



It's no use
to
Make Money
unless you
Cultivate
the
BANKING
HABIT

What would be the use to plant a field or a garden and then destroy it?

What's the use of making money, then wasting it?

If you have a leak in your pail or tub or barrel or plumbing, you stop it. When you carry your money around in your pocket and waste it, it's a leak in your future—stop it.

Put your money in our BANK.

You will receive 4 per cent interest.

First State Savings Bank

Birmingham

STRAIGHT 10 FLOR DE MELBA 10¢ STRAIGHT

The Cigar-Supreme

Better and more pleasing than any mild Havana cigar.

Ask your dealer for a sample or write to:

L. LEWIS CIGAR MFG. CO. NEWARK, N. J.

Largest Independent Cigar Factory in the World.

LEONARD WOOD in asking your support makes a FRANK STATEMENT of where he stands on ALL of the vital issues of the day, not merely on one or two. Read over these twenty-four points in his virile, All-American platform and see whether YOU agree with him on the great majority of them.



WOOD'S PLATFORM

1. National economy at Washington. A budget system.
2. The federal government to extend expansion of honest business at home and abroad.
3. Federal suppression of all dishonest business.
4. More friendship and a square deal between capital and labor, capital to pay well, labor to work well, each to be fair toward the other.
5. Removal of the excess-profit tax that is strangling business.
6. More production, less spending; a sane cost of living.
7. A longer term of years to pay the war debt.
8. America to have a bigger hand in the trade of the world. A powerful merchant marine.
9. More careful sitting of tariff grants at Ellis Island and on the other side.
10. Deportation of all the anarchistic Reds.
11. Better housing conditions to make better family life.
12. Abolishment of child labor.
13. Political equality of women with men.
14. A short term of universal training of youths for national service.

15. To make America a country of soldiers, but a country of finer citizens.
16. A higher standard of physical morality in men for happier American homes and healthier children.
17. Fairer pay for school teachers.
18. A national department of public health, at its head a medical man who shall be a member of the cabinet.
19. A national department of agriculture, administered for the farmers by men who really know farming from the furrow to the crop.
20. Fewer tenant farms, more owned farms.
21. The protection of the American government behind an American when ever he may be.
22. A diplomatic service which shall command confidence at home, demand it abroad.
23. Law and order supreme; security of the rights of property; no class legislation.
24. A League of Nations covenant with reservations which will preserve to America the right to intervene in any crisis which may arise the voice of the American people.
25. For ourselves and toward the world: One flag, one language, one loyalty.

A Vote for Leonard Wood is a vote for a candidate who does not evade any issue. It is a vote for a man whose backers will continue to support him at the National Convention as long as he remains a candidate. Don't waste your ballot on a complimentary vote for a candidate whose support will be switched to some other candidate now unknown to you—One candidate whose name is not on the ballot in Michigan, and about whom you consequently will have no opportunity to express an opinion is acknowledged by Republican Leaders to be the strongest opponent Leonard Wood will encounter at Chicago.

This advertisement is paid for by the Leonard Wood League of Michigan. Fred M. Alger, Pres.; Walter C. Piper, V. Pres.; C. A. Weissert, Sec. & Treas.

FREE

Pennsylvania AUTO TUBE

"TON TESTED"

Cut down your tire and tube expenditures by anticipating your Spring and Summer requirements and getting—

Absolutely FREE

—one "Ton Tested" Tube, of corresponding size, with every Vacuum Cup Tire bought at our store. Act quickly. This offer is LIMITED. Once it expires, it will not be renewed. Early ordering will avoid disappointment.

THE BIRMINGHAM GARAGE
ROY D. MONTGOMERY

Phone 301

119 So. Woodward Ave.

CLOVER AT WHOLESALE

We are the largest and best equipped seed house in the South. We have a full line of all the best seed crops in the South. We have a full line of all the best seed crops in the South. We have a full line of all the best seed crops in the South.

PERSONAL

Mr. W. H. Wood, of the Wood family, is a native of the State of New York. He is a member of the Wood family, which is one of the most prominent families in the State of New York. He is a member of the Wood family, which is one of the most prominent families in the State of New York.

