

**"Banker's Life Not 'Bed Of Roses,'" Says Pierce**

"A banker's life, as regards his relation to the public and the community, which he is endeavoring to serve, is not always a bed of roses," says Edgar S. Pierce, cashier of the Farmington State Savings Bank.

"Enmity and antagonism often spring up growing out of the re-

fusal of the bank to accommodate by the loaning of depositors money, individuals, whose credit standing is not of the best. Criticism of this character is in the largest sense unmerited, but, deserved or not, is very depressing. There are times, however, when the pressure is not only an appreciation of the services of its bank, but expresses its thanks for some service rendered.

"It has been especially gratifying to hear this week, from a number of sources, a definite word of appreciation on the part of members of our 1928 Christmas Club. One man said that the Christmas Club was the greatest convenience that he could think of. He said that he had placed \$5 a week in his Christmas Club account, and upon receipt of his Christmas Club check of something over \$250, he wanted to come in and tell us how grateful he was to have been induced to use this service; stating that Christmas expenses and the annual tax burden meant nothing to him this year.

"It is very interesting to know that the banks of the United States are distributing this week from their Christmas Clubs over \$500,000,000.00. Of this amount, it is learned from reliable sources that one-half will be returned to the banks in the form of permanent savings accounts, \$150,000,000.00 will be used for the payment of taxes and the balance to defray the incidental expenses of the holiday season.

"We are glad to be able to make this Christmas Club service available to any and all of the citizens of this community."

**CHEVROLET TO PRODUCE MILLION AND A QUARTER CARS DURING NEXT YEAR**

W. S. Knudson president and general manager of Chevrolet Motor Company, reputed one of the most conservative executives in the industry, predicted at Detroit last week that Chevrolet production schedules for the coming year would call for an output which would equal at least 1,250,000 cars and trucks.

Fifteen mammoth factories throughout the country, according to Knudson, are now working at top speed building the new six. Cars are being distributed to the dealer organization as fast as they come off the line, so that as many as possible will be on display and ready for delivery December 29.

The tens of thousands who have already placed orders can feel assured of early deliveries, Mr. Knudson said, when they bear in mind that 90 days after the introduction of the 1928 car more than a quarter million of them were on the highways in owner service. He further recalled that by June of the present year, five months after the January announcement, a half million cars were in use. And before October 1 the company established a record of building and delivering 1,000,000 cars which Mr. Knudson referred to as the greatest single achievement in the history of the automobile industry.

**A CHRISTMAS RECONCILIATION**

PHILIP MANION pulled down the curtain of his car with an angry jerk. Then his voice snapped out a sharp command to his chauffeur: "Get off this crowded street, Jenkins; this Christmas crowd is most annoying, rushing around like insane people!"

Jenkins gave a quiet assent and soon the big car slid quietly into the wide smoothness of the boulevard. But the traffic condition of this thoroughfare was no less pleasing to Philip Manion than the rush and hurry of the business section. It seemed as if every car in town must be there. He grew more irritated each moment, so much so that even the well-trained chauffeur felt its influence. For the first time in his life Jenkins sacrificed safety to speed as he tried to get his master away from the thing that irritated him so. And the result was, as it so often is in such cases—a crash. It all happened so quickly both master and man were dumb with surprise and fright for a moment.

The after-accident crowd that comes from no one knows where had quickly assembled. Ugly threats were passed around. The driver of the twisted taxi was hurling hot words at the white-faced Jenkins. Both drivers were un-burt.

But Philip Manion was unmindful of them all. He was bending over the unconscious form of a woman who lay inside the cab. Blood was streaming from a gash on her forehead and to all appearances she lay dead.

"Oh, Clare, Clare!" Manion was crying brokenly. "It is I—Philip. Won't you speak to me? You—you won't go and leave me to live on and 'now I killed you'?"

But no answer came to his pleas; the white lips seemed to be settled forever. Manion covered his face with his hands and sobbed bitterly. Then some one pulled him back from the cab—a doctor had come. And in a few minutes they were hurrying to the nearest hospital.

