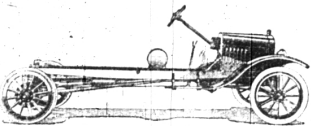


Ford

THE UNIVERSAL CAR

The Ford Model T One-Ton Truck Chassis, \$550 f. o. b. Detroit, has been thoroughly tested for more than two years. It is sold you now in the assured confidence that it will meet your requirements and expectations. The regular Ford frame, only larger and heavier—the regular Ford motor with direct-drive worm gear; wheel base of 124 inches, and will turn inside a 45-foot circle. It has all the simplicity of the Ford car—the economy in operation and maintenance. Come in and we'll give you further details.

BOUGHNER BROTHERS,
Birmingham.



REPORT OF THE CONDITION OF THE FIRST STATE SAVINGS BANK

At Birmingham, Michigan, at the close of business December 31, 1918, as called for by the Comptroller of the Currency, U. S. Department of Finance.

RESOURCES	Commercial	Savings
LOANS AND DISCOUNTS, viz:		
Secured by Collateral	\$218,141.00	\$5,148.13
Unsecured	12,708.41	48,148.13
Bonds, Mortgages and Securities, viz:		
Real Estate Mortgages		\$208,110.71
U. S. Bonds and Certificates of Indebtedness pledged		248.13
War Savings and Thrift Stamps		1,000.00
Other Bonds		12,500.00
RECEIVABLES, viz:		
Due from Banks in Reserve Cities	\$25,434.51	4,208.41
U. S. Bonds and Certificates of Indebtedness carried as legal reserve		10,150.00
U. S. Certificates of Indebtedness carried as cash reserve		50,000.00
Currency	9,790.01	2,000.00
Gold Coin	135.91	25.00
Silver Coin	135.50	
Nickels and Cents	135.50	
	\$121,108.93	\$106,514.64
COMBINED ACCOUNTS, viz:		
Overdrafts		587.91
Banking House		4,750.00
Particulars and Balances		1,806.51
Outside Checks and other Cash Items		1,806.51
Total	\$271,456.31	\$271,456.31
CAPITAL STOCK		\$100,000.00
Surplus Fund		100,000.00
Undivided Profits, net		100,000.00
COMMERCIAL DEPOSITORS, viz:		
Commercial Deposits, Subject to Check	\$146,514.31	
Time Deposits, Subject to Deposit	12,500.00	
Certified Checks	750.00	
Cashier's Checks	250.00	
SAVINGS DEPOSITORS, viz:		
Bank Accounts, Subject to Savings by Law	\$311,220.00	
Certificates of Deposit, Subject to Savings by Law	11,770.00	
Notes and Bills Re-discounted		512,000.00
Other		1,000.00
Notes and Bills Re-discounted		1,000.00
Other		1,000.00
Total	\$771,528.31	\$771,528.31
LIABILITIES		\$100,000.00
Capital Stock		100,000.00
Surplus Fund		100,000.00
Undivided Profits, net		100,000.00
COMMERCIAL DEPOSITORS, viz:		
Commercial Deposits, Subject to Check	\$146,514.31	
Time Deposits, Subject to Deposit	12,500.00	
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Notes and Bills Re-discounted		512,000.00
Other		1,000.00
Total	\$771,528.31	\$771,528.31

STATE OF MICHIGAN, COUNTY OF OAKLAND, ss.
I, Thomas H. Cook, Cashier of the above named Bank, do hereby certify that the above statement is true to the best of my knowledge and belief, and correctly represents the true and correct condition of the said bank as shown by the books of the Bank.
THOMAS H. COOK, Cashier.
Subscribed and sworn to before me this 15th day of January, 1919.
JOHN ROCKBERG, Notary Public.
My commission expires April 21, 1922.
Correct - Attest:

FRANK HAARMAN, Director.
FRANK POLAK, Director.
FRANK POLAK, Director.

AUCTIONEER C. P. S. Price

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Try me out once. Dates made at this office.
GEO. A. SMITH, Auctioneer.

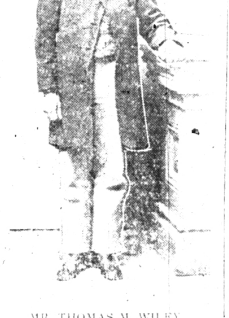
BEAUTIFUL BIRMINGHAM THE STATE OF MICHIGAN

GOLDEN WEDDING

Tom Wiley and Sarah A. Drake, Married 50 Years Ago, Celebrate the Anniversary fittingly.

