



Ready for Service

is our Bank. We are never too busy to give you advice, prompt attention, and explain to you the benefits and advantages of

BANKING WITH US

You'll make no mistake if you deposit a checking account here now. It will save you worry and teach you habits of economy and thrift.

The People's State Bank of Redford

WE PAY 4 PER CENT

C. H. KRUGLER, Cashier

The end of life's battle

The end of life's battle brings a problem to the friends and relatives of the one who has surrendered to the Grim Commander. Let us solve the funeral question for you. We are able to look after all of the details. The service and price will be right.

W. E. HEENEY, Farmington, Mich.
Telephone 24

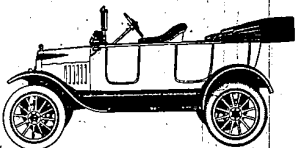
We also handle High Grade Monuments from Otto Schemm & Sons Co. Full catalogue prices and descriptions may be had by a call at the office.

When the housewife commences to think of meal time and its preparation she invariably thinks of

SCHROEDER

who always carries the best of Meats, Lard, etc. Try it once and you will too

Phone No. 5 Farmington



FORD

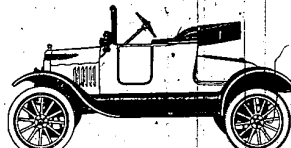
THE UNIVERSAL CAR

Winter Accessories

Are just as necessary to the satisfactory performance of your car as the blanket or sharp shoes to a horse. We have anticipated your need and have on hand

Hood and Radiator Covers, Tire Chains, Robt Rails, Winter Oils and Greases, Etc.

and many other appliances that will add to your comfort and convenience when driving. And don't forget that the Ford Touring Car in only \$360 and the Runabout only \$345.



OPEN EVENINGS

Ford Sales and Service

C. R. ELY, PROP'R.
Telephone 118 Farmington

The Farmington Enterprise

W. E. Lord, Editor

Published Friday of each week and entered at the postoffice at Farmington, Oakland County, Michigan, as second class mail matter.

\$1.00 per year, in advance

Devoted to the upbuilding of Farmington and Oakland County

1917.

With the advent of the new year it is customary to think of new and better desires, greater accomplishments, and more effort for success in every line of achievement into which we enter.

Although the past year, in so far as "The Enterprise" is concerned, has been fairly successful to us, and we hope to our readers and friends, we naturally look forward to greater success during the next twelve months. The Enterprise has made many friends during the past year, and we hope has merited your friendship and patronage.

With this, the first issue of the new year, the prospects are bright for still greater success and achievement. However, a good share of the success of any newspaper is in the cooperation of the community—the newspaper belongs to the people of the community it serves. It is "your paper."

The Enterprise, Mr. and Mrs. Subscriber, is "your" paper, and much of its success depends upon your willingness to boost for it. Of course, the editor has his part, and our aim is to make a "home paper" that is good enough to meet your desires and expectations—one you will anxiously expect to arrive at your home each week.

Our aim is "success"—not only for ourselves, but for Farmington and the entire community surrounding it. As our success depends largely—almost entirely—on your success and prosperity. How well The Enterprise will merit cooperation must be determined by our readers and friends during the year.

There are many things to be accomplished during the next twelve months for Farmington and the surrounding country, and cooperation is the greatest means of success in the upbuilding of any community.

When once a start is made in "working together" you will be surprised at how much will be accomplished for this part of our country—what is needed is "push" and cooperation to make this community one of the most successful and enterprising in Oakland County.

The Enterprise will endeavor to do its part toward that achievement. Will you co-operate with us and help "do things" toward putting Farmington and its surrounding territory on the map in "red letters."

If The Enterprise pleases you, tell your friends what a good paper you have. If it does not come up to your expectations, tell us wherein we fail and we will endeavor to correct the wrong.

We are here for your uplift and success, and in that accomplishment to achieve a portion of success for ourselves. Remember, it takes money, and a good deal of it, to make a good newspaper, especially in these times of the high cost of all material entering into the production of a newspaper. Most of our readers would be surprised at the amount of our regular monthly bills, that must be paid if we continue the publication of The Enterprise.

During the past two years, it is claimed, 800 country newspapers have had to suspend, so steady has been the advance in all materials of newspaper making, and it is declared the crisis has not yet been reached.

To meet this crisis many country newspapers have already been compelled to raise their subscription to \$1.50 per year, and nearly all city papers have been obliged to advance their rates, both on subscription and advertising.

