

STRAIGHT TALKS WITH AUNT EMMY

ON HOUSEHOLD BUDGETS

Why I'm going to the Greater MICHIGAN STATE FAIR



"Aunt Emmy," asked Helen, "won't you explain what I mean by a household budget? You said something the other day about budgets, but I don't seem clear in my mind about it."

"A budget is simply a plan," said Aunt Emmy. "You plan what you are going to do with your income. You divide your income systematically so that you can meet your needs. You lay aside a part for your income for rent, other parts for food, clothing, heat, light, telephone, recreation, savings and so on."

"How are you going to know how much you should spend for each thing—how rent for instance, Aunt?" asked Helen.

"Experts have studied the question and get to suit every income. Of course, you can alter these typical budgets slightly to suit your particular needs. For example, the average budget that covers incomes of from \$2,000 to \$3,000 a year divides your income into six parts. Ten per cent for savings, twenty per cent for rent, twenty per cent for food, twenty per cent for clothing, twenty per cent for recreation, and twenty per cent for other items. But you can change the other items you must not change the savings allowance—except to increase it. A great majority of men who reach sixty are dependent on relatives or charity. If they had saved only ten cents out of every dollar, they would not have been in that plight. There is nothing like money in the savings bank to help you in the emergency that comes in everybody's life. If everybody kept one year's income in the savings bank, much misery would be averted. If you always have enough money to see you through one year, you are pretty safe. Beyond that it is wise to let your money accumulate until you have enough to buy some good securities. Your banker will advise you about the securities that suit your needs."

"But, Aunt Emmy, suppose you wanted to alter your budget?" inquired Helen. "How would you know how to do it?" A young married couple might start on a certain budget and then, when they had children to feed and educate, they might want to change it."

"Well, my dear, if they were in doubt about their financial affairs, they could always consult their banker. That is why it is so good to establish friendly relations with a bank when you start out in life. Any banker will be glad to advise young people about making their money go farther."

—A. B. Ayres.

WHAT THE FEDERAL RESERVE HAS DONE FOR BUSINESS

What the Federal Reserve System has done for business is summed up in these points: (1) given business greater confidence in the ability of the banks to care for credit needs; (2) introduced an elastic currency and eliminated money panics; (3) eliminated extreme seasonal fluctuations in rates of interest; (4) brought business safety through the war and post-war crises; (5) saved millions of dollars to business through its efficient system for check collection; (6) made the gold reserve more effective as a basis for credit extension in times of extraordinary demand; (7) aided in the financing of foreign and domestic trade by developing a discount market for acceptances; (8) provided a means for handling huge amounts of government securities without interference with business; (9) aided in the re-establishment of the gold standard abroad; (10) given us an experienced banking organization which will assist us in meeting the future exigencies of business at home and abroad with courage and confidence.

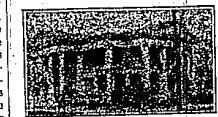
BANKERS EDUCATIONAL FOUNDATION TRUSTEES

John H. Puellicher, former president of the American Bankers Association, has been named chairman of the American Bankers Association Educational Foundation for which \$500,000 has been pledged by the bankers to provide for schools and research in economics in ships throughout the country. The other trustees are Leonard P. Ayers, Vice-President Cleveland Trust Company; Stephen L. Miller, Educational Director American Institute of Bankers; Lewis E. Pierson, Chairman Irving Bank-Columbia Trust Company, New York; George E. Roberts, Vice-President National City Bank, New York; Francis H. Sisson, Vice-President Guaranty Trust Company, New York; Evans Woolson, President Fletcher Savings & Trust Company, Indianapolis; W. Essey Albright, Deputy Manager American Bankers Association, Secretary.

The banks of Washington, D. C., have been giving the pupils of the public schools simple and practical information in regard to banking practices as a matter of education. Talks were made during the year to grade schools, high school students by representatives of the bank.

