



REPORT OF THE CONDITION OF THE FIRST NATIONAL BANK

of Birmingham, in the State of Michigan, at the Close of Business on October 3rd, 1928

RESOURCES

Assets and Discounts	Dollars Cts.
Overdrafts	\$2,614,462.02
United States Government securities owned	861.91
Other bonds, stocks, and securities owned	126,200.00
Banking house, \$188,016.74; Furniture and fixtures, \$23,324.07	141,525.86
Real estate owned other than banking house	211,340.81
Reserve with Federal Reserve Bank	4,587.65
Cash and due from banks	122,387.36
Outside checks and other cash items	82,584.83
Redemption fund with U. S. Treasurer and due from U. S. Treasury	4,961.64
Total	\$3,313,912.18

LIABILITIES

Capital stock paid in	Dollars Cts.
Surplus	\$ 200,000.00
Undivided profits—net	30,312.19
Circulating notes outstanding	99,250.00
Due to banks	46,723.16
Demand deposits	809,042.12
Time deposits	1,928,584.71
Total	\$3,313,912.18

State of Michigan, County of Oakland—s: 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.

CORRECT—Attest: ELMER C. HUSTON, CHARLES M. RANDALL, CHANCEY NIXON, Directors.

Subscribed and sworn to before me this 8th day of October, 1928. FRED J. LYON, Notary Public. My commission expires June 15, 1930.

CHURCHES

Redeemer Lutheran Church
On Lincoln Near Woodward
L. E. Seiser, Pastor
Residence 914 Lincoln
Phone 1864
Nineteenth Sunday after Trinity. Divine service at 11:00 a. m. Sunday School service at 9:30 o'clock. Special classes for children of every age.
I was glad when they said unto me, let us go into the house of the Lord.

Southfield Methodist
Calvin M. Thompson, Minister
At the 10:30 hour of worship next Sabbath, October 14, the pastor will preach to adults and read a thrilling story to the young folks, the second chapter of the new book, "The Last of the Old West."
Bible School at noon. No evening service.

The Presbyterian Church
Floyd Emerson Logg, Minister
You are cordially invited to worship with us and to join our Bible School. The school meets at 10:00 o'clock with graded instruction and classes for adults. At the morning worship, which follows at 11:00 o'clock the pastor will preach on "The Call of Duty." There will also be a testimonial for the boys and girls before they are dismissed to their Junior Church. The young people of the church will have their meeting in the evening at 7:30 o'clock. All young people of the church as well those without any other church-home are invited to this service. The mid-week prayer service is Wednesday at 7:30 o'clock. Mr. H. D. Youem, director of music, invites all who are interested in chorus choir training to meet for rehearsal on Thursday evenings from 7:30 to 8:30 o'clock. The rehearsal begins and closes promptly.

Christian Science Churches—
Northwest Chester and Willets
Sunday Morning 10:30 o'clock. Sunday School 10:30 a. m. Wednesday evening 8:00 o'clock. Reading room in Church building open 11:30 a. m. to 4:30 p. m. daily except Sundays and Holidays. Wednesday evening 7:30 p. m. to 7:50 p. m.
"Unreality" was the subject of the Lesson-Sermon in all Christian Science Churches on Sunday, October 7.

Among the citations which comprised the Lesson-Sermon was the following from the Bible: "They that make a graven image are all of them vanity; and their detestable things shall not profit; and they are their own witnesses; that they see not, nor know; that they may be ashamed" (Isa. 44:19).
The Lesson-Sermon also included the following passages from the Christian Science textbook, "Science and Health with Key to the Scriptures," by Mary Baker Eddy: "The time has come for a finer conception of the infinite and of a material body as the seat of Mind to give place to a divine sense of intelligence and its manifestations,—to the better understanding that Science gives of the Supreme Being, or of the Principle, and idea" (p. 285).

Southfield United Presbyterian
J. Shallenberger Vance, Minister
Located on Ten Mile Road
Morning Worship 11 a. m. Pastors theme: "Heavenly Shoes."
Sabbath School, immediately following the Morning Worship, Mr. Clyde Gass, Superintendent.

St. James Episcopal
Rev. Warren L. Forsyth, Rector
Nineteenth Sunday After Trinity
8:00 Holy Eucharist
11:00 Morning Prayer and Sermon
Church School: 9:45 Junior Classes.
1:00 Primary and Kindergarten.