This is "no dream!" but the actual problem which the newspaper makers are up against. Your cooperation will be a great help in the present, and coming troubles of the country newspaper.

If your subscription is not paid in advance, you can help wonderfully by paying it ahead.

Will you co-operate with us in the accomplishment of a more successful year for everybody during the next twelve months?

CORRESPONDENCE

Items of interest from The Surrounding Country, gleaned by Our Correspondents.

Powers Station

The Wick boys were home Monday.

The Bulkleys are spending the holidays here on their farm.

Mr. and Mrs. Wm. Greer entertained four friends for New Year's dinner.

Mr. and Mrs. Ben Clossou were over Sunday guests of relatives in Detroit.

Frank Rice, of Novi, called on his mother, Mrs. A. T. Rice, Monday.

Harry and Helen Rackham attended a New Year's ball in Detroit Monday evening.

Miss Edith McHenry, of Albion, visited her aunt, Mrs. John Greer, Saturday and Sunday.

Mrs. William Greer and little son spent Sunday with her brother, Harry Smaugus, in Detroit, who has been quite sick with a fever.

Clarenceville Items.

Skating is all the go around here for the young folks.

The little son of Lewis Fulkerson is very sick at this writing.

Carl Waack's family has been on the sick list the past week.

Miss Martha Brossow called on friends at Northville Friday afternoon and evening.

Mr. and Mrs. Lewis Barnes, son and daughter ate New Year's dinner with friends in Detroit.

Mr. and Mrs. Jensen and Miss Martha Brossow were Redford callers Saturday evening.

Ed Brossow, lady friend and sister Mable, were the guests of Mr. and Mrs. Jensen Sunday.

Don't forget the cemetery meeting of Mrs. Jensen's Thursday January 11th. Every lady invited.

Mr. and Mrs. Will Eckler attended the New Year's ball that was given at Farmington Monday night.

Mrs. Will Eckler visited her brother in Plymouth Tuesday. He is confined to his bed with little hopes of recovery.

Farmington Exchange Bank

Report of the condition of the Farmington Exchange Bank, at Farmington, Michigan, at the close of business December 31, 1916, as called for by the Comptroller of the Banking Department.

RESOURCES.

Loans and Discounts, \$39,428.86
Commercial department, 35,144.38
Savings department, 53,732.54
Overdrafts, 76.54
Banking house, 2,425.85
Furniture and fixtures, 1,659.69

RESERVE.

Due from banks in reserve cities:
Commercial, 25,242.10
Savings, 43,986.22
U. S. and National bank currency, 5,618.00
Commercial, 8,115.00
Gold coin, 617.30
Silver coin, 104.05
Commercial, 1,069.39
Savings, 1,491.32
Nickels and cents, 5.06

LIABILITIES.

Total, \$258,532.68
Capital stock paid in, \$25,000.00
Surplus fund, 2,700.00
Undivided profits, net, 6,385.44
Commercial deposits, subject to check, 57,444.60
Savings deposits (book accounts), 98,321.39
Savings certificates of deposit, 69,810.83

Total, \$258,532.68
State of Michigan, County of Oakland, I, C. W. Wilber, 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.

C. W. WILBER, Cashier.
Subscribed and sworn to before me this 22nd day of November, 1916.
ERICK S. PIVON, Notary Public.
My Commission expires April 7th, 1920.
Correct attest:
FRED M. WARNER, M. BYRON PIERCE, Directors.
HARRY N. MCCracken

DR. R. EVERETT WATSON

DENTIST

Redford, Michigan

Office over Goslin's Real Estate office

Hours: 9 to 12, 1 to 5

Evenings by Appointment

F. H. CARROL, PRESIDENT A. A. CORWIN, VICE-PRES.
O. E. WALDO, CASHIER.

A Bank Account

is a good Insurance Policy. You "don't have to die" to receive the benefits. Start an account and insure yourself and family against the unexpected.

FIRST COMMERCIAL BANK OF PONTIAC

(Get the benefit of 4 per cent compound interest which is paid on all savings accounts.)

ANNUAL STATEMENT

Made to the Commissioner of Insurance of the State of Michigan for the year ending December 31, 1916, of the condition and affairs of the Michigan Mutual Home Insurance Co.

Home office Farmington, Michigan.
Postoffice address, Farmington, Michigan.
Commenced business 1899.

