BIRMINGHAM ECCENTRIC.

FORTY-THIRD YEAR—NO. 31. BIRMINGHAM, OAKLAND COUNTY, MICHIGAN, FRIDAY NOVEMBER 26, 1920. PRICE THREE CENTS.

LET THIRST AND FIRE BEWARE--WE'VE WATER GALORE, EVERYWHERE!

COUNCIL PROCEEDINGS.

Regular adjourned meeting of Village Commission Monday, Nov. 22, 1920.

Present, Chabe, Schlaack, Quarton, Clerk, Viola La Grant.

Moved by Commissioner Quarton that the [illegible] and resolution be adopted.

Whereas, Monday, Nov. 15, 1920 at eight o'clock P. M. was heretofore fixed by the commission as the time for the meeting to hear suggestions and objections to the construction of an eight inch lateral sanitary sewer beneath the surface of Watkins street in the Village of Birmingham from a point

[illegible] feet south of the South line of [illegible] street on the Westerly line of Watkins street, thence Northerly 1324 feet to the intersection of the sanitary sewer [illegible] constructed in Wallace street.

the entire expense of which shall be paid by special assessment against the land to be benefited by such improvement [illegible] special assessment district for sanitary sewer number 11 according to the map and diagram thereof now on file in the office of the Village Clerk and the estimated cost of such improvement [illegible] by a resolution of the Commission passed on October [illegible] 1920, and,

Whereas, due notice of said meeting has been given in the manner required by law to each person within such assessment district owning property liable for special assessment for such improvement and the commission did meet on the 15th day of Nov. A. D. 1920 at eight o'clock P. M. for the purpose aforesaid and due hearing has been given to all [illegible] suggestions and objections to the proposed improvement [illegible]

[illegible]

And be it further resolved that 16 2/3 per cent of the entire expense of said improvement amounting to $[illegible] shall be borne by the Village of Birmingham and paid out of the general fund.

And be it further resolved that the assessor of said Village is hereby directed in pursuance thereof, to make a special assessment according to benefits of the taxable lands and premises constituting special assessment district for sanitary sewer number 11 for the sum of $[illegible] and to report the same to the commission with due haste.

Roll call: Chabe, Schlaack, Quarton. Motion carried.

Moved by Commissioner Schlaack to pay Eph Meredith & Co. $[illegible] for paving on West Maple, Brown and Pierce streets.

Roll call: Chabe, Schlaack, Quarton. Motion carried.

Moved by Chabe to adjourn until Tuesday, Nov. 23, 1920.

Yeas 3. Nays 0. Carried.

VIOLA LA GRANT,
Village Clerk.

Regular adjourned meeting of Village Commission Nov. 23, 1920.

Present: Chabe, Schlaack, Quarton, Clerk, Viola La Grant.

Moved by Chabe to adopt the following resolution:

Whereas the Andrews Asphalt Paving Company has satisfactorily [illegible] the Woodward and Maple [illegible] pavements and has paid to the Village the sum of $200.00 [illegible] to be paid in settlement [illegible] 1920 [illegible] to be paid by the Village [illegible] of the cost of the [illegible] by said Company [illegible] 1920, according to [illegible] adopted by the Commission Oct. 25, 1920.

Be it resolved that the President be and [illegible] authorized to execute the agreement between the Village and Andrews Asphalt Paving Company now before the Commission and that the [illegible] indemnity bonds furnished by said Company [illegible] of said pavements be cancelled and surrendered.

Roll call: Chabe, Schlaack, Quarton. Motion carried.

Moved by Chabe, that the Village pay to Eph Meredith & Co. $1,[illegible] in final and full payment of the paving work done on Woodward and Maple avenues during the Spring of 1920.

Roll call: Chabe, Schlaack, Quarton. Motion carried.

Moved by Quarton to adjourn until Friday night, Nov. 26, 1920.

Yeas 3. Nays 0. Carried.

VIOLA LA GRANT,
Village Clerk.

