

THE OPENING OF THE BINGA STATE BANK

Mr. and Mrs. Jesse Binga

Mr. Jesse Binga, President of the Binga State Bank, was born in Detroit, Michigan, coming from one of its oldest and most highly respected families, receiving his common and high school education in the city of his birth; in time he received his early real estate training in the real estate business by assisting his mother and father Mr. William and Mrs. Adolphia Binga; in 1901 Mr. Binga decided to permanently locate in Chicago, and cast his lot with its hustling and enterprising citizens, and the first year after becoming a resident of the Windy City, he became a curbside broker in garden vegetables, in fact he was a huckster and with his horse and wagon he sold garden truck up and down the streets on the south side, to many of the people who are now occupying many of his houses and stores either owned by him or under his control.

In the winter of 1902 he decided to launch out in the real estate business, and he opened a small office at 3333 S. State street. His capital at that time consisted of a half month's rent three old rickety chairs, a small flat top table, an old worn out stove resting on two legs, and a brick, but being a hustler and full of courage and pluck Mr. Binga began to do business and make money right from the start.

On May 1, 1905, he leased the Bates Building, 3635 and 3637 S. State St., where he moved his real estate office and he caused the white tenants to vacate and colored tenants followed after them and from that day to the present time the complexion of the whole neighborhood has changed up and Mr. Binga opened the way for

colored people to reside on every street and avenue from State street east to Lake Michigan.

In 1908, Mr. Binga removed his real estate office into the present three-story brick building which was erected according to his instructions which is now occupied by the Binga State Bank, State and 36th Place. Shortly after that time Mr. Binga opened his private bank and safety deposit vaults and he ably conducted his bank from that year until Jan. 3, 1921, at which time it was transformed into the Binga State Bank. President Binga has long since proven himself to be by far the most successful and conservative Afro-American banker in the United States.

President Binga and his good wife Mrs. Binga who is one of our warmest lady friends in this city, at the present time pay taxes on more than seven hundred thousand dollars worth of Chicago real estate, their frontage on State street amounts to almost one thousand feet and there are very few persons in this city who owns such a long frontage on that rapidly improving thoroughfare, and Mr. and Mrs. Binga who are a great credit to the Afro-American race, own large blocks of stock in some of the largest and most substantial business concerns in this city.

The officers and directors of the Binga State Bank are as follows: Mr. Jesse Binga, President; Col. John R. Marshall, Vice-president; Mr. C. N. Langston, Cashier. Directors: Jesse Binga, John R. Marshall, Oscar Depriest, W. A. Robinson, R. S. Abott, U. G. Dailey, C. N. Langston, H. R. Smith and Rev. C. H. Clark.



THE ABOVE FLASHLIGHT PICTURE OF THE OPENING OF THE BINGA STATE BANK MONDAY, JANUARY 3, 1921, WAS TAKEN EXCLUSIVELY FOR THE BROAD AX. READING FROM LEFT TO RIGHT: MR. JULIUS F. TAYLOR; SECOND, MR. M. T. JOHNSON; THIRD, MISS MARVELYN CANTEY; FOURTH, MISS INEZ CANTEY; FIFTH, THE SILVER LOVING CUP PRESENTED TO MR. BINGA BY HIS FORMER EMPLOYEES; SIXTH, MR. JESSE BINGA, PRESIDENT OF THE BINGA STATE BANK OF CHICAGO; SEVENTH, MISS VIOLET GALLOWAY; EIGHTH, MISS LUCILE ADAMS; NINTH, MR. HARRY GAINES; TENTH, MRS. LUCILE FARMER; ELEVENTH, MR. WM. JONES; TWELFTH, MR. JOHN BELL.



THE FRONT OR INTERIOR VIEW OF THE BINGA STATE BANK OF CHICAGO.

SHAWL, PARIS FAD FROM THE ORIENT

Spanish Shoulder Decoration Attracts Attention to Gown.

Noted Dressmaker Stresses the Japanese Note in Exquisite Outfit for Formal Wear.

The Spanish shawl has brought out an entirely new type of evening dress which is nothing more than a simple crepe de chine, low neck, sleeveless robe which matches the shawl in color. There is nothing more lovely being worn in all Paris at the present time, says a writer in the New York Tribune, than this type of dress, a fad, as it were, among chic women who wish to attract attention by their striking clothes. When wearing such a costume one looks like a brilliant-headed tropical flower or a bird of rare plumage.

Recently at a fashionable restaurant in Paris a charming outfit of this kind was seen. A beautiful red-haired girl wore a vivid emerald green crepe de chine dress and Spanish shawl. The shawl was embroidered in enormous peonies in dahlia shades, covering a range from the beautiful dahlia pinks down to a deep clematis blue. This, in contrast with the vivid green of the foundation, made indeed a brilliant spot of color. The woman wore a chain of silver beads, braided through her auburn tresses.

