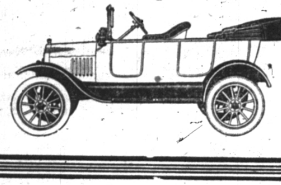
Ford

THE UNIVERSAL CAR

While there's no telling what conditions may face the country before the war is over, one thing is certain and that is that Ford cars will grow more and more into being actual necessities, both in city and country. Prospective buyers will do well to place orders NOW, when a reasonably quick delivery is possible. Don't put it off until spring, for the demand is continuous from all parts of the country; Ford cars are wanted in the North, South, East and West, every day of the year. Let us have your order today, and we'll hustle our best that you may not be kept waiting.

BOUGHNER BROTHERS,
Birmingham.



NOTICE TO MOTORING PUBLIC

We, the undersigned Garage owners of Birmingham, believe we can give the motoring public better service and value for their money by conducting our Garages on a strictly cash basis on and after February 1, 1918.

BOUGHNER BROS.,
C. L. B.
AUTO-CRAFT GARAGE,
G. F. Schlaack.
WOLVERINE GARAGE,
William McCallum.
BIRMINGHAM SALES CO.,
John Boughner,

These Are Hiking Days

The clear crisp days—the walking days—the happiest of the year can be made days of comfort with care in the selection of your Footwear.

We've a special Shoe for walking, built by "John Kelly," that our expert fitters declare is a winner.

It has commanding style, and the price is right. In the window.

This store will close Saturday evenings at 10 o'clock.

HENRY W. PAULI
THE "WALK-OVER" STORE
PONTIAC

EXPERT SHOE REPAIRING done by our Messrs. Shearer and Mackie. Right Prices.

Shoe Shining Done Here for Men and Ladies

WANT A GOOD POSITION?
PREPARE FOR ONE IN PROSPEROUS DETROIT BY ATTENDING AN ACCREDITED SCHOOL—THE
DETROIT Business University
SEND FOR FREE BULLETIN 51-53-55-57-59 WEST GRAND RIVER AVE.

ORDER APPOINTING TIME FOR HEARING CLAIMS.

State of Michigan, the Probate Court for the County of Oakland. At a session of said Court held at the Probate office in the City of Pontiac, in said county, on the 29th day of December, A. D. 1917. Present, Hon. Ross Stockwell, Judge of Probate. In the matter of the estate of

DANIEL BOYLAN, Deceased.

James Boylan, administrator of said estate, having filed in said Court a petition praying that the time for the presentation of claims against said estate be limited and that a time and place be appointed to receive, examine and adjust all claims and demands against said deceased by and before said Courts It is ordered that four months from this date be allower for creditors to present claims against said estate. It is further ordered that the 29th day of April, 1918, at 9:30 o'clock in the forenoon, at said Probate office, be and is hereby appointed for the examination and adjustment of all claims and demands against said deceased.

ROSS STOCKWELL,
A true copy. Judge of Probate
GEORGE A. BROWN, Register of Probate.
4-18jan.

FOLEY'S HONEY AND TAR
For children, safe, no 'dope' or narcotics

GEO. A. SMITH

Auctioneer

DETROIT, MICHIGAN

All kinds of farm stock and implements sold. Terms reasonable. Satisfaction guaranteed. 12-years experience.

Farm Sales a Specialty

Dates Made at this Office

Southfieldburg

Oscar Miller has a new Ford.

Mrs. Pauline Miller is on the sick.

Wm. Shepard has a Ford run-about.

The Beddow School is closed for a few days on account of the teachers illness.

The Willing Workers will meet Wednesday Jan. 30, with Mrs. D. J. McKinley.

Mrs. E. A. Smith has been very sick with pneumonia, but is better at this writing.

About 40 friends of Mattie Nixon pleasantly surprised her at her home last Tuesday evening.

The Red Cross Society will hold an all day meeting at the home of Mrs. Dan Hughes, this week Friday.

Mrs. Bethune Bigelow has returned to her home after spending some time with her sister Mrs. E. A. Smith.

The Community was grieved to hear of the sudden death of Ward Parks last Tuesday. Burial took place Friday in Roseland Park Cemetery.

Alertness for Mental Scuffle.

Wit sharpens wit. Every man that has been compelled to converse with his fellows knows the joys of being able to parley and parry mental sallies. Quick action needs room. You can't have it when your attic's full, says a writer. Remove everything that does not add to your working stock and there will be mental room and alertness for any scuffle. The fact that you are challenged puts you on your metal. Seeing you ready for mental combat stirs others to the same end. And that's good for the world. There's too much taking things as they come for the best progress. We need a little more getting things lined up for the best effectiveness. When the attic's clear you can take opportunity by the forelock and turn him where you will. When you are clogged with too much lumber you have to leave that to others. It doesn't pay.

