



### The Personal Element

When you know us and we know you, there will be a PERSONAL ELEMENT in our intercourse pleasing to us BOTH.

We want your banking business, and you will enjoy our services when you start an account in this dependable bank.

Call and let us explain our superior methods for handling your check account.

BANK  
WITH  
US

**PEOPLES STATE  
BANK OF  
FARMINGTON**  
THE BANK GOOD SERVICE IS BUILDING

WE PAY  
4%  
INTEREST

### NOW OPEN FOR BUSINESS Heating and Plumbing Shop

All Work Guaranteed.

**Andrew Salow - Henry Ludeman**  
Farmington, MICH.

**At Last—Fuse Trouble Ended**

6 FUSES IN 1 PLUG AT HALF THE COST

Repeater—6 Fuse Plug  
Saves Time—Money and Annoyance  
Everywhere electric light is used there has been fuse trouble. What a nuisance! In the home, generally blow out in the middle of a washing or ironing. In the office, with guests in the room, the way to dinner and to wait for some one to come and replace them. But with the Repeater—6 Fuses in 1 Plug—A turn to the right and back comes your light. Distributed by—**N. J. Eisenhard & Son** Farmington, Hardware Co. Local Dealers—

### REPORT OF THE CONDITION OF THE PEOPLES STATE BANK OF FARMINGTON

at Farmington, Michigan, at the close of business April 28, 1921, as called for by the Commissioner of the Banking Department:

#### RESOURCES

	Commercial	Savings
Loans and discounts, viz.:		
Secured by collateral.....	\$ 118,359.84	14,607.90
Unsecured.....	\$ 118,359.84	14,607.90
Totals.....	\$ 236,719.68	\$ 29,215.80
Bonds, Mortgages and Securities, viz.:		
Real Estate Mortgages.....		\$112,500.00
War Savings and Thrift Stamps.....		900.00
Other Bonds.....	\$ 61,505.00	15,998.00
Totals.....	\$ 61,505.00	\$ 129,398.00
Reserves, viz.:		
Due from Federal Reserve Bank.....	11,406.05	
U. S. Bonds and Certificates of indebtedness carried as legal reserve in savings Dept. only.....		\$ 24,160.00
Exchanges for clearing house.....	\$4.00	
Total cash on hand.....	\$182.12	
Totals.....	\$19,972.17	\$ 24,160.00
Combined Accounts, viz.:		
Overdrafts.....		\$ 25.65
Banking House.....		10,000.00
Furniture and Fixtures.....		4,352.93
Bonds Borrowed or left for safekeeping.....		146.86
Outside Checks and other Cash Items.....		45,750.00
Stock of Federal Reserve Bank.....		196.08
Total.....		\$ 60,470.52
<b>Total.....</b>	<b>\$ 317,956.82</b>	<b>\$ 424,264.32</b>

#### LIABILITIES

Capital Stock paid in.....	\$ 20,000.00
Surplus Fund.....	1,500.00
Undivided Profits, net.....	3,231.31
Dividends Unpaid.....	24.00
Commercial Deposits, viz.:	
Reserved for Taxes, Interest, etc.....	498.08
Commercial Deposits Subject to Check.....	16,537.33
Demand Certificates of Deposit.....	119,936.22
Cashier's Checks.....	3,171.75
State Money on Deposit.....	5,000.00
Total.....	\$ 168,085.10
Savings Deposits, viz.:	
Book Accounts—Subject to Savings By-Laws.....	104,359.77
Club Savings Deposits (Xmas, Thrift, etc.) Xmas.....	1,906.08
Total.....	\$106,265.85
Bills Payable.....	40,000.00
Bonds Borrowed or left for safekeeping.....	45,750.00
Total.....	\$ 45,750.00
<b>STATE OF MICHIGAN, County of Oakland, ss.</b>	

I, B. E. Storms, 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.

JOHN POWER

Notary Public.

My commission expires May 11, 1921.

Correct Attest:

Wm. M. SHAW

J. A. MILLER

JAMES L. HOGLE

Directors

### Farm Implement Prices are Falling Take Advantage Of Them

**J. H. Fisher**

GENERAL BLACKSMITHING  
FARM IMPLEMENTS.

Plymouth, Michigan.

FOR  
Hauling Sand, Gravel and Cement Trucks.

SEE

**GEORGE BEACH**

Farmington, Michigan Phone 172-J-3

MY

"Giant Pneumatic Tires Go Anywhere."

The First Fan.  
Who invented the fan, Eve, said the evangelist, Venus, declared the poet, Oliver, Wendell Holmes, when she devalued one of her doves, a fan-tailed pigeon, of his plumes. Whatever its origin, the fan has belonged to woman alone.

### Special Rates— CHIROPRACTIC Treatments.

Patients treated for exactly half my regular fee for the next ten days. Any complaint. Headache and Lumbago often relieved in a few minutes.