First Methodist Church
Robert Marens Atkins, Minister
10:00 o'clock, Sunday School with classes for everyone.
11:00 o'clock, Sermon Subject, "Jesus Christ, Revolutionist, or Redeemer."
5:00 o'clock, Sermon Subject, "There is None Other Name Given Among Men Whereby We Must Be Saved."
6:15 o'clock, Epworth League for Young People.
Wednesday evening, Fellowship Program, Pot Luck Supper at 6:30. 7:15 o'clock the Mid-week Service. General Theme—"Christian Fellowship in Industry." The New Game.
You are cordially invited to attend these Services.

First Baptist Church
High School Auditorium
Davide Leon Woodward, B. D. Minister
Res. 116 Ferndale Ave. Phone 1312
A friendly church with a friendly greeting.
Sunday School, 10:00 a. m. Attendance in this school is increasing but we still have a long way to go to reach our goal by the end of the month. Come and help us make this a real "Bally Month."
Morning Worship, 11:15 a. m. "Second-hand Religion" is the striking title of the morning sermon. That may be your type of religion, if so come and secure the real thing. The choir will furnish special music.
Young People's Union, 6:30 p. m. Join your friends and come to this meeting. Miss Arlene Warner will lead an interesting meeting on the topic "The Christian's Duty as a Voter." One of the members will contribute a special musical number to the program.
Evening Worship, 7:30 p. m. "Mind Your Own Business" is the subject of an exceedingly interesting sermon of great practical value, which will be delivered by

WE HEARD IT SAID BY—
Mrs. Harold Coraes, President American Legion Auxiliary:
"The auxiliary is appreciative of the generous cooperation of the people of Birmingham in providing clothing for the victims of the recent Florida hurricane. Through this kindness, we were able to send two trunks full to help them."

the pastor at this service. The music of the evening will be furnished by the choir.

Mid-week service, Thursday, 7:30 p. m. Because of our annual State convocation the Prayer Service will be changed to Thursday evening instead of Wednesday. Rev. J. Herring and a group of his leading workers from Bethany Baptist Church, Pontiac, will lead this service and put on a special testimonial meeting which promises to be very interesting and helpful to all. We are anxious to have every member of the church present at this service, Thursday, Oct. 18.

United Presbyterian Church
On Woodward at Forest
Henry S. Evans, Minister
Bible School, 10 A. M.
Morning Worship, 11:15 a. m.
Last week's splendid Rally has set the pace for the week.
It is hoped that all those who participated in that service will continue their interest and their cooperation. It is only so that we can make the church really influential. We need everyone in the Bible School and also in the main service of worship. And everyone has need of these services. Our churches ought to be crowded to capacity every Sunday. If you have no other church home, you are assured of a welcome in this church. Go to church, this Sunday, and take someone with you!

The Other Chap Says Something

HOW MANY FEET IN A SECOND?
Charles Hopewell, police magistrate, of Ottawa, Can., contributed to a recent bulletin of the Ottawa Automotive Club a suggestion for motorists which if universally followed would no doubt effect a marked change for the better in automobile statistics. "Cease to think in terms of miles and hours," writes Magistrate Hopewell, "and think in terms of feet and seconds. . . . If an object suddenly crosses your path fifty feet ahead from where you are sitting at the wheel and you are traveling thirty miles per hour, you have only one second in which to act to avoid an accident, and only half a second if the object is only twenty-five feet away." Illustrating his advice by figures, Magistrate Hopewell points out that an automobile traveling fifteen miles an hour is covering twenty-two feet a second; at twenty miles an hour it is covering twenty-nine feet a second; at twenty-five miles, thirty-six feet; at thirty miles, forty-four feet; at thirty-five miles, fifty-one feet; at forty miles, fifty-eight feet; at forty-five miles, sixty-five feet. What should therefore be constantly in the motorist's thought is the time limit which his speed is setting for him should an emergency rise up before him.
Experienced drivers will generally agree that this is good advice; many might probably add that they have found it out for them-

selves. But the statistics show by inference a considerable proportion of drivers who give no thought whatever to the number of feet that a car goes in a second. Cars are driven both responsibly and irresponsibly, carefully and carelessly. The responsible driver must needs be vigilant to detect his passengers and himself against the irresponsible and careless. A driver whose reception is trained in terms of feet and seconds is far more likely to have his own car in constant actual control, and to be quicker to judge the speed and behavior of an irresponsible.