COMPETING FOR A REAL PRIZE!

Effie Martin and Minnie Kirk have been running a neck and neck race for young Bill Carter, the catch of Lapeer County. Effie expects to win out on her lemon meringue pie and Minnie's depending on her coconut cream cake. Last night they were both at our house together and I hear you can learn something new down there about baking in September. And young Bill Carter was telling me he's getting mighty tired of lemon pie and cream cake. Seems to me he'd like to brush up a bit! So I made two customers for the Fair right there.



PROGRESS OF THE GREATER MICHIGAN STATE FAIR
This beautiful and stately colonial mansion formerly the residence of the late Hon. J. B. McMillan, is the site of the Greater Michigan State Fair. It has been entirely renovated and is now the most beautiful grounds surrounding it.
Michigan State Fair 1926

It's more sensible to try to reduce costs than to wish for higher prices.

DETROIT UNITED LINES

Farmington Time Table
Eastern Standard Time

Effective Feb. 1, 1926

Cars leave Farmington for Detroit at 6:54 a.m.

For Redford at 5:25 a.m., 6:25 a.m., 7:45 a.m. and every hour to 4:45 p.m. and at 8:15 p.m., 6:15 p.m., 7:15 p.m., 8:15 p.m.

Cars leave Farmington Junction for Orchard Lake and Pontiac at 5:35 a.m., 7:10 a.m., 4:50 p.m. and 6:20 p.m., 9:10 p.m. Sunday only.

First car leaves Farmington for Northville at 7:45 a.m., then at 6:15 a.m. and every two hours to 4:15 p.m. and at 6:25 p.m.

Cars connect at Wayne with those over the D. & C. Hourly limited service to Ann Arbor, Mich. Daily except Sundays and Holidays.

NOTICE

Notice of Review of Special Assessment for the Improvement of Assessment District No. 467, under Act 59, Public Acts of 1915, as amended.

To all persons interested in said assessment in the townships of Farmington, in Oakland County, Livonia, in Wayne County, to the said townships of Farmington, in Oakland County, Livonia, in Wayne County, and to the said counties of Oakland and Wayne. Whereas, I, as State Highway Commissioner of Michigan, have heretofore determined that the highway commencing at the south section corner common to sections 33 and 34, town 1 north, range 9 east, Farmington Township, Oakland County; thence east on the section line between sections 34, 35 and 36, said Farmington Township, and fractional sections 3, 2 and 1, town 1 south, range 9 east, Livonia Township, Wayne County, to its intersection with State Trunk Line Road No. 16 shall be improved in accordance with the specifications now on file; and

Whereas, I, as such commissioner, did heretofore determine the boundaries of the special assessment district No. 467 for said highway known as Assessment District No. 467 to be as follows: Said district includes all lands within the following boundaries in the townships of Farmington, in Oakland County, Livonia, in Wayne County, to wit:

Commencing at the east 1/4 post on the south side of section 36, town 1 north, range 9 east, Farmington Township, Oakland County; thence north 1/4 mile on the east north-and-south 1/4 line of said section 36, to its intersection with section 35; thence west 2 1/2 miles on the east and west 1/4 line of sections 36, 35 and 34 to the 1/4 post on the west side of said section 34; thence south 1/4 mile on the west side of said section 34 to the south section corner common to sections 33 and 34; thence east on the south side of said section 33 to the south section corner common to fractional sections 3 and 4, town 1 south, range 9 east, Livonia Township, Wayne County; thence south 1/4 mile on the section line between fractional sections 3 and 4 to the 1/4 post at the intersection of the east and west 1/4 lines of fractional sections 3, 2 and 1, to its intersection with the east north-and-south 1/4 line of said fractional section 1; thence north 1/4 mile on the east north-and-south 1/4 line of said fractional section 1 to the place of beginning.