Save time and worry this fall and winter by having Gasoline Delivered to your garage in Barrel Lots. There is but one Best GAS and that is "INDIAN GAS." Wash N. Berger sells it from his filling station on East Maple avenue, or he will deliver it to your home in large quantities. Also Spark Plugs, Oils, Greases and Kerosene.—adv.

The finest of **Furniture and Phonographs** with the right price, too—can be obtained frm **Livingston** and **Severance**. Corner Fifth and Washington streets, Royal Oak. **Adv.**

OBITUARY

Mrs. Margaret Mills.

Mrs. Margaret Mills, who was the oldest Birmingham resident died at the home of her son, Samuel Mills, of Hamilton avenue, Thursday afternoon, November 18. She had reached the age of 93 years. When Mrs. Mills was a young woman, she came to Birmingham from New Jersey, and has been a resident here ever since.

The funeral was held Saturday afternoon from the home of her son, with burial in Greenwood cemetery. One son and one daughter survive.

ARE YOU FOR A BIGGER AND BETTER BIRMINGHAM?

To the Editor:

Birmingham will be called upon next Monday to vote, not so much on the school bonds, as on its whole future as a live and progressive community. The issue is far deeper and broader than just the bonds for the new Adams avenue school. It is whether Birmingham is going forward or backward. It must do either, for it is impossible to stand still. A vote "No," while probably meant to make Birmingham stand still, cannot help but send it backward. For while we are idly dallying about prices of building and material now and at some vaguely future date, haggling about taxes, etc., other communities will actually **be building schools.** And the resulting increase in population, the increase in the well-to-do, progressive and forward-looking people who select a town chiefly because of its school facilities, will pay for them. Communities which do not dilly dally with this guess-work tax [illegible], will be getting the new people who are able and willing to face the expense, whatever it is, for [illegible] school accomodations.

I am quite familiar with this plea to postpone public improvements [illegible] come down." It is four [illegible] Detroit's bridge to Belle Isle was burned. The people listened to [illegible] pleas and defeated [illegible] bond issue for $3,000,000 [illegible] that the lowest bid submitted [illegible] something like $4,000,000. Did it pay to wait? We all know the [illegible] delay in the building of the beautiful public library that we [illegible] in a partly finished condition on Woodward avenue. That could have been built, when the project first came up, for $2,000,000. [illegible] in the neighborhood of [illegible]. Did it pay to wait?

But Detroit, careless as it is in its [illegible] and public library, is not careless about its schools. No sane community can afford to be careless about schools. During the next year [illegible] will build 16 new buildings, and [illegible] 25 additions. Birmingham is not Detroit, but is has to meet Detroit's problems on a small scale. It [illegible] to put up but one urgently needed building instead of forty-one. Does it expect to get Detroit people to bring children out here to half-day sessions in flimsy, portable buildings?

Mr. Vliet, Mr. Coryell and others have told of the congestion in the schools, and of the hardships imposed on the little children who have to trudge four or five miles a day thru the sleet and snow because Birmingham's school buildings are all [illegible] together. If they are congested now, what will they be when the laggards get around to give their consent to building? The increase in school attendance is something like 100 new pupils a year, I understand. Ultimately, Birmingham will be forced to meet this expense. Why not now?

I don't know whether prices are going to drop or not. Neither do you. Neither do any of our local [illegible] men. I do know—and you know, and our most solemn and ponderous wise men know that the new school is needed, is badly needed, and will be much more badly needed long before it can be built, even if there is an absolutely unanimous vote for the bonds.

So let's be on our way with the essential thing, the indorsement of the bonds and the prompt and efficient erection of the school. It will build up and develop a sparsely settled section on the east side. It will relieve the congestion for west side children. All this new taxable property in the school district which, by the way, is far larger than the Village itself, will help mightily in paying for the school. The school will create this new taxable property; this new taxable property will pay for the school.