Counties in which business is transacted: Oakland, Wayne and Macomb.
Officers of corporation with address and salaries and other compensation paid in 1916:

Name	Address	Amount
President, John Power,	Farmington,	\$36.00
Vice-President, None,		
Secretary, James L. Hogle,	Farmington,	\$209.00
Treasurer, A. M. Eckles,	Plymouth,	101.00
Other Officers—Directors: A. M. Bosworth, J. E. Wilcox, Ira Wilson,		
C. H. Ely, G. R. Thompson, F. W. Thayer,		38.00

DIRECTORS AND ADDRESSES:
A. M. Bosworth, Redford, Mich.; J. E. Wilcox, Plymouth, Mich.; Ira Wilson, Plymouth, Mich.; C. H. Ely, Farmington, Mich.; G. R. Thompson, Highland, Mich.; F. W. Thayer, Orionville, Mich.

Financial Statement.

(For the year ending December 31, 1916.)

Total assets at the close of business December 31, 1916, \$132.90

Income.

Assessments levied during the year	\$2452.99
Policy membership fees	137.00
Borrowed money received	\$260.70
Surrendered policies	32.04
Total income for year	7682.73
Total	\$9015.63

Disbursements.

Amount of losses paid (of which \$25.00 occurred in prior years)	\$5403.23
Expense of adjustment and settlement of losses	63.50
Officers' salaries and fees	275.50
Directors' fees and expenses	38.39
Treasurer's collection fees	93.75
Office expenses, clerk hire, etc.	3.44
Advertising, printing and stationery	51.25
Postage and stamped envelopes	26.76
Commissions to agents or directors, including \$137.00 policy fees	137.00
Borrowed money repaid and \$59.31 interest on same 1915 uncollected assessments charged off	1703.29
All other expenses: Bond, \$3; income tax, \$13.31; examiner, \$5.74	10.07
Total disbursements	7879.72
Balance	\$135.91

Assets.

Deposits in trust companies and banks not on interest	\$73.95
Amount of unpaid assessments levied during 1916	61.96
Total assets	\$135.91

Liabilities.

Borrowed money unpaid	\$5200.70
Interest due and accrued on borrowed money	151.63
Total liabilities	\$5412.33

Exhibit of Policies and Amount of Insurance in Force.

In force December 31, 1916	Number	Amount
Written or renewed in 1916	1035	\$1,801,440
	153	418,339
Total	1,188	2,220,079
Deduct expirations and cancellations	85	209,045
In force December 31, 1916	1103	2,011,034

Exhibits of Losses.

Losses unpaid December 31, 1916	Number	Amount
Losses incurred during the year	1	\$ 25.00
	14	\$378.23
Total	15	\$5403.23
Deduct losses paid during the year	15	\$5403.23

Method of Transacting Business.

Does corporation borrow money to pay losses? Yes.
If so, does corporation pay back such borrowed money at the end of each fiscal year? Yes.

On December 31, 1915, did corporation owe money borrowed, before December 31, 1915? No.

Does corporation make an assessment annually for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses and expenses.

Notice the various kinds of property insured: Farm buildings, produce, tools, live stock, household goods, clothing and detached risks in cities and villages.

What policy or survey fee does policyholder pay at issuance of policy? One dollar.

What percentage per \$100 of insurance does policyholder pay at issuance of policy? \$c per \$100.

Did corporation levy any assessments during 1916? Yes.

If so, how many? One.

What was the rate per \$100 of insurance of such assessment? 15c.

By whom are applications for insurance taken? Agents and officers.

Does such person receive a fee for each policy or application? Yes.

If so, what amount? \$1 and \$c per \$100.

Is corporation making an effort to collect assessments levied prior to January 1, 1915, from delinquent members? Yes. If so, state method used in making such collections? Placed in the hands of a collection agency.

If the above answers do not fully show the method by which corporation transacts business, please describe your method: Delinquent accounts placed with the U. S. Credit Adjustment Co., of Chicago, July 15, 1916. No returns to date.

General Interrogatories.

What officer or board passes on the character of risks? Board of directors.

Are all applications signed by the insured? Yes.

Are all such applications on file in the office of the corporation? Yes.

Is property classified? Yes.

If so, state kinds of property included in each classification. Buildings, household furniture, farm produce, farm tools, live stock.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? As long as assessments are paid.

Are officers bonded? Treasurer. If so, state amount of bond for each and

(Continued on Page Eight)