

OUR STATEMENT

REPORT OF THE CONDITION OF THE FIRST STATE SAVINGS BANK

At Birmingham, Mich., at the close of business April 8, 1925, as called for by the Commissioner of the Banking Department.

RESOURCES			
LOANS AND DISCOUNTS, viz.:			
Secured by collateral	\$ 187,103.89		
Unsecured	3,521.00		
Items in transit			
Totals	\$67,878.48	\$ 182,062.00	\$ 439,941.17
BONDS, MORTGAGES AND SECURITIES, viz.:			
Real Estate Mortgages	\$ 15,113.51	\$ 68,063.30	
Municipal Bonds in Office		38,452.01	
U. S. Bonds and Certificates of Indebtedness in Office		31,200.00	
Other Bonds		245,125.00	
Totals	\$ 15,113.51	\$ 1,079,840.21	\$ 1,094,953.72
RESERVES, viz.:			
Due from Federal Reserve Bank	\$ 15,675.48	\$ 30,000.00	
Due from Banks in Reserve Cities		10,572.86	
Exchanges for clearing houses	5,180.27		
Total cash on hand	12,725.84	20,000.00	
Totals	\$ 33,831.29	\$ 60,572.86	\$ 94,204.15
COMBINED ACCOUNTS, viz.:			
Overdrafts			\$ 2,993.86
Banking House			40,000.00
Furniture and Fixtures			9,500.00
Customers' Bonds Deposited with Bank for Safekeeping			2,800.00
Outside Checks and other Cash Items			215.65
Stock of Federal Reserve Bank			4,500.00
Totals			\$2,089,108.55
LIABILITIES			
Capital Stock paid in	\$ 100,000.00		
Surplus Fund	50,000.00		
Undivided Profits, net			
Reserved for Bond Depreciation			
COMMERCIAL DEPOSITS, viz.:			
Commercial Deposits Subject to Check	\$ 576,082.67		
Demand Certificates of Deposit	1,778.15		
Certified Checks	7,264.69		
Cashier's Checks	15,000.00		
State Monies on Deposit			
Totals	\$ 597,368.07	\$ 507,368.07	
SAVINGS DEPOSITS, viz.:			
Book Accounts—Subject to Savings By-Laws	\$ 978,302.64		
Certificates of Deposit Subject to Savings By-Laws	329,181.62		
Club Savings Deposits (Xmas, Thrift, etc.)	6,268.45		
Totals	\$ 1,308,746.71	\$ 1,308,746.71	
Customer's Bonds Deposited with Bank for Safekeeping			\$ 2,800.00
Total			\$2,089,108.55
State of Michigan, County of Oakland, ss. Arthur C. Peck, 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.			
Subscribed and sworn to before me this 10th day of April, 1925.			
MARGARET M. ARNOLD, Notary Public.			
My commission expires July 28, 1927.			
ARTHUR C. PECK, Cashier			
FRANK HAGERMAN, T. B. SMITH, ROBERT C. PECK, Directors			

PARAGRAPHS CONCERNING MICHIGAN

(By Ed. A. Nowack)
Over 44,000 acres of Michigan is under cultivation by 9,000 women farmers. Of this number, 6,000 operate farms, five thousand five hundred own their own farms, 20 act as managers and 250 are classified as tenants.

Michigan's crop of sugar beet last year is estimated at one million tons. This is a gain of 25 per cent over the previous season. The average yield per acre was about eight tons.

There are 17 mill package manufacturers in the state of Michigan. Henry Ford's railroad, the Detroit, Toledo and Ironton, has paid for it self during the four years' Ford has operated it. He is credited with having completely revitalized the system. Among the features he introduced was that by the railroad employes became part owners through stock certificates that now pay them 12 per cent, annually.

Plans for six new large hotels in Detroit are under consideration for construction this year. In the last 18 months 20 new hotels have been started in this metropolis with a total capacity of 9,200.

There are 255 meat factories, 365 market milk plants, 55 cheese factories, 31 milk condenseries, 328 ice cream plants in the state. Ford's coal mines last year produced 1,436,000 tons of coal. Ford sold 418,427 used by the Detroit factories. The balance was sold to the public.

Michigan's bus lines operating between the many cities of 40,000 passengers daily. Last year's total passenger traffic is estimated at 17,000,000 by bus.

There is \$316,000,000 worth of church, fraternal and charitable institutional property exempted from taxation in Michigan, some of it owned to be operated at a profit commercially.

Does advertising pay? Here is the growth of the Postum Cereal Company, Battle Creek: Started in 1895 with an initial capital investment of \$48.85. First year's operating expenses amounted to \$800 over the gross receipts. For the first 19 years of its life the company spent \$12,000,000 in advertising. The ratio spent has been 10 per cent of sales conservatively estimated as being worth \$13,000,000 and the directors have decided to call all outstanding stock at \$115 per share plus a \$2 quarterly dividend.

There are 585 banks operating in Michigan under the State Banking Department along with 132 national private and two industrial banks. Private banks in the state number 192. Since 1912 but two state banks have closed their doors.

In 1917 about 2,500 autos were ferried across the Straits of Mackinac. In 1920 about 6,000 cars went across. In 1922 this number had increased to 20,000 and in 1923 the number had doubled. Captain A. T. Peck looks for a 50 per cent increase in 1925.

Henry Ford's recovery of 75,000 tons of flue dust annually means that much less purchase of production from his own mines are there. This dust is sintered and then used.

For the past ten years an average of 50 new industries employing from 25 to 100 men has located in Detroit.

Some of Michigan's most notable fortunes are invested in downtown Detroit real estate. Among them are the Hammond, Scripps-Fowler, Bagley, Murphy, Penoloch and Ford fortunes. Henry Ford is reputed to have \$95,353,576 invested in real estate of which \$50,569,438 is Michigan real estate.