Personally, I'm not so much for the school itself as I am for Birmingham. One of my children goes to high school, and those who know the other will say that he's perfectly competent to walk four miles a day. But I think Birmingham needs new taxpayers—a lot of new tax-payers to help put across the necessary improvements with a whoop and get the town on the map. The way to attract new tax-payers—and so lower our own school taxes—is to provide school facilities second to none. I don't want to have to apologize for Birmingham. Do you?

Birmingham has a big destiny if it doesn't get cold feet just when it needs a stout heart. Are we going forward? We are! Well, let's be on our way. Vote "Yes" on the school bonds. And make that "Yes" mark so big and so black that they'll know you mean business by it—business for Birmingham.

RUSSELL GORE.
1 Yorkshire Road.

IF

Your car starts hard or your motor does not work smooth, throws out great volumns of smoke, or you cannot keep the spark plugs clean or you are using too much gas or you have to go to the garage often—just use GASAVER. NEIL BLACK, County Distributor. Phone 388. 31tf

Expert advice in selecting gentlemen's Xmas presents.
adv. MIX The Jeweler.

For **careful Cleaning, Pressing** and **Alicerations of Suits, tryPeck's Tailor Shop** in the Quarton Bldg., West Maple ave. Adv.

Birmingham Voters Asked To Authorize $224,000 of Bonds

For Adams School, Building and Equipment.

The qualified voters in School District No. 1 Fractional, Bloomfield, which includes the Village of Birmingham will vote Monday, November 29, on a bond issue of $224,000 to provide funds for building and equipping the Adams school which is to stand on the block bounded by Oakland, Worth, Madison and Adams avenues. The special meeting will be held in the Baldwin high school building and the polls will be open from 12 m. to 8 p. m. Central Standard Time.

The site for this building was purchased in December, 1919 and the architects, Baxter, O'Dell & Halpin were selected in March 1920 and have been at work on the plans up to the present time. The building is of fire proof concrete and steel construction with selected tapestry brick and artificial stone for the exterior. The design gives abundant light for all rooms. Ramps or inclined planes will be used instead of stairs, thus minimizing the fire hazard. The floors of all halls are terrazzo and vacuum cleaning is provided. It has two stories above the ground floor with the boiler room and coal storage outside the building proper at the back. There are six grade rooms and a large kindergarten room which may be used as an essembly room for all the pupils in the building, as well as an organized play room on the ground floor where the lavatories and special bicycle rooms are located. A convenient office is provided for the principal and a special room for the nurse. There is a teachers' rest room and a room for special classes of children. A kitchenette is provided on the ground floor.

The necessity for the construction of this building is made evident by a study of the census, enrollment, and attendance records for the past few years. The census for 1917 was 793, for 1918 was 828, for 1919 was 944, and for 1920 was 1063. The corresponding enrolment were 710, 776, 807, and 1059. The daily attendance has increased from 570 to 912 at present and there is a steady increase each month, especially in the grades below the seventh. At the last annual meeting a temporary building was authorized and such a building has been erected near the Hill school and will be occupied December 1 with a sub-primary teacher in charge.

While the construction of the Adams school will be of most immediate value to the east side of the district, it will when completed relieve the prussure on the Hill school where seating will be very crowded by the end of the present school year. If the construction of a permanent building is delayed and temporary buildings erected, the district will be compelled to face a double program in 1923 because an addition to the Baldwin High school to care for the great increase in pupils above the sixth grade will be imperative by that time.

The following statistics are given about District No. 1 Fractional, Bloomfield: The area of the district is 8.8 square miles or 5640 acres. The area of the Village of Birmingham which is included in the district is one square mile or 640 acres. The popuation is 4500. The approximate valuation of the school district is $7,500,000. The present bonded debt is $232,600. The legal limit of the bonded debt is $750,000. The value of the present school property is $600,000.

NOTICE!

Beginning with the next issue of the Eccentric, (December 3, 1920) the price of each paper sold from the stores shall be five cents.

