

Attends Meetings in Minneapolis

Dr. Grace Rogers Spalding, 555 W. Maple attended the eighth postgraduate seminar of the American Academy of Periodontology April 12 through 14 at the University of Minnesota.

Clinic, Rochester, talked on "The Effect of Smoking Cigarettes and of Intravenous Administration of Nicotine on the Electrocardiogram, Basal Metabolic Rate, Catecholamine Temperature, Blood Pressure and Pulse Rate of Normal Persons" during opening sessions of the three-day program.

Dr. Ruth E. Boynton, director of the University students' health service, explained "The Importance of Controlled Studies in

Clinical Research" also at the opening sessions. All sessions of the seminar, sponsored by the University school of dentistry in cooperation with the W. K. Kellogg foundation, Battle Creek, were held in the Center for Continuation Study on the Minneapolis campus.

The number of civilian employees in government's six largest agencies exceeds the population of four states in the union.

BRIDGE AT THE COMMUNITY HOUSE

By James C. Gray
A report on the proceedings at the day-bridge meeting held every Wednesday evening at 7:30 o'clock. The following players were certainly invited to participate:

Have you been staying away from the tournament because it keeps you out too late? If so, the board of directors have taken the following steps to remedy the situation: (1) From now on players are expected to arrive at seven forty-five. The game will start promptly at eight o'clock. Late arrivals who have reserved places in advance will be given an average score on the boards they have missed. (2) The tournament director will limit the playing time to five minutes for each board. Henceforth, then, you and your regrets and your second guesses should be in bed well before midnight.

The April 14 results: North and South—Myrtle Rummel and Gull Rothfus first, Mr. and Mrs. Jack Duggendorf second, and Mrs. N. Hadley and Mrs. G. Nelson third. East and West—Bo Guy and Jean Haugh first, Fletcher Jean and Mrs. Malcolm Ducloux second, and Mr. and Mrs. G. P. Richards third.

John Kraus finds it hard to live with himself since he missed an obvious safety play on the following board:

- NORTH
- S—J x
- H—10 x x x
- D—x x
- C—A 10 9 8 7
- WEST
- S—K Q 9 8 x
- H—x
- D—K J x x x
- S—J x
- EAST
- S—x x x
- H—Q x x x x
- D—A x
- C—Q x x
- SOUTH (John)
- S—A 10 x x
- H—K
- D—Q 10 9 x
- C—K x x

The auction, (John admits it was outlandish) West—one diamond; East—one heart; South—one no-trump; all passed! John did not describe the play in detail but presumably it went something like this: West opened the spade king which South captured with the ace in his hand.

The safety play now would be to lose a club trick to the opponents. This would establish four club tricks with an entry to cash them, to make the contract odd. And an overtrick or two might develop in one of the other suits.

Mr. and Mrs. John R. Jones and their three children, David, Gwen and Stephen? They have moved to 1320 Buckingham road from Milburn, N. J. Mr. Jones is a sales engineer.

with a third club lead. East promptly cashed his two high hearts and his diamond ace and West successfully cashed the jack and king of diamonds and his high spade to defeat the contract.

Have You Met . . .

Mr. and Mrs. John R. Jones and their three children, David, Gwen and Stephen? They have moved to 1320 Buckingham road from Milburn, N. J. Mr. Jones is a sales engineer.

Lathrup Manages Purchasing Division of Dearborn Motors

Promotion of J. R. Kappler, 38010 Sunset Blvd., Lathrup Township, to manager of the newly created purchasing division of Dearborn Motors Corporation, national market organization for the Ford Tractor and Dearborn farm equipment, has been announced by Frank R. Pierce, president.

Kappler has had wide experience in the purchasing field. Prior to joining Dearborn Motors in August, 1947, he was director of procurement for Republic Aviation Corporation. He also was with Packard Motor for 10 years as purchasing manager of the aircraft engine division, and with Graham-Paige Motor Corporation from 1918 to 1935 as purchasing manager.

Deadline for CLUB NEWS remains at noon Mondays



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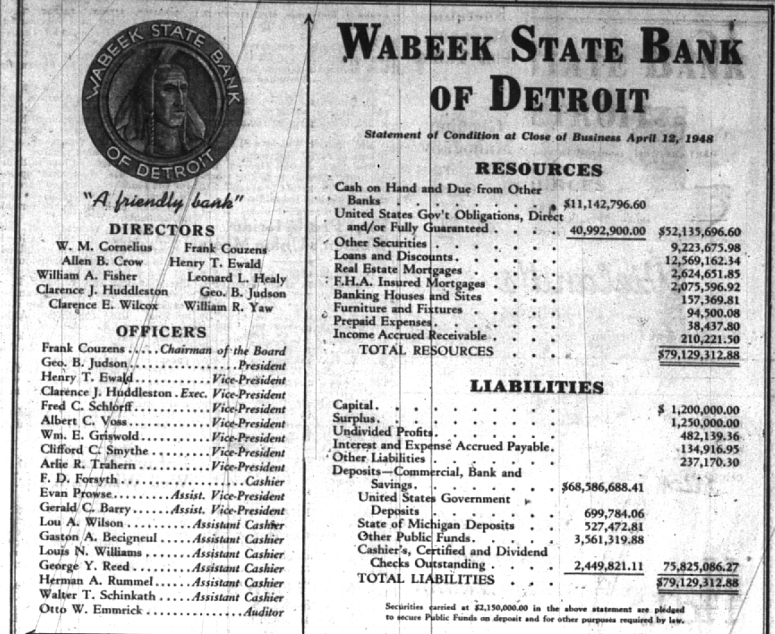
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Statement of Condition at Close of Business April 15, 1948

RESOURCES

Cash on Hand and Due from Other Banks	\$11,142,796.60
United States Gov't Obligations, Direct and/or Fully Guaranteed	40,992,900.00
Other Securities	\$52,135,696.60
Loans and Discounts	9,223,675.98
Real Estate Mortgages	12,569,162.34
F.H.A. Insured Mortgages	2,624,651.85
Banking Houses and Sites	2,075,596.92
Furniture and Fixtures	157,369.81
Prepaid Expenses	94,500.08
Income Accrued Receivable	38,437.80
TOTAL RESOURCES	\$79,129,312.88

LIABILITIES

Capital	\$1,200,000.00
Surplus	1,250,000.00
Undivided Profits	482,139.36
Interest and Expense Accrued Payable	134,916.95
Other Liabilities	210,221.50
Deposits—Commercial, Bank and Savings	\$68,586,688.41
United States Government Deposits	699,784.06
State of Michigan Deposits	527,472.81
Other Public Funds	3,561,319.88
Cashier's, Certificate and Dividend Checks Outstanding	2,449,821.11
TOTAL LIABILITIES	\$79,129,312.88

Securities carried at \$2,150,000.00 in the above statement are pledged to secure Public Funds on deposit and for other purposes required by law.

Directors: W. M. Cornelius, Frank Couzens, Allen B. Crow, Henry T. Ewald, William A. Fisher, Leonard L. Healy, Clarence J. Huddleston, Geo. B. Judson, Clarence E. Wilcox, William R. Yaw

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