"Turkey Ranching" Is Tried.

In the foothill region of California, in some sections of Arizona and other Western states, "turkey ranching" has become a recognized industry, though as yet in infant one. Some of these turkey ranches produce more than 1,000 birds a year. The ideal situation for turkey ranching is one where the natural food of the turkey, such as grasshoppers and other insects, green vegetation and seeds, is abundant. A range where acorns are abundant is especially suitable. The turkeys are driven out on the range each day, like sheep, and back home at night. They are sometimes herded by men on horseback, like cattle. Specially trained dogs also are used.

Be Sure of Your Ground.

Do not talk but of what you know; do not think but of what you have materials to think justly upon; and do not look for things only that you like, when there are others to be seen—this is the lesson to be taught to our youth, and inbred in them; and that mainly by our own example and continence. Never teach a child anything of which you are not yourself sure; and, above all, if you feel anxious to force anything into its mind in tender years, let the virtue of youth and early association may fasten it there, be sure it is no lie which you thus sanctify.—John Ruskin.

Be Contented.

Let none repine at their station and waste their time longing for other things than such as they have, greater things, more congenial, or things of apparently superior promise. The scale of our stewardship may be small, the items of it meager, the situation obscure, the duty to which we are called insipid and irksome in the extreme, yet in the faithful discharge of our obvious calling lie all the possibilities of discipline, all that is necessary to fit us for great destiny. Our consuming solicitude should be that we grasp the circumstances of the hour, learn their lessons, extract whatever they have to give of knowledge and strength.—Exchange.

Sure Cure for Seasickness.

In "An Irishwoman in China" Mrs. De Burgh Daly tells of an amusing incident that she witnessed on the Japanese ship Sendai Maru. A young lady, after long seclusion in her cabin, came on deck and walked about a little. Presently the breeze freshened, the ship began to roll, and she turned pale. To my astonishment, says Mrs. Daly, I saw a Japanese sailor go up to her and slap her violently between the shoulders with his open hand. "Oh," I cried to the captain, who was standing beside me, "what a shame! Why did he do that?" "I'm so sorry," said the captain in a small, meek voice. "I told him to do it. We think it such a good cure for seasickness!" And, says Mrs. Daly, it did cure her, for she was so indignant that she forgot her uneasy feelings, scolded the man roundly and felt much better.

Kircher's Suggested Landscape.

In Cardinal Montalto's garden at Rome there used to be a marble slab, on which was cut a suggested landscape by Kircher, of magic-lantern fame. Kircher's landscape resolved itself at a distance into a human head with very curly locks, and a village on the bridge of the nose. The eye was very prominent, but how it was to be obtained except by color was not very clear. However, it was plain enough in the plan, with a man shooting into it as if it were a target. The giant's nether lip and chin came well out against the sky line, and altogether the design was not a bad one.

Area of Surface of the Earth.

The superficial area of surface of the earth is estimated to be 196,797,000 square miles, of which 53,500,000 square miles are land and 141,000,000 square miles water. Of the entire land portion the best estimates place the fertile regions at 20,000,000 square miles; unproductive plains, 14,000,000 square miles; deserts, 4,861,000 square miles; polar regions of ice-bound land and water, 6,970,000 square miles.

The First Savings Bank

Deposits About $500 First Year Overcame Poverty in Little Scottish Village

By S. W. STRAUS
(Prominent New York and Chicago Banker)

One hundred and ten years ago there were no savings banks. The savings bank is an institution which was founded in the year 1810 by Rev. Henry Duncan in the little Scottish village of Ruthwell. Before that time, poverty seemed to be the normal condition of half the population of the British Isles. Pauperism was so common as to cause no comment. Hundreds of thousands in Scotland alone lived on charity and it was generally accepted as a hopeless fact that "the poor we have always with us."

Doctor Duncan was of sturdy Scotch covenantor blood. He was a man of unusual strength of character, originality and resource and extraordinary talent for making friends. The distress of his parishioners preyed heavily on Doctor Duncan's mind and he felt if there was some way of teaching them to be thrifty he would have an effective remedy for the poverty he saw all around him.