We are indebted to the Owosso Argus-Press of a recent date for the following account of the Wiley celebration. Our old readers will remember Sarah Drake who, taught school here many years ago, and Tom Wiley as the champion Base Ball Player of the "North Stars." How many do stand up. What only 50 years ago a slight correction in the printed article we can say that Mrs. Wiley had two brothers in the Civil War instead of one. Many substantial gifts and congratulatory greetings were received by the happy couple remembering the day.

Fifty years ago today, at the home of Rev. Geo. P. Reynolds, then a respected resident of Maple River and minister in the Baptist church, occurred the marriage of Thomas M. Wiley and Miss Sarah A. Drake. Reynolds, who was a cousin of the bride, officiated and many relatives and friends, few of whom survive to this day, were among the happy number present. Today, at the home of Mr. and Mrs. Wiley on North Water street, in this city, a large family gathering was held, dinner was served for all and a pleasant time enjoyed. Congratulations and best wishes



MR. THOMAS M. WILEY



MRS. SARAH A. DRAKE WILEY

were extended the worthy couple, who through the years of their long lives have nobly sustained their part in the great drama of life and enjoy the respect and admiration of a very wide circle of friends in this community.

The diamond jubilee of fifty years ago is a product of the Green Mountain state, but his parents came to Michigan when he was but three years old, locating at Southfield, Oakland county. He there received his education, learned his trade as a carpenter, and in August, 1862, enlisted from Birmingham in the 22nd Michigan Infantry, Co. D. His regiment encamped at Detroit for Kentucky and contrary to the present system of training was sent at once to the front and in a very short time was in actual service in the Army of the Cumberland. Mr. Wiley served three years, participating in many battles in Kentucky, Tennessee and Alabama, reaching a point south of Atlanta, then being called back because of threatened attacks on the bank by the enemy. Participating in the great battle of Chickamauga, he was badly wounded, from the effects of which he has suffered ever since, and will while he shall last. He was sent to a hospital, had a furlough home, and later returned to his regiment. He was honorably discharged July 9, 1865.

It was not until after returning from the war that Mr. Wiley met the young lady who was to share with him the fortunes of life. She had resided with her parents in Birmingham, had two brothers in the army and was then as she always has since been, intensely patriotic and helpful to all who needed assistance. The Drake family removed to Owosso, and resided here when the marriage occurred. Mr. Wiley and his young wife returned to Birmingham soon after the marriage, and after living there a time removed to Flint, coming back to Owosso forty-two years ago, and

this city since been their home. Mr. Wiley became superintendent of the planing mill of the old Woodard Furniture Company, and retained that position for 25 years, until failing health compelled him to give up the position. He has been an honored citizen, having satisfactorily served the city several terms as alderman and also as city treasurer as well as supervisor. He was one of the original members of Quakewalk (Post G. A. R.) and served as Post Commander. He is one of the oldest members of the lodge of Odd Fellows, and presided as Noble Grand, and in many lines of activity has been a leader in whose judgment his fellows had the completest confidence.

And Mrs. Wiley has been none the less active and helpful in every good work. Both she and her husband have been members of the Congregational church practically all their lives. She was a leader in the work of the Women's Relief Corps for a great many years and held the high office, as she did also in the lodge of Rebekahs. One of the charter members of the Dorcas Home, her interest in and concern for homeless children practically all their lives. She was a leader in the work of the poor and the destitute of the city is known only to him in whose name she has rendered a long and useful life's service. One daughter, Myrtle, gladdened their lives and became the wife of Captain Arthur J. VanEpps, commanding ill health resulted in her being taken from them in December, 1902, and much of the joy of their lives went out of that time.

The gathering at the home today on the part of relatives partook of the nature of a surprise to Mr. and Mrs. Wiley, and after the dinner a purse with a substantial sum was presented in lieu of other and perhaps less useful gifts. Several old friends of the couple who knew of the anniversary date also called to extend congratulations and good wishes, and altogether the birthday bride and groom of yesterday spent the day in happy and strengthened for whatever life may yet have in store for them.

ALL OVER

Influenza in the Fernald family in Sterling.
Geo. Hill's children have been sick with the flu.
Stephen Chatfield has been very sick but better.
Mrs. Jay Chatfield is over her feelings.
Herting family at the Coltrin school house is having the flu but now is on the gain.
Miss Hetty Cole of Harris corners is on the sick list now coming from Road Oak school.

