

**FINAL DATE SET FOR REINSTATEMENT**

The final date for reinstatement and conversion of government insurance is July 2, 1927 and an active campaign urging ex-servicemen to reinstate is being carried on by the Detroit Regional Office of the U. S. Veterans Bureau, with the assistance of the Veterans of Foreign Wars, The American Legion and The American Red Cross. Each unit of these organizations has full information regarding the subject of government insurance and can aid veterans in completing their applications.

There have been in the past several extensions of time for reinstatement of government insurance, but due to the fact that in 1926 a five-year convertible term policy was authorized and the adjournment of Congress on March 4, there will not be a further extension and this will be the last opportunity that ex-servicemen will have to preserve this insurance.

Ex-servicemen in Michigan have allowed over one million dollars of the insurance that they carried during their military service to lapse. The total amount of insurance lapsed throughout the United States is over thirty billion dollars. Many veterans have exercised their good judgment by reinstating and there is now in force insurance in the amount of approximately three billion dollars. The greater part of the original amount of insurance, however, remains lapsed and unless this is reinstated before July 2, it will be forever lost.

The policies offered by the government are standard and have many advantageous features. The reinstatement requirements are very simple. The probable reason for the failure of ex-servicemen to reinstate their insurance since the various policies are unusually desirable has been widely discussed. According to Luther E. Ellis, manager of the Michigan Regional office of the Veterans Bureau, the reason can be most likely traced to the fact that the average man does not seek life insurance but takes it only when convinced by someone else of its necessity. The problem confronting the Veterans Bureau is therefore one of attempting to reach each veteran individually insofar as possible.

Government insurance is issued at cost, and there are no paid agents. The policies are as follows: Ordinary Life, 20 and 30 Year Endowment, and Endowment at age of 62. These policies are standard life insurance contracts with the following features: Premium rates 15 per cent to 25 per cent lower than can be obtained elsewhere, a permanent and total disability clause without extra cost, no restrictions as to residence, military or naval service, travel or occupation, payment of dividends in cash, loan values, paid up and extended insurance values, and the proceeds are exempt from taxation. These six policies are classified as permanent inasmuch as they can be carried until death.

Full information regarding government insurance can be secured from the Detroit office and all veterans who are interested should request this information at once. At the time of the 1926 campaign, when the final date for reinstatement was July 2, 1926, there was a great flood of applications during the latter months and it was a human impossibility to handle the applications in an expeditious manner. An early application this year will insure better service.

**LOSS OF MARKET FOR MILK FEARED**

That farmers of several counties will be virtually deprived of any market for their milk unless increased appropriations are granted by the Legislature for testing cattle for tuberculosis was pointed out by a large delegation of farm organization leaders and dairy-men from all parts of Michigan who testified Wednesday before the Senate Committee on Finance and Appropriations and at joint hearing before the Ways and Means Committee and Agricultural Committee of the House. The various speakers reminded the lawmakers that the City of Detroit has passed a milk ordinance that after January 1, 1928 no milk can be sold in Detroit which does not come from counties where the cattle have all been tested and the county placed on the accredited list.

When the wash woman drives up to deliver the weekly bundle in a better car than you've got its about time you bought mother a new washboard and put her back to work.

**BUSINESS OUTLOOK BRIGHT SAYS OAKLAND PRESIDENT**

"The 1927 business horizon remains bright, especially from the standpoint of the automotive industry, it was declared last week by A. R. Glancy, president and general manager of the Oakland Motor Car Company, upon his return from an extended trip throughout the United States. Assisted by the members of the factory executive staff, Mr. Glancy conducted a series of sectional meetings at key cities for the Oakland Dealer Organization. "My answer to numerous queries as to my opinion on the business outlook for the remainder of the year is pointed to the fact that we have invested \$15,000,000 in plant facilities to take care of our increasing production," said Mr. Glancy. "It requires confidence in the future to spend that sum."

"I believe the present year presents a greater opportunity to automobile dealers than any other year in the history of the industry. They may not necessarily sell more cars, but they have the best opportunity ever presented to stabilize themselves securely for the future."

"In this connection, I am preaching the doctrine of scientific merchandising. We have had plenty of science in the design and manufacture of automobile. We still have need for more science in selling them."

"The automobile business has also reached what might be termed the 'service era.' Gradually it is developing the elements of greater courtesy and consideration toward car owners; better equipped service stations; efficient accounting systems and honesty in advertising. For instance, in reference to advertising: while we manufacture six cylinder cars we make them stand upon their own merits instead of boosting them by invidious comparisons with the fours or making derogatory comment upon the eights."

Mr. Glancy stated that the 1927 production of his factories will

be about 200,000 units. He emphasized, as illustrative of the industry's stability, that the Oakland is not interested in selling 200,000 cars merely for the purpose of making a record. "I wish to build and sell only the number of cars which can be handled at a profit to our dealers and ourselves," he declared.

Mr. Glancy takes issue with those who predict a European trend in American cars. He asserted that "the shoe is on the other foot" and that the European manufacturers are learning from America not only how to design but also how to produce motor cars. He pointed out that almost without exception foreign manufacturers at the leading European automobile shows exhibited a larger car in addition to their small line of vehicles.

