and often will grant a lower rate. Your credit rating is an important factor.

Biggest and wealthiest corporations borrow from banks

at the prime rate, now 5 per cent. All other loan rates are scaled upward from that base. (SS)

Q. Could it be all right for the sister of a bride-elect to give a party for her, or would this imply that gifts are expected?

A. This is all right if it is emphasized that the party is not to be a shower. Or, give the party in the evening, and invite men, too.

Q. Is it polite to refuse a cigarette someone has offered you, if you prefer your own brand?

A. Yes; but refuse graciously, saying, "Thank you, but I have some."

Q. Is it correct to eat strawberry shortcake with the fork or with the spoon?

A. The fork should be used.

Thursday, Nov. 12, 1959

### Safety First With Boxes

If you have valuables or documents that you don't want to carry about your person and you want to go places without the fear of being burglarized, then the safe deposit vault of a bank is the obvious answer.

Naturally, you don't want to stay home forever zealously guarding your valuables with a shotgun across your knees.

Last July, burglars invaded a suburban home and made off with \$144,500 in securities and jewelry valued at \$2,100. The securities came out of a floor safe in the wine cellar.

It would have been wiser for this victim to have rented a safe deposit box for as low as \$5 a year.

In these deposit boxes, most people keep such things as stocks, bonds, deeds, mortgages, life insurance policies, contracts, income tax records.

But is is also a storage place for such things as old love letters, and documents of a purely personal nature, your silverware, photographs and even business papers that would be tempting to would-be burglars.

Under guard and strictly enforced protection 24 hours a day, the safe deposit vault is a natural "shotgun across the knees" security for the average suburban homeowner.

We wish the Wheeling State Bank  
the wonderful success it deserves

**Bodell Cleaners**  
Wheeling's local cleaning plant

2 Locations To Serve You Better

Dunhurst Park 'n Shop  
Dundee & Rt. 83

577 N. Milwaukee  
Wheeling

We wish you success

**Da-Lite Bleach**

168 S. Milwaukee  
Wheeling

Phone LEhigh 7-2812

HOME DELIVERY  
Soaps — Bleaches — Detergents

Best wishes for even greater success in the future of the Wheeling State Bank

**FOOR  
Hardware**

FOR YOUR HARDWARE NEEDS

HOUSEWARES — PET SUPPLIES — GIFTS  
ELLIOTT PAINTS

DUNHURST PARK 'N SHOP  
Dundee Rd. & Rt. 83, Wheeling  
Open 8-6 daily, Thurs. & Fri. 8-9, Sun. 8-1



Hats off...

to the  
Wheeling State Bank,  
a wonderful organization

**Doetsch Bros.  
Excavating**

35 E. Palatine Rd., Wheeling



A toast for the

# Best of Everything



to the  
Wheeling State Bank

## WENZLAFF'S RESTAURANT

Famous for fine foods served  
in Gemutlich surroundings

144 N. Milwaukee

Wheeling



DRIVE-IN WINDOW of Wheeling State bank is recent innovation that speeds deposits and withdrawals — its popularity is sweeping the country. The Wheeling bank was the first in the area to install this new procedure.

# Congratulations

to  
Wheeling State Bank



**LIQUID FUELS  
CO., INC.**

636 N. Milwaukee  
Wheeling

*Our  
Very  
Best  
Wishes*

TO THE  
**WHEELING STATE BANK**

We at Brands are very happy to have been selected to manufacture and install the very well planned and beautifully designed genuine teak wood counter and cabinets for your bank.

**ROBERT BRAND & SONS CO.**  
OSHKOSH, WISCONSIN

*"Famous for Bank, Store and Custom  
cabinet work for 93 years"*



CONGRATULATIONS

to the Wheeling State Bank

# Sally's

**FLYING SCHOOL**

1134 S. Milwaukee ave., Wheeling

Congratulations

to  
Wheeling  
State Bank

# Bender Auto Service

Milwaukee and Palatine Rds.  
Wheeling

Congratulations

to the  
Wheeling State Bank

# STOCKADE Trading Post

516 N. Milwaukee Ave., Wheeling



Congratulations to the  
Wheeling State Bank  
from Wheeling's newest  
service station.