And all lands in the townships of Farmington, in Oakland County, Livonia, in Wayne County, within the boundaries above described, will be liable to an assessment for benefits for the improvement of said highway and also the townships of Farmington, in Oakland County, Livonia, in Wayne County, and the Counties of Oakland and Wayne, are hereby notified that on the 10th day of August, A. D. 1926, 10th day of August, at 8 o'clock, p. m. Central Standard Time, I will be present at the church near the southeast corner of section 35, town 1 north, range 9 east, Farmington Township, Oakland County, within the assessment district, and announce my assessment of benefits upon the lands within said boundaries constituting said special assessment district and upon the townships of Farmington, in Oakland County, Livonia, in Wayne County, and upon the Counties of Oakland and Wayne at large, and the said assessment of benefits will be open to review. All persons, said Townships or Counties may appear and be heard with respect to their several apportionments of benefits for said highway.

Given under my hand at Lansing, Michigan, this 17th day of July, A. D. 1926.

FRANK F. ROGERS,
State Highway Commissioner
July 23-Aug 6

STATE OF MICHIGAN,

In the Probate Court for the County of Oakland.

At a session of said Court, held at the Probate Office in the City of Pontiac, in said County, on the 12th day of July, A. D. 1926.

Present, Hon. Frank L. Covert, Circuit Judge acting as Judge of Probate.

In the Matter of the Estate of MARTHA KURZ, Incompetent.

Isaac Bond, guardian of said estate, having filed in said Court a petition praying for the examination and allowance of his annual account;

It is Ordered, that the 16th day of August, A. D. 1926 at eight o'clock in the forenoon, at said Probate Office, be and is hereby appointed for hearing said petition;

It is Further Ordered, that public notice thereof be given by publication of a copy of this order, for three successive weeks previous to said day of hearing in the Farmington Enterprise, a newspaper printed and circulated in said County.

FRANK L. COVERT,
Circuit Judge acting as Judge of Probate.
(A true copy.)
Dan A. McGaffey,
Probate Register.
July 23-Aug 6

In the Matter of the Estate of MARTHA KURZ, Incompetent.

Isaac Bond, guardian of said estate, having filed in said Court a petition praying for the examination and allowance of his annual account;

It is Ordered, that the 16th day of August, A. D. 1926 at eight o'clock in the forenoon, at said Probate Office, be and is hereby appointed for hearing said petition;

It is Further Ordered, that public notice thereof be given by publication of a copy of this order, for three successive weeks previous to said day of hearing in the Farmington Enterprise, a newspaper printed and circulated in said County.

FRANK L. COVERT,
Circuit Judge acting as Judge of Probate.
(A true copy.)
Dan A. McGaffey,
Probate Register.
July 23-Aug 6

STATE OF MICHIGAN,
In the Probate Court for the County of Oakland.

At a session of said Court, held at the Probate Office in the City of Pontiac, in said County, on the 12th day of July, A. D. 1926.

Present, Hon. Frank L. Covert, Circuit Judge acting as Judge of Probate.

In the Matter of the Estate of FRED KURZ, Incompetent.

Isaac Bond, guardian of said estate, having filed in said Court a petition praying for the examination and allowance of his annual account;

It is Ordered, that the 16th day of August, A. B. 1926 at eight o'clock in the forenoon, at said Probate Office, be and is hereby appointed for hearing said petition;

It is Further Ordered, that public notice thereof be given by publication of a copy of this order, for three successive weeks previous to said day of hearing in the Farmington Enterprise, a newspaper printed and circulated in said County.

FRANK L. COVERT,
Circuit Judge acting as Judge of Probate.
(A true copy.)
Dan A. McGaffey,
Probate Register.
July 23-Aug 6

STATE OF MICHIGAN,
In the Circuit Court for the County of Oakland.

James B. Halsted, Plaintiff, vs. Archibald Morris, John Kurz, and the unknown wife, if any, of either or both of them, and their respective unknown heirs, devisees, legatees and assigns.