The chief trouble was that the smallest sum the public banks would accept was £10 and comparatively few of the Scottish villagers had so large a sum, about $48.75 in American coin. So, Doctor Duncan conceived the idea of a poor man's bank, as he called it, which would receive deposits of any amount, however small. After studying the subject long and carefully, he published a pamphlet to call attention to his project, so, as he said, as to render this measure suitable not for one locality only but "for Scotland and the world."

The only banks the poor had in those days were a stocking, a chink in the wall, or a loose board in the floor. They were often robbed and the temptation to use a portion of this precious nest egg was often too strong. Doctor Duncan argued shrewdly that if their funds were transferred to a bank, they not only would be safe from theft but the owners would hesitate to break into them except in cases of urgent need. In his pamphlet he says:

"If any method then could be devised for giving to the artisan a place of security, free of expense, for that part of his gains which the immediate wants of his family do not require, with the power to reclaim all, or part of it, at pleasure, it would be a most desirable thing, even if no interest should be received."

Of course there were pessimists and suspicion and prejudice to overcome, but at last in 1810 the bank was opened in a little shingled cottage. There were no vaults, but a large iron strong box, too heavy to move by hand, answered the purpose. In view of the suspicion which he says was entertained by many, Doctor Duncan provided three locks for the strong box. He held one key and two elders of his church each held the others. Of course the box could not be opened without all three keys, in the presence of all three trustees.

In the first year the deposits amounted to £151. In the second year £176 was deposited. This grew to £241 in the third, and £922, or more than $4,000, in the fourth. For a poverty-stricken village these deposits, aggregating more than $7,000, were regarded as remarkable, since it must be remembered that all deposits were in small sums.

The effect of the opening of the savings bank on the village was all that Doctor Duncan hoped for. Within a year there was a remarkable decrease in the number of those who sought charity. Thrift and happiness replaced poverty and discontent. Within a few years there was scarcely a pauper in the village, as Doctor Duncan records.

In the meanwhile the fame of this remarkable little institution began to spread and Doctor Duncan soon found that his labors as a minister were swallowed up by those of a banker. His correspondence increased day by day; letters poured in from all over England and the continent of Europe and from America asking for information.

In 1814 he published a book on savings banks, which was widely circulated, and savings banks began to spread throughout the British Isles. It seems strange at this time to read that savings banks could have aroused opposition. This, however, was a fact. There was a bitter fight in parliament before the first savings bank act was passed in 1817. Cobbett, the best known editor of his day, used his powerful influence against the plan, but Doctor Duncan was a fighter as well as a philanthropist. He went before the committee of parliament himself and so impressed both lords and commons with his sincerity, the force of his personality and the justice of his cause that the bill was passed. This was in 1847. Savings banks spread rapidly over Great Britain and then over all the rest of the world.

"WAMPUM" Indian Money

How Indian Deities Were "Tipped;" Origin of Term "Bucketshop"

By S. W. STRAUS
(Prominent New York and Chicago Banker)

Here is the story of "wampum," the first money to be used in the United States.

It consisted of clam shells, little tubes made out of clay, beads and the like. All these the Indians called by the general name of wampum, and when the white man set foot upon these shores he found the wampum convenient for his use, not only in trading with the Indians but with other whites. The Indian name was sewan, but the European immigrants gave this legal tender the name of wampum, by which it has been known ever since.

Wampum was not entirely devoid of intrinsic value. Most of the shells from which it was made were rare. These were made largely into beads, highly polished and strung on strings. Chiefs, sachems, and medicine men wore great strings of these beads on ceremonious occasions. Every treaty was corroborated by laying down belts of beads. Friendships were cemented and alliances and marriages were always solemnized with an exchange of wampum.

Wampum was chiefly of two kinds, white and dark purple. The white was made from the edge of the clam shells and the purple made from the shell's heart, and was worth double the white. Considerable labor cost went into the manufacture of wampum, for a writer in the year 1714 tells us: "All wampum is made of shells which are found on the coast of Carolina, which are very large and hard, so they are very difficult to cut." He adds that "some English smiths have tried to drill this sort of shell money and thereby thought to get advantage, but it proved so hard that nothing could be gained."

When an Indian was buried, strings of wampum were always placed in the grave with him for convenience in purchasing the necessary supplies in the next world, and for use as tips to various minor Indian deities, who the Indians believed were as greedy as modern head waiters.

In 1641 the use of wampum was legalized by the common council of New Amsterdam, now New York. This was next followed by an epidemic of counterfeiting, which caused a great deal of difficulty and led to the rapid depreciation of wampum as a medium of exchange. Old Peter Stuyvesant pegged around on his wooden leg and did his best to solve the problem by declaring unstrung wampum no longer to be legal tender. This was going to the opposite extreme, and the little Dutch colony came near a financial panic. Six months later loose and imperfect wampum had to be declared legal tender.