TUNE-UPS — WASHING — LUBRICATION  
ACCESSORIES — COMPLETE BRAKE-IGNITION &  
REPAIR JOBS

We give S&H Green Stamps

# NECKER'S Standard Service Station

Deerfield Rd. & Milwaukee Ave.  
Wheeling LEhigh 7-9801

Congratulations  
to  
Wheeling State Bank

May perfect scores  
always be on your  
score pad of progress

OPEN BOWLING

# Wheeling Bowling Lanes

102 S. Milwaukee Ave. Wheeling



Congratulations  
to the Wheeling State Bank

# Brehm's Garage

Joe & Tony Brehm  
Auto Repairing — Towing

Buffalo Grove Rd. & Rt. 83  
Prairie View LEhigh 7-1936

Best of luck to old friends—  
Wheeling State Bank

# LA RAY'S CAFE

Ray and LAURA LESCH, Props.  
Home Cooked Food

Open Monday thru Friday 6 a.m. - 1:30 p.m.  
Open Sat. 6 a.m. - 11:30 a.m., closed Sun.



11 S. Milwaukee Ave. Wheeling  
Across from Wheeling State Bank



approach to the needs of our growing community. They deserve a salute from all of us who are now assured of a banking service equal to any, anywhere.

**L. B. Andersen & Co., Inc.**  
20 W. Dundee Rd. Wheeling

ty. \* \* \*  
ANOTHER feature of the clean-up move is a required examination of all state bank trust departments. Currently Blaha is conducting a thorough examination of all Illinois banks which he hopes to complete by December 15. After his examination, banking experts will discuss current policies and problems with 70 state bank examiners.

Thursday, Nov. 12, 1959

Congratulations

to the

Wheeling State Bank

## Blum's Restaurant



FOOD AT ITS BEST

Specializing in

Chickens and

Steaks

N. Milwaukee Ave., Wheeling

Farm Equipment

**WILLYS**

Industrial Equipment

Our warmest congratulations to Wheeling State Bank

**FUEL OIL**



**MAYER'S OIL COMPANY**

ALL GRADES OF FURNACE AND RANGE OIL

- Automatic keep fill
- Prompt delivery
- Budget plan
- Metered receipts

**24-HOUR SERVICE**

LEhigh 7-0105

LEhigh 7-1512

400 N. Milwaukee, Wheeling

Henry Mayer, owner



**THE WHEELING HERALD**

Paddock Publications, Inc., has been serving Wheeling since 1872 with complete, thorough, and interesting coverage of local news.

Wheeling's

Most

Complete,

Most

Interesting

Coverage

of

Local News

A vigorous, professionally-trained editorial staff provides more than 10,500 Wheeling area readers with the most accurate, comprehensive, and objective accounts of news and events in Wheeling. Each week the Wheeling Herald provides local news, lively local columns, pictures, features, women's pages, sports and editorials. The Herald is Wheeling's award-winning publication cited in 1957 by the National Editorial Association and Illinois State Press Association for general excellence, community service, and makeup and typography.

Clearbrook 3-1520

News Editor: Ted Smart—

Advertising Manager: Anita Wilkins—

Clearbrook 3-1520

**COLUMNISTS**

Wheeling Activities: Betty Grossman—

LEhigh 7-2672

Dunhurst Heights: Mary O'Dwyer—

LEhigh 7-0077

Buffalo Grove and Horatio Gardens:

Mrs. O. J. Weidner—LEhigh 7-1413

Buffalo Grove Homes: Jane Ann Weathers—

LEhigh 7-4326

Meadowbrook: Andrae Duke—LEhigh 7-0909

the **BEST**  
of **EVERYTHING**  
to the Wheeling State Bank

*Bungalow Drive-In*

502 N. Milwaukee Ave.

Wheeling

**Congratulations**

to the

**Wheeling State Bank**

on the occasion of their  
expanding service

**Material Service Corp.**

1015 N. Milwaukee Ave.

Wheeling

Congratulations to the Wheeling State Bank  
—may its progress mean more progress for  
Wheeling

**Geest & Wheeling**

**COAL and LUMBER CO.**

W. Dundee Rd.

Wheeling

LE 7-0076

Just west of the Soo tracks

Everything for the

- Contractor
- Homeowner
- Do-it-yourselfer

Complete lumber supplies and millwork