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MEET THE LASTER RABBIT

MEET THE LASTER RABBIT. He is a very nice rabbit. He is a very nice rabbit. He is a very nice rabbit. He is a very nice rabbit. He is a very nice rabbit.

BIRMINGHAM SHOE SHOP
L. C. Gardner, Prop.

DETROIT UNITED LINES

BIRMINGHAM TIME TABLE
In effect Nov. 3, 1919

Eastern Standard Time

Southbound—1:00 p.m.

Northbound—11:30 p.m.

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ARE YOU READY FOR OPPORTUNITY?

OPPORTUNITY calls at times unexpected and her demands sometimes are hard to face. Have you the credit that will enable you to meet her call? Even if you are experienced you might find you are best you will be welcome if you will call.

"A BANK FOR ALL THE PEOPLE"

THE FIRST NATIONAL BANK

BIRMINGHAM, MICHIGAN

WILLARD

STORAGE BATTERIES

New Batteries for All Makes of Cars

REPAIRS ON ALL MAKES

LIBERTY GARAGE

WOODWORTH & TIGANTON, Props.

\$35,000

8 Per Cent Preferred Stock

and

PERMANENT INTEREST IN THE BUSINESS SECURED BY A BONUS OF COMMON STOCK

LIBERTY ICE COMPANY

ROYAL OAK, MICHIGAN

ICE A NECESSITY

Every sound and stable investment must be based on some fundamental human need. Today the need of ice may be said to be universal and as a necessity may be classed with food itself.

50,000 POPULATION

So general has become the use of ice that there are few cities in the United States of 10,000 or more population that do not require the service of more than one plant. Royal Oak, Birmingham and Ferndale and their environs have a population of more than 50,000. All of this population is within a very short distance of the prosperous and growing city of Royal Oak.

It has been conservatively estimated by experienced ice manufacturers that this population will use if obtainable, about 12,000 tons of ice annually or about four times the capacity of the Liberty Ice Company.

When The Management is Right, The Business is Right.

The officers of the Liberty Ice Company are as follows:

W. J. Lapham, Wholesale and Retail Cold Dealer, Birmingham and Royal Oak, President and General Manager

C. P. Edwards, Vice-President, First Commercial State Bank of Royal Oak, Vice-President

C. A. Chambers, Manager the Consolidation Coal Company, 1119 Penobscot Bldg., Detroit, Secretary and Treasurer

Comment on these qualifications is unnecessary, for they are well and favorably known as a group of sterling character and of recognized business ability.

PROFIT \$18,000

The above earnings are founded on the experience of successful ice manufacturers and are based as follows: The Liberty Ice Company's plant now under construction will have a daily capacity of eighteen tons and provision has been made for doubling this output in the near future. The prevailing wholesale and retail prices in this market show that the Company will receive for their product the average price of \$12.00 per ton.

Average cost of manufacturing	\$2.00 per ton
Average cost of delivery	3.00 per ton
Overhead and depreciation	1.00 per ton
	\$6.00
NET PROFIT PER TON	\$6.00

Assuming that only fifteen tons per day is manufactured and that this tonnage is maintained for only 200 days per year, this would mean an annual production of 3,000 tons.

The manufacture of 3,000 tons of ice at a profit of \$6.00 per ton, would show a net profit of \$18,000, or over six times the amount required to meet the dividend on the 8 per cent preferred stock issue.

8 Per Cent Guaranteed Investment and an Interest in all Profits.

The preferred stock is preferred as to dividends and assets. Price \$100 per share, net of 10% Tax, except in the State of Michigan and free from normal income tax. All purchases of preferred stock will receive a bonus of common stock, giving the preferred stockholders not only an assured return of 8 per cent but a participation and a permanent interest in the entire profits of the Company.

A SAFE INVESTMENT

Bowen & Company take pleasure in unqualifiedly recommending this security as measuring up to a high standard of safety and profit possibilities. Additional information will be furnished upon request.

Bowen & Company

INVESTMENT BANKERS

264 Telegraph Bldg. Phone Main 1791 Detroit, Michigan