The only reasons that "SNOW-WHITE" bread should be on your table at every meal are that it is FRESH, PURE and made every day at CRAIG'S BAKE-SHOP on North Woodward avenue.—adv.

Watch, Clock and Jewelry repairing.
adv. MIX The Jeweler.

Advertisement Relating to Lost Policies.

To Whom It May Concern:

Notice Is Hereby Given That

Fire Policies, Nos. 137451 to 137475 inclusive, of the National Fire Insurance Company of Hartford, Conn., requiring for their validity the countersignature of a duly authorized and licensed agent, have been lost. Since these policies have not been regularly countersigned, issued or accounted for, nor any premiums received thereunder by this Company, they will be valueless and void in the hands of whomsoever they may fall and any claim thereunder would be illegal and fraudulent. If found they should be returned to the Western Department office of the Company office of the Company at Chicago, Ill. No claim of any nature purporting to be based upon them will be recognized by the Company. The public will please take notice accordinly.

NATIONAL FIRE INSURANCE CO. of Hartford, Conn.
By Geo. H. Bell, Manager.
THOMAS H. COBB, Local Agent,
At Birmingham, Michigan.

Xmas is coming.
adv. MIX The Jeweler.

Why not get those **Scissors sharpened? Corey and Gibbons** will do it foryou in their shop in **Tinkers' Alley**—just opposite the Fire Station on East Maple ave. Adv.

Milk and cream that is Perfectly Pasturized can be obtained each day from the Birmingham Dairy. East Maple ave. **Phone 536. Adv.**

Going to buy gift? See **MIX** the Jeweler. He can **save you money.** Bray Terrace, 142 Woodward ave.—adv.

CHURCHES

METHODIST CHURCH.

Next Sunday evening, November 28, Mr. Thad E. Leland will address the Epworth League. This will ensure an interesting and instructive meeting. The topic is: "Unchristian America, A Menace and a Challenge."

The Christmas Committee is hard at work in the attempt to make Christmas time the best yet. The Sunday school invites every boy and girl not otherwise affiliated.

Welcome to Men's Bible class at the close of services. Your presence may bring another.

FIRST BAPTIST CHURCH.

10:30 Morning Worship with sermon, subject: "The Bible and the Pilgrims."

11:45 Sunday school.

3:00 Junior B. Y. P. U.

6:30 Young People's meeting.

7:30 Rev. Y. H. Shahbaz of Brooklyn, N. Y. will speak. Subject: "Back from the War Zone or Held Capture by the Turks." Rev. Y. H. Shahbaz is a graduate of Colgate University and a noted Missionary traveler and author. For years he has been our Missionary in Persia, and has just returned to America after having been held in a six months captivity by the Turks and Kurds. His own son was starved to death. The story he tells is from personal knowledge.

CHRISTIAN SCIENCE SOCIETY.

Services at Church Building, Woodward avenue, south of the D. U. R. Waiting Room.

Sunday, 11 a. m.
Sunday school same hour.
Wednesday evenings, 8 o'clock.
All are invited.

Free Reading room, open Tuesday, Thursday and Saturday from 2:30 to 4:30 p. m. and Wed. from 7 to 8 p. m.

CAUSE UNUSUAL

As a result of the fire which broke out on the roof of the girl's school located at Lone Pine Road, late Tuesday afternoon, very little damage was done. However, it was only thru the splendid response and quick work on the part of our local fire department, that the building was not totally destroyed within a few minutes. The cause was of a very unusual nature. The new roof had been built directly over the old chimney of the school. For the first time this winter, a fire was built Tuesday in the stove which was connected with the chimney mentioned. As a consequence, within a short time, the entire roof was ablaze and the pupils and building seriously endangered. The Birmingham department made the run in several minutes and after strenous fighting and quick thinking for a time, the blaze was under control. It is stated that damages are covered by insurance. This makes a record of three fires in Birmingham during one week.

Wanted—Liberty Bonds at market price. Will pay cash. C. H. Yaxley.—adv.