Houghton Lake fishing resorts last year turned in the sum of \$5,000 in resident and non-resident fishing license. This leads the state for any particular season.

The state has issued permits to Indiana folks to prospect for oil, gas and mineral wealth in Schuylkill county. The prospecting will be done on the state reserve in that county.

Chippewa county produced \$70,000 worth of huckleberries last year. This leads the state for any particular section.

Church and Sunday School WE HEARD IT SAID BY

(Little Editorials picked up by the Staff in and around Birmingham.)
Clean People, who recently sold out his interest in Palmer & Begole, local dry goods and men's furnishings store: "The old 'lure of the road' has gotten into my system again this spring. For 13 years I have traveled about the country, then, four years ago I returned to Birmingham. Although I have certainly enjoyed my stay here, I must confess that to be 'in the land of the living' is my attraction. The chief reason I am leaving Birmingham, I sincerely appreciate the splendid support given to me and trust that my successor will be treated as well."

Charles Plamstead, of Lincoln avenue: "It is my weekly job to spend part of each Sunday taking care of our two children. I am glad to do this for two reasons: first, because it relieves my wife of a task that she has every day, and makes me more appreciative of her efforts to make a home and second, because it gives me an opportunity to associate with my kiddies. Any woman who raises a family these days certainly ought to find her efforts appreciated by her husband."

Yunis W. Miner, local grocer: "The spring certainly has not been a turn out good printing. Last week I wanted some announcement cards printed, called at 1215 1/2 street, Mr. Pastor will speak on 'Christ's Spiritual Presence.' The Bible school meeting at 11:15 o'clock. Excellent classes for all. The Pastor teaches the class for young men. In the evening, violin and piano solos, and there will be a service of Praise and the Pastor will speak on 'When the evening comes, a Human Being.' You will be cordially welcomed."

Southfield United Presbyterian Church. Rev. W. T. Armstrong, Minister. Preaching service 11 a.m. Sabbath school, 12 o'clock. Mr. Chas. Frazar, Superintendent. Young People's meeting and Bible study 8:00 p.m. at the home of Mr. Wm. Maxwell, 415 Knox street, Birmingham. Leader, Mr. Edward Haack.

St. James' Episcopal Church. April 19. First Sunday after Easter, 8:00 a.m., Holy Communion. 9:30 a.m., Church School, Junior. 11:00 a.m., Morning Prayer. Primary School.

Methodist Church. 2:45 Sunday School, 10:00 Morning Worship. Theme: "The Macedonian Call." 12:00 m. Class meeting. 6:30 p.m., Epworth League Mission Study. Second chapter. 8:00 p.m., Service of special music. Theme: "The Mountains of God."

Tuesday afternoon the Home Guards will hold their meeting in the parlors of the church. The hour is 8 o'clock. Wednesday evening the mid-week service for devotion and bible study, Sunday, April 26th, will be the most highly featured in having Mrs. Thomas Nicholson, wife of Bishop Nicholson. She will speak at 11 a.m. Every member and friend of our church are cordially invited to listen to this most highly gifted woman.

Redeemer Lutheran. Work on the new church will begin this week. All members and friends interested in the building are asked to get in touch with the pastor. Divine worship next Sunday morning at 10:30. Let us have a duplicate of the Easter capacity attendance. Sunday school at 9:30. Services are held in the new church at 11 a.m. After May 3rd, divine worship will be conducted at our new location, Lincoln Woodward, Sunday school teachers training class Monday night, April 27th.

The Eccentric One Year for \$1.50. Mothers, don't cheat your child of the blessing of a happy, healthy mother. Don't risk the misery of life-long kidneys are carrying a heavy burden during this period of need assistance. Give them Nature's own aid to overburdened kidneys, Mother's Own Water from Hot Springs, Arkansas. It is prescribed by physicians. Your life and health may depend upon it. Order a case today.

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2 New Subdivisions Seek To Be Annexed. Birmingham Forest, situated northwest of Birmingham, on the west side of Adams avenue, may be annexed to Birmingham this summer or next fall. The annexation, which was first called to vote on the proposition, is being circulated now. The Board is expected to grant permission to call a special election within 45 days from Monday, at which time the Board is expected to annex seven parcels of land, all adjacent to Birmingham, will be presented to Birmingham, and will be open to approval or rejection of the proposition.

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3-piece overstuffed genuine mohair suite. Marshall **\$195**
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5-piece overstuffed velvet suites. Davport **\$99**
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High grade bedroom suite. Made by De Luce of Grand Rapids. This suite consists of beautiful dresser, chest of drawers, large vanity with extra hand mirror, beautiful bed and upholstered bench and chair. This suite is all hand-carved, quality oak, group or full set. A real bargain at only **\$275**
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ANNOUNCEMENT

I WISH TO ANNOUNCE to the residents of Birmingham and vicinity that I have opened up a law office in ROOM 1, FIRST NATIONAL BANK BLDG., Birmingham, and will be open to offer counsel all day on each Tuesday and Thursday, and on Saturday afternoon.
AUSTIN E. STEBBINS
ATTORNEY-AT-LAW
Detroit Address: 738-746 Penobscot Bldg.
Telephone: Randolph 6983

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How Customers are Lost

WHEN a customer turns an article this way and that to get a better light on it, or even perhaps carries it nearer the light, then the storekeeper should realize that his lighting is not right; that he is making buying hard work and driving customers to a better lighted store.

No store should have an illumination of less than 10 foot-candles, in carefully selected, properly spaced fixtures. Very many stores are using 5 foot-candles or even less—and wondering why business is not better.

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