At a session of said Court held in the Court House in the City of Pontiac, on the 26th day of June, A. D. 1926.

Present, The Hon. Frank L. Covert, Circuit Judge.

In this cause it appearing from the Bill of Complaint, duly sworn to, that the plaintiff does not know and has been unable, after diligent search and inquiry, to ascertain the names of the persons who are included as defendants herein without being named, and the plaintiff does not know and has been unable, after diligent search and inquiry, to ascertain whether the aforesaid defendants are living or dead, or if any of said defendants are living, in what State or Country they reside, or if dead, whether they have personal representatives or heirs living, or in what State or Country they or any of their reside, or whether their title, interest, claim, lien, or possible right in the premises heretofore in has been by persons assigned to any person or persons or disposed of by will.

On motion of John D. Harger, attorney for plaintiff, it is Ordered that the said defendants the unknown wife, if any, of either or both of them, and their respective unknown heirs, devisees, legatees and assigns, cause their appearance to be entered in said cause on or before three (3) months from the date of this Order and in case of their appearance, they cause their answer to be filed and served according to the rules and practice of this Court and in default thereof the said Bill to be taken as confessed by the said defendants.

And it is further Ordered that the plaintiff cause a notice of this Order to be published according to law in the Farmington Enterprise, a newspaper printed, published and circulated in said County of Oakland, at least once a week for six successive weeks.

FRANK L. COVERT,
Circuit Judge.

A true copy.
Burton P. Daugherty,
County Clerk.
Ruth E. Windiate,
Deputy Clerk.

The foregoing suit involves title to the following described land is brought to quiet the title to said land and which land is described in the Bill of Complaint as being in the Township of Waterford and West Bloomfield, Oakland County, Michigan as follows:

The west part of the southwest fractional quarter of Section 31 in the Township of Waterford, containing forty-eight (48) acres of land, more or less, and also the northwest part of the northwest fractional quarter of Section 6, in the Township of Waterford and West Bloomfield, Oakland County, Michigan, containing twelve (12) acres of land, more or less and more particularly described as follows, to wit:

Beginning at the quarter stake in the west line of said section 31 and running south 1.75° east 40 chains and 16.5 links to the corner stake at the Town Corner; thence south 1.75° east on the town line 8 chains 61.5 links to a stake; thence east 14.5° north 16.5° south 88 links to a stake; thence east 31.5° south 76 links to a stake; thence east 21.25° south 2 chains and 80 links to a stake; thence east 6° north 5 chains and 82 links to a stake; thence east 20° south 1 chain and 65 links to a stake; thence north 1.75° 50 chains and 57 links to a stake in the quarter stake in the west line of the place of beginning, in all, sixty (60) acres, more or less, with all rights in and to the use of the waters of Union Lake.

As recorded in Liber 350 of Deeds, on page 604, Oakland County Register of Deeds Office.

JOHN D. HARGER,
Attorney for Plaintiff
Business Address:
2038 Dime Bank Bldg.,
Detroit, Michigan.
July 2-Aug 13

STATE OF MICHIGAN,
In the Circuit Court for the County of Oakland.

No. 13342
Herman Czenkusch, Plaintiff vs. Harrison Hammond and Sarah or Sally Hammond Oliver Hammond Lucinda Chapman Harrison Hammond, Jr. Vie Goodrich and Burr Tuttle.

Attest at law of Harrison Hammond, deceased John Wilkins and Charles Mascard, and all their heirs, devisees, legatees and assigns.

At a session of said Court held at the Court House in the City of Pontiac, County of Oakland, State of Michigan, on the 25th day of June, A. D. 1926.

Present: Glenn C. Gillespie, Circuit Judge.

On reading the Bill of Complaint duly filed in said cause, and the affidavit of John J.