For an hour that seemed like an eternity Manion waited for the doctor's verdict. Gone was all the bitterness and hostility toward all that had possessed him in the past two years, in their place tenderness and sym-

**A Door That Held a Message of Life or Death**

pathy had come back again. He knew now the cause for the way he had been acting; he had just been trying to crush out and stifle the crying of his heart. It was the need of Clare, the stifling of his love for her, that had turned him into a hard and bitter man.

"Oh, God! let her live!" he cried over and over. "Let her live to know that I am not the cur that she thinks I am. Let her live to know that it was stubbornness and pride only that kept me away. Oh, I had only given in and told her the truth."

A door that held a message of life or death opened very softly and a smiling doctor motioned him in. A great surge of joy filled his heart; he knew Clare was going to live. As he entered there came from the street below the voices of carol singers, clear and sweet upon the evening air:

God rest ye little children; let nothing you fright;  
For Jesus Christ, your Savior, was born upon this night;  
Along the hills of Galilee the white rocks sleeping lay;  
When Christ, the child of Nazareth, was born on Christmas day.

As if at the sound, Clare Manion stirred softly, then her eyes opened very slowly and took in the outlines of the unfamiliar room. They fell upon the man, standing with bowed head in the doorway.

"Philip, Oh, Philip! Is—it really you, or am I dreaming? The joy in the weak voice was unmistakable.

"Yes, it is I, Clare!" Manion's voice was broken and hoarse as he sank down upon his knees by the bed. "Can you ever forgive me for what I have done? All I ask is a chance to atone—to show you that I can be all that you once thought me." Next day, when the Christmas bells were pealing out their message of peace on earth and good will toward all men, no two persons felt the joy measure than they, for their hearts had opened to new understanding and faith in each other.

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The Case of the Day-Coach Passenger versus the Elimination of the Pullman Surcharge

**ABOLITION** of the Pullman Surcharge is once more being urged for passage by the Congress of the United States.

**ADOPTION** of the Robinson (Senate) Bill involves direct losses to the railroads in revenues aggregating \$40,000,000 per annum and this loss of necessity will have to be made up in some manner. There are three expedients only:

- (1) Increased passenger rates for all passengers whether in the day coach or in the Pullman or Parlor Cars.
- (2) Restricting passenger service on certain lines.
- (3) Charging this expense to the shippers of freight.

**ANY** one of these three expedients is undesirable, unfair from the community standpoint, and not in the best interests of society as a whole.

**AFTER** all the Pullman service—for passengers traveling in sleeping or parlor cars—is a high class hotel service on wheels, that a great part of the traveling public does not demand nor expect.

**THE** surcharge—the 50 per cent. additional—tacked on to the regular Pullman charge—is the special revenue derived by the railroads for the performing of special service to the passengers who want to travel in extra comfort and luxury. Such passengers require:

A heavier capital investment in cars per capita.

Two and one half times the space that is allotted to the passenger in the day coach.

An average of twelve thousand two hundred and sixty pounds of car as against 8,800 pounds per passenger riding in day coaches.

Parking of Pullman cars before train departure from and after arrival at the terminals involving considerable extra work and heavier terminal costs and requiring the holding, for that purpose only, of the railroads' highest-priced lands in the larger cities.

Pullman cars being often moved one way empty—as for instance, in the California and Florida service, which means a double road haul for one fare and in many cases to take care of these movements, cars have to be hauled extra distances.

Railroads having to guarantee earnings on every line of Pullman cars operated and contracting for their use over a period of years.

**ALL** of these obligations are extra expenses upon the railroads which are not involved in the handling of day coach passengers.

**IT** is a principle of good business and good government to make the user of a service pay for that special service. That is followed in the higher charge for air mail as against the ordinary service.

**THE** Interstate Commerce Commission has twice refused to abolish the surcharge as being contrary to the basic principle of the greatest good to the greatest number, the guiding standard of all of that body's decisions. The Interstate Commerce Commission is a properly constituted court that represents the interests of all the people. Why should its decisions be upset for the benefit of the few to the prejudice of the interests of the many.

Write your senator or congressman to-day protesting against this unfair and uneconomic legislation.

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