L. Sullivan, D. C. Ph. C.  
the CHIROPRACTOR  
Woodward Ave., at Victor.  
Entrance on Victor.  
Office hours 10 a.m. to 5 p.m.—  
7 p.m. to 9 p.m. Daily.  
Hemlock 6481 — Highland Park.

### KELLASTONE EXPERTS

Also plain, fancy and ornamental Plastering.  
Patching and plaster repairing.  
No job too large and none too small.  
Estimates furnished free.

**JOHN SCHROCK.**  
Clarenceville, Mich.

BUY YOUR ---

### Milk and Cream

--- FROM

### Farmington

#### Dairy

**JOE HIMMELSPACH,**  
Proprietor  
Phone 35-F-2.

### VERNON, WILHELM & MOLBY ARCHITECTS & ENGINEERS

Owners of the

Wilmarth Survey Records.

Surveys Municipal Engineering

Appraisals Architectural Designs

Reports Expert Evidence

E. B. WILHELM, C. E.

W. F. VERNON, M. E.

F. L. MOLBY, B. A.

HIRAM J. WILLMARTH,

Associate

Cherry 4170

Book Bldg. Detroit.

### PONTIAC Commercial & Savings BANK

Capital, Surplus and Profits Over  
\$1,000,000.00  
Resources \$12,000,000.00

This Bank is large enough to afford every facility for Service, and small enough to give each Customer Individual and Personal Attention.

### The Bank of Personal Service

Cramer Smith, President.

O. J. Beaudette, Vice-President.

A. A. Corwin, Vice-President.

C. E. Waldo, Vice-President.

C. J. Marx, Vice-President.

F. A. VanWagoner, Cashier.

B. J. Greer, Asst. Cashier.

A. G. Nichol, Asst. Cashier.

### GILDEMEISTER'S PEERLESS FLOUR

MAKES GOOD BECAUSE IT  
BAKES GOOD  
BREAD, PIES, CAKES ETC.



ITS HIGH QUALITIES AND

ITS LOW PRICE RECOMMEND

IT.

ITS USERS ARE ITS

BOOSTERS

### Oakland County Savings Bank

Pontiac.

Resources \$4,000,000.00.

J. A. Graley, President.

F. L. Perry, Cashier.

R. C. Cummings and

C. F. Durant, Assistant Cashiers.

A large number of people, outside of Pontiac call this institution THEIR BANK and have shown their confidence in it for years, by entrusting their deposits to its care.

### Detroit United Lines

#### Farmington Time Table (Eastern Standard Time)

Cars leave Farmington Junction for Detroit at 4:40 a.m., 5:16 a.m., 5:45 a.m., and 6:37 a.m., and leave Farmington for Detroit at 6:38 a.m., 6:58 a.m., 7:48 a.m., and 8:17 a.m. (to Junction only 11:48 a.m. and 1:03 p.m.)

Cars leave Farmington Junction for Orchard Lake and Pontiac at 5:46 a.m., 6:16 a.m., 6:55 a.m., and hourly to 7:55 p.m., 9:55 p.m., and 11:48 p.m.

First car leaves Farmington Junction for Northville at 6:00 a.m.; Farmington at 6:05 a.m.; thereafter cars leave Farmington for Northville at 6:35 a.m., and hourly thereafter until 1:55 p.m., 8:05 p.m., 8:55 p.m., 9:55 p.m., 10:55 p.m., 12:22 a.m., and 1:03 p.m.

Cars connect at Northville with those for Plymouth and Wayne over the D. & C. Hourly limited service to Ann Arbor.

**Wm. S. McNAIR**  
ATTORNEY-AT-LAW  
Office—64 Main Street.  
Northville, Michigan.

**Money:** invested in Bonds today will yield you from 6 per cent to 8 per cent and your interest coupons can be collected twice each year through your own Bank. Complete information upon request.

**GEORGE M. WEST & COMPANY**

Established 1893.

1010 Union Trust Building, Detroit, Michigan.

### Watch Farmington Junction Grow

**KNOWLES & CRUMBLEY**

Real Estate Dealers

Branch R. H. Taylor Office — Phone Redford 81

### GRAVEL 90 Per Cent Test

by Oakland County Engineer

60 Per Cent is Considered Good Gravel

### J. W. Lathrup & Sons

Phone No. 132-F-11

Farmington, Mich.

### BEST TIRES AT BEST PRICES

U. S. TIRES—PLAIN—USCO—KNOBBY—CORD

GOODYEAR GOODRICH

BUY YOUR TIRES NOW

FORD SALES & SERVICE

### The Grand River Ave. Lumber & Coal Co.

#### ANNOUNCE THE OPENING

of their new yard at Clarenceville in the near future, with a complete line of Lumber, Doors, Sash, Blinds, Etc., etc., at the same reasonable prices and with the same prompt and efficient service which characterizes their business in Redford and Farmington.

A complete line of coal will also be stocked at this branch.

This branch will be located on Grand River Avenue in the heart of Clarenceville.

### CLARENCEVILLE Lumber & Coal Yard