NEW LEGION OFFICERS

The election of officers for the Charles Edwards Post of the American Legion took place last Friday evening. The newly elected officers are as follows: Post Commander, Ralph Moulthrop; first vice-commander, Lloyde Campbell; second vice-commander, Joseph McGregor; Post adjutant, Earl Taylor; Post finance officer, Charles Randall; sergeant-at-arms, George Johnson; Post historian, William Noble.

The Legion has planned to give a series of band concerts on Sunday afternoons this winter. Further details will be announced later.

Feathers Said to Have Been Cause of Blaze

With the assistance of neighbors, the fire which broke out on the roof of the home of Mrs. Mary Wade, 419 Martin street, late Sunday afternoon, was quickly extinguished. It is thought that the cause resulted from a quantity of hen feathers that had been put into the furnace a few moments before. The blaze was discovered by passersby, who claimed that the burning feathers lit on the roof, causing the excitement. With the aid of a number of garden hose and a score of willing neighbors, things were under control before the department reached the scene. All damages, which were small, are said to be covered by insurance.

The home of Mr. and Mrs. Joseph Brown, of Linda Vista, was handsome in decoration Tuesday evening when they entertained a large number of friends at cards for the benefit of Holy Name Parish, of Birmingham. There were twenty-five tables of cards in play during the evening, and many of the players were Birmingham residents. While the refreshments were being served, the hostess announced that the proceeds for the evening amounted to $100.

Mrs. Frank Gordon was hostess at one of the most attractive parties of the season, last Friday when she entertained the members of the Bridge club from Detroit of which she is a member. Luncheon was served at noon, and the dining room was delightfully decorated in chrysanthemums and green. The guests who are Birmingham people were Mrs. N. T. Shaw, Mrs. Thomas Cobb, Mrs. Fred E. Fisher, Miss Saddie Sly, Mrs. L. W. Huxworth and Mrs. Thomas Lacombe.

Miss Higgens, of the Baldwin High school, was ill for several days the earlier part of the week.

Optical Repair work.
adv. MIX The Jeweler.

Perfectly Pastuerized milk and cream will be left on your porch early every morning if you call the **Birmingham Dairy at Phone 536.** Adv.

Mr. Auto Owner: Don't throw away that storage battery. Bring it to Corey & Gibbons, "They Dwell in Tinkers' Alley" on East Maple avenue. Let them repair it for you at a small charge.—adv.

Report of the Condition of THE FIRST NATIONAL BANK

At Birmingham, Michigan, at the close of business on November 15, 1920.

RESOURCES		Dollars Cts.
Loans and discounts, including rediscounts	$619,731.04	$619,731.04
Overdrafts, unsecured		72.35
U. S. Government securities owned:		
Deposits to secure circulation (U. S. bonds par value)	50,000.00	
Owned and unpledged	31,352.12	
War Savings Certificates and Thrift Stamps actually owned	5,000.00	
Total U. S. Government securities		86,352.12
Other bonds, securities, etc:		
Securities, other than U. S. bonds (not including stocks), owned and unpledged	12,616.07	
Total bonds, securities, etc., other than U. S.		12,616.07
Stock of Federal Reserve Bank (50 per cent of subscription)		2,400.00
Value of banking house, owned and unincumbered	12,185.00	
Equity of banking house		12,185.00
Furniture and fixtures		3,000.00
Real estate owned other than banking house		106,239.00
Lawful reserve with Federal Reserve Bank		8,675.74
Cash in vault and net amounts due from national banks		22,069.56
Checks on banks located outside of city or town of reporting bank and other cash items		3,050.71
Redemption fund with U. S. Treasurer and due from U. S. Treasurer		2,500.00
Total		878,891.59
LIABILITIES		
Capital stock paid in		50,000.00
Surplus fund		30,000.00
Undivided profits	17,488.99	
Less current expenses, interest and taxes paid	7,486.13	9,502.86
Circulating notes outstanding		49,750.00
Certified checks outstanding		156.53
Cashier's checks on own bank outstanding		2,368.60
Individual deposits subject to check		220,188.91
Dividends unpaid		32.00
Certificates of deposit (other than for money borrowed)		177,664.99
Other time deposits		339,227.70
Total		$878,891.59
Liabilities for discounts with Federal Reserve Bank		19,500.00

State of Michigan, County of Oakland, ss:

I, M. T. Jarvis, Cashier, of the above named bank, do solemnly swear, that the above statement is true to the best of my knowledge and belief.

