

**Keep From Foods**  
Do not keep sodium fluoride or other household insecticides where foods are stored and see that they are distinctly marked. This will avoid possible mistakes, such as using insecticides for baking powder.

**Conducts Electricity**  
Don't handle any electrical appliance, pull a switch cord, touch a switch, or plug into any outlet with wet hands. Wet flesh is a better conductor of electricity than copper wire.

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### Report of Condition of

## THE FARMINGTON STATE BANK

of Farmington in the State of Michigan at the close of business June 30, 1945, a State banking institution organized and operating under the banking laws of this State and a member of the Federal Reserve System. Published in accordance with a call made by the State Banking Authorities and by the Federal Reserve Bank of this District.

### ASSETS

Loans and discounts (including \$141.13 overdrafts) .....	\$1,461,258.10
United States Government obligations, direct and guaranteed .....	2,499,754.75
Obligations of States and political subdivisions .....	205,964.07
Other bonds, notes and debentures .....	155,911.95
Stock of Federal Reserve Bank .....	4,650.00
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	871,288.99
Furniture and fixtures .....	15,987.21
Other assets .....	2,610.67

TOTAL ASSETS .....

### LIABILITIES

Demand deposits of individuals, partnerships and corporations .....	1,669,913.52
Time deposits of individuals, partnerships and corporations .....	2,359,918.28
Deposits of United States Government (including postal savings) .....	469,677.98
Deposits of States and political subdivisions .....	449,250.61
Other deposits (certified and officers' checks, etc.) .....	90,995.59
TOTAL DEPOSITS .....	\$5,038,955.99
Other liabilities .....	5,629.65

TOTAL LIABILITIES (not including subordinated obligations shown below) .....

### CAPITAL ACCOUNTS

Capital* .....	190,000.00
Surplus .....	50,000.00
Undivided profits .....	23,318.10

TOTAL CAPITAL ACCOUNTS .....

TOTAL LIABILITIES AND CAPITAL ACCOUNTS .....

\*This bank's capital consists of: Common stock with a total par value of \$100,000.00

### MEMORANDA

Pledged assets (and securities loaned) (book value):	
(a) U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities .....	555,000.00
(e) TOTAL .....	555,000.00

Secured and preferred liabilities:	
(a) Deposits secured by pledged assets pursuant to requirements of law .....	509,699.32
(e) TOTAL .....	509,699.32

I, Byron E. Lapham, Cashier, of the above-named bank, hereby certify that the above statement is true, to the best of my knowledge and belief.

BYRON E. LAPHAM

### Correct—Attest:

H. C. Knickerbocker  
Floyd H. Nichols  
Emory O. Hatton, Directors.

State of Michigan, County of Oakland, ss:  
Sworn to and subscribed before me this 9th day of July, 1945.

Mary Ellen Hogan, Notary Public.  
My Commission expires May 4, 1946.

### — OFFICERS —

Howard M. Warner, Chairman of Board  
H. C. Knickerbocker, President

### Vice-Presidents

Emory O. Hatton Floyd H. Nichols

BYRON E. LAPHAM, Cashier

### Assistant Cashiers

H. W. Avery Arvale Tipper  
Dorothy M. Smith

## Michigan Mirror

(Continued from Page Two)

smartness, even to choice steaks and rare Havana cigars. Henry Ford II was host at a luncheon at the Dearborn Inn and a tour of Greenfield Village. He displayed new models of Ford, Mercury, and Lincoln lines — a piece of good showmanship. Other automobile manufacturers united to honor the guests at the Detroit Athletic Club.

Upon their arrival at Mackinac Island, the guests were transported by horse-drawn carriages through the small business district, whose buildings have been transformed by white paint, up the parkway leading to the Grand Hotel. The hostelry had been freshly decorated, and hundreds of red geraniums were in bloom along the world's longest porch of

a summer hotel. Flags added a touch of moving color.

Bruce Anderson, the innkeeper from Lansing, Day City and Niles, rolled up his sleeves to get baggage onto the hotel and thence to the guests' rooms. Such a Bruce, swinging luggage atop a wagon, was a sight to behold.

Commissioner Oscar Olander had detailed 25 members of the Michigan State Police for island duty. Six-footers were apparently selected for the assignment. To meet any emergency that might arise, Olander's men brought along radio transmitter and a walkie-talkie. Two men patrolled the hotel corridors throughout the night. Special fire equipment was on hand. Arnold Renner, state fire marshal, had attended to that.

Michigan Bell Telephone Company, represented by the personable Sam McCool, imported a mobile transmitter for emergency use. The press corps, number around 75 in all, filed scores of messages day and night.