Schulte, Jr., from which it satisfactorily appears to the Court that the Defendants above named or their unknown heirs, devisees, legatees and assigns are necessary and proper parties in the above entitled cause; and

It further appearing that after diligent search, inquiry and investigation it cannot be ascertained, and it is not known whether the persons named in said Bill of Complaint as defendants, or any of them, are living or dead, or where he, she or they may reside if living, or whether the right, title, interest, claim lien or possible right has been by them, or any of them assigned to any person or persons, and if dead whether he, she or they have personal representatives or heirs living, or where they or any of them may reside or whether such title, interest, claim, line or possible right has been disposed of by Will; and further, that the present whereabouts of such persons, their heirs-at-law, personal representatives, devisees, legatees and assigns are unknown and the Post Office addresses of none of them can be found or ascertained, and it is not ascertained whether any of them are minors or incompetents.

On motion of John J. Schulte, Jr., attorney for plaintiffs: It is ordered that the appearance of each and all of foregoing defendants be entered in this cause within three months from the date of this Order, and in case of their appearance or the appearance of any of them, that they cause their answer to the Bill of Complaint to be filed, and a copy served on the attorney for the plaintiffs within fifteen days after service upon them, or their attorneys, of a copy of said Bill, and in default thereof that said Bill be taken as confessed by the said defendants who shall fail to comply with the requirements of this Order.

IT IS FURTHER ORDERED, that the said plaintiffs cause this Order to be published in the Farmington Enterprise, a newspaper printed, published and circulating in said County once in each week for six weeks in succession, or that plaintiffs cause a copy of this Order to be personally served upon each of said defendants herein, at least twenty days before the time prescribed for his, her or their appearance.

GLENN C. GILLESPIE,
Circuit Judge.
A true copy.
Burton P. Daugherty,
County Clerk.
By G. Edson Hallock, Dept. Counsellors:
Please Take Notice that this suit, in which the preceding Order was made involves and is brought to quiet the title to the following described lands situated in the Township of Novi, County of Oakland, State of Michigan, known and described as follows:

South west fractional quarter of Section 2, Town 1 north, of range 8 east.

JOHN J. SCHULTE, JR.,
Attorney for Plaintiff,
Peoples State Bank of Farmington, Michigan
July 2-Aug 13

Visit Detroit This Summer And Enjoy a Real Vacation

Put-In-Bay in Lake Erie

The most picturesque and delightful Summer Pleasure Island near Detroit. Every sport that pleases: Bathing, dancing, sailing, explore the mysterious caves; see Perry's battle monument, picnic groves, athletic fields. Numerous fine hotels and cottages cater to Summer visitors and at reasonable prices. Stay a day or a week and enjoy yourself. Forget your troubles and relax your health.

This beautiful island playground is reached only by the palatial and speedy day excursion steamer PUT-IN-BAY. One great deck devoted to dancing and music. Refreshing cold and hot beverages open decks.

Steamer PUT-IN-BAY gives excursions daily from Detroit to Put-In-Bay Island and back. Leave Detroit at 9 a. m. from the foot of First Street. Four hours crowded with a. m. from the island, and arrive back in Detroit at 5 p. m. Fare for the round trip \$1.00 week days; Sundays and Holidays, \$1.50.

Cedar Point and Sandusky, Ohio
After leaving Put-In-Bay Island the steamer sails on through the channels among the islands of Lake Erie to Sandusky and Cedar Point, Ohio.

Cedar Point, just across the bay from Sandusky, is known as the Atlantic City of the West.

On Fridays, after July 4, steamer Put-In-Bay gives a special excursion to Cedar Point, following four hours of the wonderful resort, reaching Detroit at 10.30 p. m.

Motor Down to Detroit
and enjoy a Dancing Moonlight Excursion. Good parking close to dock.

Dancing Moonlight
Leaves Detroit 8:45 p. m.
Back at 1:00 a. m.
Fare, Wed., Thurs., Sat. Sun. 75c. Holidays, 75c.

Ashley & Dustin
Steamer Line
Foot of First Street
Detroit, Mich.