Crescenda, an absent-minded pianist bought an automobile, and, after

the salesman had given him two lessons, decided he could run it without assistance.
When he awoke in the hospital the first thing he said was "I thought that was the loud pedal pressed with my right foot."
"It was," said the nurse with a smile.—Louisville Times.
WHY NOT?
"But, doctor, how can I drive a nail without hitting my finger?" asked the young bride, after the bandage was adjusted.
"Hold the hammer in both hands," he advised.

OLSON'S PIANO SERVICE
Resident Representative of Baldwin Piano Company
REPAIRING and TUNING All Makes of Pianos
Pianos should be tuned twice a year!
312 Potawatomi Blvd. PHONE ROYAL OAK 889



THIS Saturday, October 13th, is Sweetest Day— an occasion no tactful young man will overlook. The concerns whose ads appear below are all ready to make the day a success with a great stock of delicious confections.

ALL sorts of tasty chocolates, bon bons, taffy, hard candies and other delicacies are yours at a reasonable price. Don't forget Mother, Sister—and HER. A handsome box of candy is sure to please!

Mary Lee CANDIES

Wilson Drug Co.
104 SOUTH WOODWARD
BIRMINGHAM, MICH.
PHONE 35
PRESCRIPTION SERVICE

Give Her Lambert's Chocolates

Woodward Pharmacy
G. E. COOK, Ph. G.
First National Bank Bldg.
Just Phone 766 -- We Deliver

LISTEN IN Sunday Evening for the ENNA JETTICK Broadcast

This program of "Songs You'll Love to Hear" is being broadcast over the Blue Network Chain by The Enna Jettick Health Show for women.

You can get this program thro station **WJR** at 8 P. M.

COME IN Monday
Tell us how you liked it. Let us show you the variety of Enna Jetticks we carry and how well we can fit you—from Extra Narrow to Extra Wide

MOWER'S SHOE SERVICE
110 E. MAPLE

203 Pierce Street
Phone 2127

LAWRENCE BROS.
Authorized RAYBESTOS Brake Service
Relining — Adjusting — Drum Grinding
Free Brake Testing

"Tell it to the Judge" and blame it on the other fellow

Awarded TO OUR Battery

Seventy-six leading builders of motor cars, trucks, busses, and fire engines have all selected Willard Batteries for standard equipment. That doesn't surprise us at all. We have known right along that the Willard is the best battery made. We want you to know it, too.

Birmingham's Exclusive Willard Service Station
Ignition and Generator Service for All Cars

Birmingham Battery Service
125 West Maple Phone 902
Genuine Willard Batteries and Willard Service For All Makes

"What Could be Sweeter"
Schraft's Chocolates - \$1.00 lb.

SPECIAL FOR SATURDAY
Assorted High-grade Chocolates 65c lb.

Stop on your way to the theatre - take along a box of
Thin Mints - 39c lb.

Marguerite Sweet Tea Room
Birmingham Theatre Building

for Saturday THE Famous "47"

The greatest candy value ever offered in Birmingham. Think of it—47 different kinds of Stewart's Own Make Chocolates in one box—A pound and a quarter of Stewart's all quality candies. Never was a more popular confection assortment ever offered candy lovers. SPECIAL SWEETEST DAY OFFER—

Sweet Shops
Two Stores
Birmingham
112 W. Maple
PONTIAC
69 N. Saginaw Street

\$1.00
"Sweeten the Day with Candy"

Hammelef's Home-made CHOCOLATES and BON BONS
for the "Sweetest Day"

FROM the complete line of our home-made chocolates you may purchase an assortment to suit your own individual taste.

Our Superior Chocolates - \$1.00 lb.
Our Special Chocolates - 60c lb.

HAMMELEF'S
WABEEK BUILDING
272 W. Maple Avenue

SHAIN'S OFFER
Mrs. Stover's Chocolates and Bon Bons - 80c lb.
Gilbert's - \$1 and \$1.50 lb.
Whitman's Chocolates \$1.50 lb. and assorted hard candies

SHAIN'S DRUGS
West Maple Avenue Birmingham
WE DELIVER - PHONE 61