**The Desperate Driver decides: How High Your Car Insurance is to be**

**Car Owners,** whether mutual, reciprocal, or stock company plan, are all pushed upward by acts of the reckless driver. Because all rates, high or low, are based upon the amount of motor losses incurred. Reckless driving, in direct results, reaches out in other ways, and if any other traffic official has a direct effect upon the cost of collision, property damage and public liability premiums.

In its eleven years of successful operation in Michigan, Auto Owners Insurance Company has established many inventions that have accrued to the benefit of the many policy holders. The Company has pledged itself to a policy of lowest rates commensurate with actual costs, without asking the policy holder to bear one penny of direct responsibility.

Now, in this appeal for safer driving, Auto Owners again hands a movement that strikes at the Cause, which with your cooperation, will result in a great saving to every motorist involved.

**The Desperate Driver Knows Low Your Car Insurance is To Be**

ROBERT R. ALLEN & COMPANY

Field Building

Telephone 1906

**Auto-Owners INSURANCE COMPANY OF LANSING MICHIGAN**

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**HOLLY LIONS GIVE TROPHY**

Holly Chamber Club Members Present With Ceremonies

Holly Lion won the majority of the lioness class in the Bir-
mington Chamber Club's show at the Holly Lions Club's annual show. The lioness class was presented by Miss Louise R. Collar, and the trophy was given to the winner. The trophy was presented by Mrs. E. A. Gilbride.

**ST. JOE PLANS OPEN HOUSE**

Hospital Day To Be Observed At Woodward Ave.

In observance of National Red Cross Week, St. Joseph Hospital, Clinton and St. Clair, has scheduled an open house for Thursday, April 28, where hospital visitors will be served tea in the lobby.

The League of Catholic Women of the hospital will be in charge of the open house and will have refreshments available.

**NAME JUDGES IN CONTEST**

Elythery, Halpin, Arnell To Act In Window Trim-
ing

The judges of the window display contest for the Michigan store-owners in competition with the Detroit store-owners' contest, will be Mrs. E. A. Elisher at the Quality and Diamonds store, Toorpe; Miss Helen Elythery, Mrs. O. Halpin, Mrs. A. Halpin, Mrs. T. Arnell, and Mrs. J. E. Curtiss, all of the above.

**SPARKS FROM TRANE CAUSE GRASS FIRE**

Sparks from a train were given to a grass fire at 3311 6th street. The fire was started by a railroad man and was extinguished without damage to the structure.

**DISMISS COMPLAINT AGAINST VILLAGER**

John K. Young, Niles, Michigan

Holly, February 17.

The Village of Niles has dismissed a complaint against John K. Young, Jr., of the Village of Niles, for the sum of $5000.

The complaint was filed by the Village of Niles against John K. Young, Jr., for the sum of $5000, on the ground that Young had caused a grass fire at the Village of Niles, and that the Village of Niles had suffered a loss of $5000.

Mr. Young is a well known and respected citizen of Niles, and has always been a good citizen of the Village. He is a member of the Village Board, and is a popular and respected member of the Village Board.

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**F. J. Mulholland Company**

**NEW SPRING SCARVES**

**Handkerchiefs**

**Flowers, Silk Robes, Dresses, Sweaters, Umbrellas, Collar Sets**

**Hats - Bags**

A handy and useful gift that Mothers will think they had, and just another thing that Mothers doesn't buy for herself.

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**ANNUAL FINANCIAL REPORT OF BALDWIN PUBLIC LIBRARY**

**Balance in Commercial Account, April 1, 1928, First National Bank.**

**MLBAWINS 8506**

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**Hupmobile Sales for first 6 months 1928 show increase of 55% over corresponding period in 1927.**

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**Thank You for your Advertisement in the Etcetera.**

**The Better Driver Knows How High Your Car Insurance is To Be**

**Auto-Owners**

**INSURANCE COMPANY OF LANSING MICHIGAN**

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**This week's prices on Goodrich Tires and Tubes make every tire we sell a real bargain!**

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**SPRING CHANGE-OVER SALE**

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**ANNUAL FINANCIAL REPORT OF BALDWIN PUBLIC LIBRARY**

**Balance in Commercial Account, April 1, 1928, First National Bank.**

**Total balance**

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**RECEIPTS:**

| From Village Commission | $1,147.40 |
| From Fees and Fees | $277.48 |
| From Balance of Rentals from Old Library | $377.33 |
| From Interest on Bank Balance | $206.90 |

**Total**

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**HOSIERY**

For $1.00 to $2.95 Most Mothers prefer serv- ice weight hose, but we have the shades she'll like both in the service weights and in chiffon.

---

**NEW SPRING SCARVES**

---

**SILK UNDERWEAR**

A useful gift for Mother—Gloves

Gloves tailored and gloves a hit "Fancy." Always ap-
proachable are these gloves, in silk or nudes. A lovely
display in all the new and beautiful Spring shades.

---

**THEATERS**

**BIRMINGHAM**

**Theatr**

**SUNDAY**

**READER'S DIGEST**

---

**BALL**

---

**Hupmobile Sales for first 6 months 1928 show increase of 55% over corresponding period in 1927.**

---

**For 3rd Successive MonthAll Hupmobile Records Broken**

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**Ray V. Orlem, Dealer, INCORPORATED**

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**Evans's Tire Shop**

**120 S. Woodward**

BIRMINGHAM, MICHIGAN