M. T. JARVIS, Cashier.

Subscribed and sworn to before me this 23rd day of November, 1920.
J. ALLEN BIGELOW,
Notary Public.
My commission expires Sept. 24, 1924.

Correct Attest:
A. WHITEHEAD,
EUGENE BROOKS,
CHAS. B. RANDALL,
Directors.

WEDDINGS

HILL-BRACE.

On November 17, at the home of the bride's parents, at Troy, Miss Ruth Hill, and Walter Brace of Royal Oak were united in marriage by Rev. L. L. Houghton, of Birmingham. Following the ceremony the couple left for their farm home which had been newly furnished for them. Mr. and Mrs. Brace are both well known in Birmingham and have been guests of local young people at many of the social affairs given within the past year.

BURNETT-ROBINSON.

The marriage which took place the evening of November 6, at the home of the bride's parents, Mr. and Mrs. Frank Burnett, of Birmingham, united Miss Ethel N. Burnett, and Walter N. Robinson in nuptial ties. The groom is from Pittsburg, but Mr. and Mrs. Robinson have planned to make their future home in neither of their former homes, but will reside at 811 Swissvale street, Wilkinsburg, Pa., after December 1. The bride was an active member of the younger society set in this community.

FLOYD-SPENCER.

Mr. and Mrs. Charles A. Wilcox of Pierce street, announce that the marriage of their daughter, Miss Elizabeth Floyd to Laird Benjamin Spencer, of Rochester, will take place Thursday afternoon, December 9, at 4 o'clock at the First Presbyterian church, of Birmingham.

GASAVER

Will reduce your GAS bill 25 to 50%, makes your car run smooth, prevents carbon; keeps the spark plugs CLEAN, cuts out unnecessary garage bills and makes your car start easy. A trial costs but a few cents. NEIL BLACK, County Distributor. Phone 388. 31tf

Alarm Clocks—guaranteed for one year.
adv. MIX The Jeweler.

French Dry Cleaning and Dyeing—that's our method. WM. L. OWEN, Tailor, 10 Levinson Bldg., Phone 558.—adv.

TAXI Service. Day or Night at the Birmingham Garage. Phone 301.

Sudden Service. Phone 301 for TAXI. All hours.

MIX the Jeweler can save you money if you are buying Jewelry, Silverware or Cutglass.—adv.

CLAIMS PRICE TOO HIGH

Monroe School Costs Far Less Than Birmingham.

To the Editor:

With surprise I learn that our school board is asking the taxpayers to bond their property for $224,000 for the construction of a six-room Adams school.

Is this building to be gold-plated and diamond-studded?

Less than four months ago, when prices were even higher than now, the city of Monroe opened bids for the construction of a twelve room reinforced concrete school 60x125, two stories and basement and awarded the contract for a trifle less than $200,000. I am assured by architects and builders that at present day prices the Monroe school could now be awarded for $180,000.

Why, then, should we of this school district be asked to pay far more for a six room school than Monroe pays for a school twice that size?

In view of the fact that buliding prices are rapidly declining it seems to me to be only good business for the taxpayers to vote NO on Monday. When the break comes in prices it might be well for our school board to consult the school board of Monroe with a view to learning just how they are able to do twice as much with less money.

This is not the time nor the place for extravagance. Let us vote NO and by so doing instruct our school board to get down to business instead of following the extravagant views of the board's employes.

ROY E. BROWN.