In Massachusetts wampum became legal tender in 1640, but twenty-one years later the coining of silver was authorized, and this more stable medium soon drove wampum beads out of circulation.

After the Revolutionary war money was so scarce that wampum came into use again. It persisted here and there as money until the nineteenth century, and, indeed, wampum in various forms, including pipes and moons, were considerably used in the United States until as late as 1830.

The financial requirements of the Revolutionary war resulted in the establishing of America's first banks. The initial undertaking was the Bank of Pennsylvania, which was started in July, 1780. It was described by the well-known financier Morris as "nothing more than a patriotic subscription of continental money for the purpose of purchasing provisions for a starving army." In the decade 1780-1790, three other financial institutions were launched; the Bank of New York, Massachusetts Bank and the Bank of North America. This latter is generally considered to be the first bank in the United States and was capitalized at $10,000,000. Actual subscriptions, however, were very hard to secure and only $70,000 was obtained. The government contributed $200,000 in specie.

The New York Stock Exchange has been traced back to a meeting of twenty-four brokers under a tree opposite 60 Wall street, May 17, 1792. The purpose of the meeting was to agree on uniform commissions. Thereafter the brokers met at "Tontine Coffee House," Wall and Water streets. The final organization of the Stock Exchange was completed in 1817. The Philadelphia Stock Exchange also started in a coffee house.

The melodorous "bucketshop" received its name from England. On the east side of London loafers had a custom of going from street to street and draining every keg of beer they could find. The liquor was placed in a bucket. After it was filled these hard characters retired to some out of the way corner and caroused, passing the bucket from one to another. The term "bucketshop," at first meaning assemblages of this kind, came to be applied to any establishment of doubtful reputation.

How to Apply Gum.

By means of a printed notice attached to each bottle of gum, H. M. stationery office thus instructs the government officials in the use of that substance: "In ordinary use, the best and most nearly immediate result is obtained by using only such an amount of gum as will just uniformly moisten the surface without leaving any obvious excess to delay drying, the condition to be aimed at being that of a gummed postage stamp just moistened as ordinarily applied to a letter." Which is just another way of saying, "Apply lightly."—London Tit-Bits.

Pump With No Valves.

For pumping heavy liquids a Welsh inventor has designed a combined piston and rotary pump with no valves that can be easily clogged.

One of our lovely movie queens has done her bit by investing in Liberty bonds. She has just paid out about a thousand dollars to get a divorce decree.

Duly Explained.

"What are pauses?" the teacher asked the first class in grammar.

"Things that grow on cats and dogs," answered the smallest girl.—Pearson's Weekly.

"A dog is man's best friend," "I think a lot of a dog," commented the sweet-looking man; "but the way things are going now, gimme a cow or a hen!"

FIRST NATIONAL BANK

RESOLVE TO GET AHEAD

Wages are high. There is employment for everybody. Prices are good. You are making money.

Start a Savings Account with the First National Bank. Lay aside a definite amount weekly or monthly. It's the direct road to financial independence.

We pay interest at 4 per cent on Savings Accounts, and make a special point of the closest personal attention. Get the benefit of this service.

MEMBER FEDERAL RESERVE SYSTEM

A Friendly Favor

The duties that fall to parents in the care and protection of their children are so numerous that occasionally the lessons in money-saving are forgotten.

To assist the children in building Savings Accounts is to nourish appreciation of thrift and economy.

Starting Savings Accounts for the children is passing a friendly favor to those who in a few years will reflect your thoughtfulness and care in their successful accomplishments in the world of finance and business dealings.

One Dollar Starts a Savings Account.

First State Savings Bank
Birmingham, Michigan

Capital $100,000.00 — Surplus and Profits $100,000.00

PONTIAC SAVINGS BANK

Pontiac Michigan

Extends to all an invitation to open an account with this strong Bank.

4% Interest Paid

In our Savings Department

S. E. BEACH, President.
CRAMER SMITH, Vice-President.
C. J. MEKZ, Cashier.
L. C. CRANDALL, Ass't Cashier.

One of Largest and Strongest Banks in Oakland Co

Need a New Suit?

We'll Make It!

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Merchant Tailor
Quarton Block
126 West Maple Avenue
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We Guarantee Our Clothes and they Are Right

Quality of Clothes Is an Essential

DRY CLEANING AND PRESSING

Ladies' and Gentlemen's Garments

LET US SERVE YOU