**Explorers Ready, but There's Nowhere to Go**

"The explorer has nowhere to go," writes James C. Young in Current History Magazine. "Asia is definitely plotted. Africa an open page, the Amazon valley reduced to well-defined zones. On all the broad surface of the globe the interior of New Guinea—the great island to the north of Australia, and after Australia the world's largest island—alone remains a true terra incognita, and American forces have penetrated deep into its jungles during recent months. The world of today contains not a single hidden city, dark continent or impenetrable desert. Scarcely an island has eluded discoveries and only a few mountain peaks still resist the foot of man."

"Thus the romance of the ages draws to an end. The known world of four centuries ago has been expanded until all its parts are familiar. The long trek of the human herd has reached the limits of its range. The main trails are blazed, the degrees and elevations established. Those who follow in the

steps of the intrepid pathfinders must be content to win the honors that come from lesser labors."



"I tell you, Joe, I certainly was moved by something I saw today." "Yes, George, I saw you riding down the street in a patrol wagon."

**Sentimental Playwright**

Eben Philpotts, author of "The Farmer's Wife," which has reached its 1,200th performance in London, has never seen the play, and does not intend to, his reasons being entirely sentimental. Some of the characters are drawn from real life, Devon folk whom the novelist loved and who are no more, and he shrinks from the idea of seeing them on the stage. Mr. Philpotts sends the members of the cast vines and other gifts whenever another 100th night is reached.

**Devotes Life to the Blind**

Lady Arthur Pearson, widow of Sir Arthur Pearson, who was blind, has set herself the task of a journey round the world to visit all the St. Dunstan's branches in the British empire so that she can get into personal touch with the various sightless men trained at these institutions. Like her husband, Lady Pearson spends the whole of her time working in the interests of the blind.

**Danish Lotteries**

In Denmark lotteries flourish. There are four, each of which is conducted under strict government control. About 15 per cent of the premiums is retained by the government, the remainder being distributed as prizes. Lotteries and totalizators at races are the only form of gambling allowed in Denmark. Bookmaking, for instance, is a criminal offense.

**Long Jump From Airplane**

Chief Machinist's Mate James K. Clark, star jumper of the American navy, recently leaped 4,000 feet from an airplane and made a record of his descent by motion pictures. Strapped to Clark's chest was an automatic aviation motion picture camera as he jumped from the wing of the plane over Washington.

Advertise in the Enterprise.

An Illinois judge presented his overcoat to a man arraigned before him on a charge of vagrancy. Always our luck to be about four months behind the parade.

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Cinders \$1.50 Yard  
Your Order Filled Promptly  
Call Farmington 184

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**SPECIAL!**  
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Evenings Except Sun and Wed. 7:30-8:00  
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Farmington. Phone 160.

**Dr. E. J. Chaput**  
Dentist  
18629 Grand River Avenue  
Opp. Redford Theatre  
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1:30 to 5:30 p. m.  
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**THOS. ARMSTRONG**  
RUG AND CARPET CLEANING  
3 and 5c a square foot  
Farmington Mich.

**Report of the Condition of the Farmington State Savings Bank**

at Farmington, Michigan, at the close of business March 23, 1927, as called for by the Commissioner of the Banking Department.

**RESOURCES**

|   |  |
|---|--|
| <b>LOANS AND DISCOUNTS, viz.:</b>                           |  |
| Commercial  | Savings                                |
| Unsecured .....   | \$268,212.75 \$104,234.96              |
| Totals .....  | \$268,212.75 \$104,234.96 \$372,448.71 |
| <b>BONDS, MORTGAGES AND SECURITIES, viz.:</b>               |  |
| Real Estate Mortgages ..                                    | \$ 15,611.98 \$529,523.00              |
| Other Bonds .....   | 145,500.00 2,000.00                    |
| Totals .....  | \$161,111.98 \$531,523.00 \$632,634.98 |
| <b>RESERVES, viz.:</b>                                      |  |
| Cash & Due from Banks \$                                    | 43,021.41 \$ 42,779.00 \$ 85,800.41    |
| <b>COMBINED ACCOUNTS, viz.:</b>                             |  |
| Overdrafts .....  | \$ 197.87                              |
| Furniture and Fixtures ..                                   | 21,000.00                              |
| Banking House .....   | 2,000.00                               |
| Customer's Bonds Deposited with Bank for Safe-keeping ..... | 10,150.00                              |
| Stock of Federal Reserve Bank ..                            | 2,100.00                               |
| Other Assets, if any, Interest Earned, Not Collected ..     | 8,326.39                               |
| Total .....   | \$1,194,658.36                         |

**LIABILITIES**

|   |              |
|---|--------------|
| Capital Stock paid in .....                           | \$40,000.00  |
| Surplus Fund .....                                    | 30,000.00    |
| Undivided Profits, net .....                          | 5,644.57     |
| Dividends Unpaid .....                                | 284.00       |
| Reserved for Taxes, Interest, Depreciation, etc. .... | 24,122.41    |
| <b>COMMERCIAL DEPOSITS, viz.:</b>                     |              |
| Commercial Deposits Subject to Check ..               | \$229,080.58 |
| Cashier's Checks .....                                | 2,614.99     |
| Time Commercial Certificates of Deposit ..            | 72,346.27    |
| Totals .....  | \$304,041.84 |