Another restaurant gown in burnt orange crepe de chine had an extremely low neck, sleeveless bodice and draped skirt. It was entirely without trimming and had a matching Spanish shawl, this embroidered in the most vivid colors with deep fringes having knotted ends.

It is to Paul Poiret, the eccentric though admittedly talented Paris man dressmaker, that fashion owes some of her more remarkable turns. Just now M. Poiret distinguishes himself by emphasizing the Japanese note.

At a recent ball given in connection with the dressmaking trade of Paris a Poiret mannequin wore an exquisite dress decidedly Japanese in effect, with her coiffure a la Japonaise and her face made up to resemble a Japanese masque. The dress was developed from black satin, silver fringe and a gorgeous silver brocade, on which there were Japanese flowers in rather blue and rose.

DRESS AND CHIC OVERBLOUSE



The feature of this charming outfit, worn by a popular film favorite, is the pointed overblouse. Note the buttons under the arm.

SMART RIBBON BOWS ON HATS

Colored Strands Supply Simple and Attractive Trimming; Black Shapes Preferred.

Wide ribbon made into loops and ends or tied in very smart bows of good size, is making the trimming for many of the hats shown for immediate wear. Black shapes particularly show the preference for the bow trim and models of hair, malines braid and, of course, milan, are used for this purpose.

In using these wide ribbons it is noticed that the hanging end is still employed, in some cases the ribbon reaching almost to the waistline at the side. Many of the large shapes in poke effect that have the new cut-off back trim, employ the ribbon to fill in this space with a long soft bow reaching far out on each side. In other cases, when a shape is raised slightly at the back, the ribbon loop or bow may be placed on the underside of the brim well to the back.

Gray Umbrellas. In contrast with the bright-hued umbrellas of the moment is a new demure umbrella in fashionable gray tones. The cover is of dove gray silk and the handle is of gray bakelite hand-etched in black and white. Frame, tips and ferrule are of silver. Nothing could be daintier or more elegant than this silver-trimmed gray silk umbrella, and because of its very quietness of tone it is a conspicuous asset of the costume on a rainy day.

Dresses and Wraps Embroidered in Winsome Designs.

Arab's Costume Affords Color Inspiration; Originality and Charm Appeal to Fashion Devotees.

Fashions are steadily becoming more artistic than they have been for many long years. Color, writes a fashion correspondent in the New York Tribune, is at last beginning to receive the attention which it deserves. Designers in their enthusiasm are searching in unusual and hitherto unthought-of places for inspiration.

A wave of Russian peasant art has just swept the country. Before that there was the Egyptian invasion, as well as the Chinese, the Japanese and the Spanish influence.

Now something new has appeared in Paris in the form of dresses and wraps embroidered by Algerian native workers in designs taken from the Orient. These dresses have been put on the market by several designers.

Each dress is seemingly an extraordinary as its inspiration, but it is just its originality and Oriental charm that will appeal to the fashion devotee always in search of something different.

If one is seeking color inspiration a wonderful place to find it is in the Arab's costume. The brilliant colors that these dark-skinned people love and wear so well are mellowed by the scorching African sun until they have become fabrics of rare beauty. Even the tents of these desert people are striped in bold colors which have been mellowed by time and the elements to unusual and beautiful tones.

There are few women, no matter how great their love of color, who



Dress Called Prophet's Banner. It is Made of Green Silk Embroidered in Gold.

would care to depart so far from conventional dress as to adopt in their entirety all the colors portrayed in the Arab's garb, but, used with discretion, charming effects may be achieved.

For instance, an old ivory tint that combines beautifully with blue—a shade of blue frequently seen in a faded cotton fabric that, in its original color, was a strong French blue. Then there are the beautiful tawny gold shades which so often appear in the Arab's turban. These are most attractive used in combination with red and purple.

BERTHA HAS SQUARE CORNERS

Decoration Hangs in Ripples Over the Shoulders; Round Collar is Popular Article.

A bertha which is being featured has square corners, which hang in ripples over the shoulders. This is a pleasant change from the round variety so prevalent recently. An attractive model combines both types. It is round across the back and to the shoulder line where it runs into a square bib effect and hangs down over the front of the frock.

The round collar attached to a straight front vest is the most popular article. Another good number is the round collar and cuff set in eyelet work. It is said that the long square collar is vying in popularity with the rounded type.

Trimming on Hats. Stuffed balls in all colors of velvet are seen on hats. Fuchsia color is the newest, but many soft felt outing hats are trimmed with groups of all colored balls.

Autumn Sports Skirts. Autumn fabrics for sports skirts include attractive tweed and homespun in smart striped and cross-barred designs in contrasting colors.