In the Adult Most home between South corners and Clowson, Charles Reinhard, of Coltrin, to his large home, was the best of hardwood floors put in.
The improvement recent made by Mrs. Reinhard, of Coltrin, in her home on the Fifteenth street in East Troy the children have been sick with colds but are now better.
Elmer Stuber, on Fifteenth street in East Troy lately had an attack of appendicitis, but was brought through by illness by Dr. J. W. Anderson, of Road Oak, without an operation.

Mrs. Samuel Reed of Big Beaver died January 10, and 92 years possessing good health with old age as a Christian going home to her Savior under her daughters. Mr. A. Gibbs attended and held service for only weeks previous.
Terry Dobb, of Road Oak, died January 10, in his 70th year with cancer of the tongue. His funeral was held Saturday at 2 p. m. at the Catholic church in Road Oak and his remains were laid in the Catholic cemetery in Warren.

The war has elevated the prices of all kinds of staple goods are very high yet as the raw materials are not in excess, the actual necessary goods. All manufactured cotton goods for summer use will be made this winter out of the present scarce and high priced cotton, and will not look for any article in that line cheaper until the next crop of cotton is grown and ready for marketing.

Mrs. Louisa King, of Sterling, has been under sickness quite severely resembling the cause from her children having sickness brought as supposed from contagion of school as the Tyke family near the school in the fractional district of Troy and Sterling have the influenza very bad and due to the fact that they are unable to get them when they are called. This open winter heralds for a sickness it being unhealthy so far.

Blanche Brooks has been on the sick list.
Samuel Baynes spent New Years at his home here.
Mrs. J. R. Brooks spent last week with relatives here.
Henry Brooks still continues very ill at his home near here.
Mrs. Jos. Brooks and daughter Florence were Detroit shoppers Saturday.
Joseph Brooks is attending the supervisors meeting at Pontiac this week.
Mr. and Mrs. E. C. Baynes have received a German helmet which was sent from France by their son Herbert F. Baynes.
The young people of the community gave a party for the returned soldiers and sailors in the U. P. church basement, New Years eve.
Federal officers from Detroit made a successful raid on the Harris farm, formerly the McDonald farm near here, last week when they captured a quantity of whisky and a still in good running order.



The Modern Spirit

of cooperation, the spirit which animates all successful business, prevails in the organization of our Federal Reserve bank.

We own stock in it. We keep our reserve cash in it. We have a voice in electing its directors and through them in choosing its management. It is our bank, and its resources enable us at all times to meet the legitimate banking requirements of our community.

You, in turn, can cooperate with us in maintaining the Federal Reserve Banking System, and at the same time share in its benefits and protection, by becoming one of our depositors.



FIRST NATIONAL BANK

Serving the Business Man

No business enterprise of merit is so small nor does a business institution ever become so large that a Bank cannot be of assistance.

For years the Officers and Directors of the First State Savings Bank have utilized their business knowledge and Banking experience in the function of business building by serving the business man.

To the new as well as the established firm, company or corporation the First State Savings Bank will extend a helping hand whenever and wherever possible.

First State Savings Bank

Birmingham, Michigan

Capital \$200,000.00 Surplus and Profits \$100,000.00

PONTIAC SAVINGS BANK

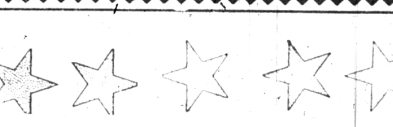
Pontiac Michigan

Every real advantage that a Bank can offer its patrons is assured our customers.

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ABSOLUTE SAFETY
UNFAILING COURTESY
HELPFUL MANAGEMENT

This Bank pays 4 per cent, compounded semi-annually, and invites you to open an account with \$1.00 or more.

S. E. BEACH, Pres. CRAMER SMITH, Vice-Pres.
C. J. MERZ, Cashier. F. A. VAN WAGONER, Ass't Cash.



THE ELECTRIC WASHING MACHINE

Makes an easy job of a long mean one. This wonderful home helper, with its electric power, does away with all of the fatigues of wash day. It works economically and effectively, and reduces the usual wash day to an hour or two.

Clothes are washed perfectly, without damage, and the cost of Electricity is only

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Come in and let us show you how to get better washing done for less than it costs you now.

Displayed and demonstrated at our Show Room.
THE DETROIT EDISON CO.