A typical Michigan touch was afforded by a wooden salad bowl filled with Michigan apples and sweet cherries. This treat with a small flag, reminding guests to "Eat 'Em!" was one of the thoughtful courtesies of the department of agriculture. Commissioner Charles J. Fisk surveyed the scene and found it to his liking. Clarence Bolander, his deputy, had attended to details with smiling efficiency. Strawberries or juices were available at every conference meal.

Michigan's official family was on hand. With their wives were Lieut. Governor Vernon J. Brown, Secretary of State Herman Dignam, State Treasurer D. Hale Banks, Superintendent of Public Instruction Eugene B. Elliott, Auditor General John Morrison, Attorney General John Dethmers, and Highway Commissioner Charles Ziegler.

For the most part the governors were easy to meet. They chatted with visitors cordially. The atmosphere was one of informality to a surprising degree. It prompted one Michigan state official to observe: "The bigger the man, the easier it is to meet him."

While Secretary of State Herman Dignam, an affable individual, was officially the chairman of the

host committee, W. F. Doyle was the acknowledged manager who got things done. As "King of Mackinac Island" by virtue of his earned title of chairman of the Mackinac Island Park Commission, "Bill" was lax unto himself. Even Harold Titus discovered this when he sought to induce Captain Charles J. Allers to take him for a ride on the conservation patrol boat. Titus had to get a written permission from Doyle. This payoff is the reminder: Titus is a member of the conservation commission.

Conference tales include how the Mackinac county highway department seal machinery to grade the island roads and by mistake banked the curves for speeding automobiles; how a Fort Brady military detail from Sault Ste. Marie brought a cannon to the island for a military salute and then forgot to take it off the boat; how a conference guest, when asked to pay a \$181 hotel bill, informed the management he had thought the state was paying for his liquor.

The Michigan "party" involved the war-time hazards of food. It may be that Grand Hotel guests will have to subsist only on fish and hamburgers for the remainder of the summer — a calamity which seems unlikely to occur — but the fact is the governors are exceedingly well. The menu included these rarities: choice roast beef, sirloin steak, sugar cured ham, baked pork chops, veal cutlets, individual chicken pie and roast duck. Not until the final conference meal was Lake Superior or whitefish served — a logical climax to the above.

Michigan's liquor rationing system presented a dilemma, for governors are human beings and some of them like a private "nip" now and then. The liquor control commission solved the problem by waiving the ration book requirement. If a guest desired to have a bottle of liquor, he raised the phone receiver, asked for room service, and gave his order. A bellboy delivered the package. The guest signed the order slip. The cost of all beverage was placed on the guest's hotel bill, for the state underwrote only the cost of island hotel room, meals and transportation.

This reporter must record candidly that if any liquor flowed freely, it did so at the guests' expense. One exception was the visiting scribes for whom the Distilled Spirits Institute obligingly contributed several cases of Canadian Club — without solicitation either. A national columnist, thus inspired, led a corner chorus in old-fashioned church hymns.

All in all, the governors' conference was as sober as a town hall meeting. We saw no insubstantial point to look for it. There is a saying — you find what you look for. The bathing suits on the girls at the hotel pool were just the same as those at Grand Har-

en's fine beach, and probably the girls were too.

The governors' conference sessions, except for an off the record luncheon with General Marshall and Admiral King, were fraught with apprehensions about the post war. We recall one lengthy session, on the eve of July Fourth, when an eastern governor spoke for an hour and half on social security and another governor spoke fervently about the problem of the returning veteran.

After hearing wives of visiting governors relate the woes of entertaining guests at the state mansions, Mrs. Kelly remarked she was more lucky than she realized. And yet the need persists for a governor's home at Lansing. Michigan is one of the few states which provides no official residence for its governor.

The governor's new summer home, high as an eagle nest, is a three-story frame building built in 1900 by a Chicago broker, A. L. Young. Lots of rooms, lots of beds, lots of work. Perhaps too

convenient for secluded rest, the house serves as an island oubliette of the chief executive. It safeguards nearby fort property from possible unfavorable occupancy. Mrs. Kelly isn't excited about the house; she prefers the family cottage near Gaylord.

Political gossip centered on what Governor Kelly will do in 1946. That Lieut. Gov. Vernon J. Brown will run for the governorship is certain. Secretary of State Herman Dignam, friendly to Brown, is likely to seek renomination. Whether Dr. Eugene Keyes runs is another matter.

Michigan's son, Thomas E. Dewey, is still courting public favor as a possible contender for the presidency. Yet the star of former Governor Harold E. Stassen of Minnesota, veteran of this war, is ascending rapidly. Stassen made a very favorable impression at the Governors' Conference.

### Roads Hotter

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