John Gafill, will act as city attorney in the future, following the resignation of W. C. Harris.

EXPRESS SERVICE—Everybody in Birmingham knows that D. C. Davenport "Is There" when it comes to "delivering the goods." A phone call to 140-W or 582 will bring him to your home "muy pronto." Let him handle your expressing.—adv.

The most complete line of **Men's Neckwear** in Birmingham is now on display at **Peck's Tailor Shop,** Quarton bldg., **West Maple Ave.—adv.**

Dancing every Wednesday and Friday evenings, I. O. O. F. Hall, Royal Oak, Auspices of I.O.O.F. and Rebekas.—adv.

Miss Agnes Groesbeck will make the kind of candy you want for your Xmas, if you will lave your order early enough for her "Agnes Mary Candies."

"THE BUILDERS' SHOP"
Phone 346 125-129 West Maple ave
adv.

Report of the Condition of THE FIRST STATE SAVINGS BANK

At Birmingham, Michigan, at the close of business November 15, 1920, as called for by the Commissoner of the Banking Department.

RESOURCES	Commercial	Savings	Dollars Cts.
LOANS AND DISCOUNTS, viz:			
Secured by collateral		$178,320.41	
Unsecured	471,353.19	109,820.48	
Items in transit	556.08		
Totals	$471,909.27	$288,140.89	$760,050.16
BONDS, MORTGAGES AND SECURITIES, viz.:			
Real Estate Mortgages	3,267.81	439,908.29	
Other Bonds		101,700.00	
U. S. Bonds and Certificates of Indebtedness Pledged		77,110.86	
Totals	$ 3,267.81	$618,719.15	$621,986.96
Due from Federal Reserve Bank	21,345.07	30,000.00	
Due from Banks in Reserve Cities		10,914.65	
U. S. Bonds and Certificates of Indebtedness carried as legal reserve in Savings Dept. only		8,450.00	
Exchanges for clearing house	1,383.40		
Total cash on hand		9,802.82	
Totals	$ 22,728.47	$ 59,167.47	$ 81,895.94
COMBINED ACCOUNTS, viz.:			
Overdrafts			598.82
Banking House			20,000.00
Furniture and Fixtures			5,882.00
Bonds Borrowed or left for safekeeping			11,000.00
Outside Checks and other Cash Items			3,997.88
Stock of Federal Reserve Bank			3,600.00
Totals			$1,509,011.76
LIABILITIES			
Capital Stock paid in			100,000.00
Surplus Fund			20,000.00
Undivided Profits, net			6,806.32
Dividends Unpaid			80.00
Reserved for Taxes, Interest, etc.			143.87
COMMERCIAL DEPOSITS, viz.:			
Commercial Deposits Subject to Check		312,623.76	
Demand Certificates of Deposit		31,315.25	
Certified Checks		2,527.56	
Cashier's Checks		1,380.67	
Totals			$ 347,847.24
SAVINGS DEPOSITS, viz.:			
Book Accounts—Subject to Savings By-Laws		722,266.07	
Certificates of Deposit—Subject to Savings By-Laws		186,920.42	
Club Savings Deposits (Xmas, Thrift, etc.)		7,347.64	
Totals			$ 916,534.33
Notes and Bills Rediscounted			15,600.00
Bills Payable			91,000.00
Bonds Borrowed or left for safekeeping			11,000.00
Totals			$1,509,011.76

State of Michigan, County of Oakland, ss:

I, Thos. H. Cobb, Cashier, of the above named bank, do solemnly swear, that the above statement is true to the best of my knowledge and belief and correctly represents the true state of the several matters therein contained, as shown by the books of the bank.

THOS. H. COBB, Cashier.

Subscribed and sworn to before me this 15th day of November 1920.
ARTHUR C. PECK,
Notary Public.
My commission expires Aug. 18, 1923.

Correct Attest:
FRANK HAGERMAN,
T. B. SMITH,
FRANK SCHLAACK,
Directors.