**SAVINGS DEPOSITS, viz.:**

|  |                |
|--|----------------|
| Book Accounts—Subject to Savings ..                        | \$569,350.46   |
| Certificates of Deposit—Subject to Savings ..              | 86,813.57      |
| Club Savings Deposits (Xmas, Thrift, etc. ....             | 2,080.25       |
| Totals .....   | \$658,244.28   |
| Notes and Bills Rediscounted ..                            | \$ 21,471.25   |
| Bills Payable .....  | 100,000.00     |
| Customer's Bonds Deposited with Bank for Safekeeping ..... | 10,150.00      |
| Total .....  | \$1,194,658.36 |

STATE OF MICHIGAN, County of Oakland, ss.  
I, Edgar S. Pierce, 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 29th day of March, 1927. Hinman G. Nichols, Notary Public. My commission expires July 24, 1928.

**CORRECT ATTEST:**  
HOWARD M. WARNER  
FLOYD H. NICHOLS  
OLIN RUSSELL  
Directors.

**Report of the Condition of the Peoples State Bank of Farmington**

at Farmington, Michigan, at the close of business March 23, 1927, as called for by the Commissioner of the Banking Department.

**RESOURCES**

|  |  |
|--|--|
| <b>LOANS AND DISCOUNTS, viz.:</b>  |  |
| Secured by Collateral ..   | \$ 10,224.38 \$ 86,402.35              |
| Unsecured .....  | \$141,452.37 \$ 6,000.00               |
| Items in Transit .....   | 385.63                                 |
| Totals .....   | \$151,762.38 \$ 92,402.35 \$244,164.73 |
| <b>BONDS, MORTGAGES AND SECURITIES, viz.:</b>  |  |
| Real Estate Mortgages ..   | \$ 6,743.00 \$208,936.77               |
| Municipal Bonds in Office ..   | 10,000.00                              |
| Other Bonds .....  | 63,887.50 75,737.50                    |
| Totals .....   | \$ 70,630.50 \$294,674.27 \$365,304.77 |
| <b>RESERVES, viz.:</b>   |  |
| Due from Banks in Reserve Cities and Cash on Hand .....  | \$ 52,048.53 \$ 13,000.00              |
| U. S. Bonds and Certificates of indebtedness carried as legal reserve in Savings Dept only ..... | 35,400.00                              |
| Exchanges for clearing house .....   | 190.87                                 |
| Totals .....   | \$ 52,248.40 \$ 50,400.00 \$102,648.40 |
| <b>COMBINED ACCOUNTS, viz.:</b>  |  |
| Overdrafts .....   | \$ 21.03                               |
| Expenses, Interest and Taxes Paid exceeding earnings ..  | 733.67                                 |
| Banking House .....  | 32,000.00                              |
| Furniture and Fixtures .....   | 2,000.00                               |
| Customer's Bonds Deposited with Bank for Safekeeping .....                                       | 16,850.00                              |
| Other Assets, if any, Interest Earned, Not Collected ..  | 834.58                                 |
| Total .....  | \$772,557.18                           |

**LIABILITIES**

|   |                           |
|---|---------------------------|
| Capital Stock paid in .....                           | \$50,000.00               |
| Surplus Fund .....                                    | 15,000.00                 |
| Dividends Unpaid .....                                | 39.00                     |
| Reserved for Taxes, Interest, Depreciation, etc. .... | 7,000.00                  |
| <b>COMMERCIAL DEPOSITS, viz.:</b>                     |                           |
| Commercial Deposits Subject to Check ..               | \$197,094.13              |
| Demand Certificates of Deposit .....                  | 81,245.89                 |
| Certified Checks .....                                | 17.80                     |
| Cashier's Checks .....                                | 661.90                    |
| State Moneys on Deposit .....                         | 10,000.00                 |
| Totals .....  | \$289,019.72 \$289,019.72 |

**SAVINGS DEPOSITS, viz.:**

|  |                           |
|--|---------------------------|
| Book Accounts—Subject to Savings ..                        | \$381,999.83              |
| Certificates of Deposit—Subject to Savings ..              | 10,665.90                 |
| Club Savings Deposits (Xmas, Thrift, etc. ....             | 1,882.73                  |
| Totals .....   | \$394,648.46 \$394,648.46 |
| Customer's Bonds Deposited with Bank for Safekeeping ..... | 16,850.00                 |
| Total .....  | \$772,557.18              |

STATE OF MICHIGAN, County of Oakland ss.  
I, John Fitzpatrick, 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 29th day of March, 1927. George C. Gildemeister, Notary Public. My Commission expires May 4, 1929.

**CORRECT ATTEST:**  
ERNEST V. BLANCHARD  
L. F. GILDEMEISTER  
JAMES L. HOGLE  
Directors.