LESS BLINDNESS IN COUNTRY

Figures Reveal a Gratifying Decrease of Terrible Affliction Throughout the United States.

Imagine, if you can, a city of 120,000 inhabitants, where every single soul is totally blind; where doctor, lawyer, merchant, chief, along with the rich man, poor man, beggarman and thief, are all in the same boat—sightless!

America has the makings of just such a city. There are more than 120,000 totally blind people in the United States, and many times that number partly blind. The terrible part of it is that more than 57 per cent of blindness is classed as preventable, a large portion being the result of eyestrain.

It is encouraging to note, however, that blindness in America has decreased more than 20 per cent since glasses have become more common. Every other country has a far greater percentage of blindness, and they show a yearly increase. Three of every ten Americans wear glasses. Statistics prove that seven of each ten have enough eyestrain to warrant the wearing of correcting lenses. When we realize the relation of good vision to health and happiness, it is hard to understand why so many people neglect their eyes until they are permanently injured. In the first draft of American soldiers in 1917 had sight caused nearly three times as many rejections as any other physical defect. At the time of the draft 2,510,706 men were examined and 21.66 per cent were rejected because of grossly defective vision.—Illustrated World.

Going One Better.

One of the brightest "stars" in "The Island King" at the Adelphi theater is Nancie Lovat. She sings and acts charmingly.

I paid Miss Lovat a visit the other evening, and she asked me if I had "heard this one." I hadn't.

Two kiddies were engaged in a bragging match.

"My mummy's gone to the shops to buy some bills," said Joan, proudly.

"My mummy doesn't have to," sneered Doris. "The men come to the house for ours."

Here is another of Miss Lovat's stories.

"George!" murmured the girl, as she nestled close to him, "cigars are nothing but a habit."

"Yes, and you've now broken one of my habits," said the young man, as he sadly withdrew the remains of a Havana from his pocket.—London Tit-Bits.

"Pardners."

In these days of bonding companies and enormous corporations the old phrase, "His word was as good as his bond," has a homely sound, and little tales of long partnership with never a hard and fast legal instrument naming what is his and what is other's, seem like old tales out of the past.

But the other day when Sam Harris and George M. Cohan dissolved their seventeen-year-old partnership, they ended a period of agreement in their joint producing business in which no contract ever existed, and yet their business was one where more cautious hitches occur than in most. Smooth are the seas when two men, each of whose word goes, do business together.—Christian Science Monitor.

BRUSHES FOR HOUSEHOLD

They May Be Divided Into Three Classes, Which Are Bristle, Hair, and Fiber.

There are two classes of brushes, those with backs and those without. These come in bristle, in hair and in fiber. It is fiber and bristles that are of special interest in discussing household needs.

The backless brush has the advantage of being usable in any position and thereby being at least twice as long-lived as the brush whose only working surface is one side. These brushes are marvelously made and the bristles, hair, fiber or fabric (mops) are so fastened in as to make a failing bristle almost an impossibility. These brushes come in every department of house life: toilet, bath, pantry, laundry, clothes, kitchen, halls and walls. The Russian pony gives the best horse-hair, and the wild boar gives the most and best bristles. The test for the bristle is that it will not break if bent back and will spring into place again. The hair and bristle when burned give a characteristic hair odor.

The fiber brush, though a cheaper brush, is adapted to things for which the bristle brush is not adapted. The fiber makes a good scrubbing brush, but the bristle would not be stiff enough. Many fibers are made to look like bristle, but the bristle test will save you from a rash purchase. The bristle brush is expensive and so is the brush of camel or badger hair from which painting and shaving brushes are made.

Radium From Bohemia.

Government-owned mines at Jachymov, Bohemia, are turning out uranium ore, rich in radium, and the known supply is said to be sufficient for 20 years at the present rate of production; in addition, there are three large mines not yet prospected as to depth. These facts are given out by the Scientific American. Two grams of radium a year are now being produced and net profits to the Czechoslovak republic for the past year were about 8,500,000 crowns. The radium is selling today at 10,000,000 crowns per gram, a crown being now worth about 1.94 cents. While production in the United States is greater in quantity, the Jachymov ores are reputed to be richer in quality.

Caribou Swarm in Yukon.

Tens of thousands of wild caribou are reported to be swarming over the hills through the suburbs of Dawson, T. T., for a radius of 50 miles. The great herd, which annually treks northward, is now moving southward. Large herds swimming the Yukon have interfered with the progress of steamers. The herd is so vast that the hunting by men, women and children, who have provided nearly every home with deer meat for the winter, has made no noticeable effect on it.

America's Pig's Lines.

At one time or another almost every barrel of oil produced in the United States travels through a pipe line. The flow of oil in the fifty thousand miles of pipe line never stops. Different grades of oil are separated from one another by "headers," which are merely partitions of water three feet long.