

Capital, Surplus and Profits \$300,000.00
Assets Over \$5,000,000.00**Pontiac Savings Bank**

PONTIAC, MICHIGAN

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

S. E. Beach, President
C. J. Mertz, Cashier
Cramer Smith, Vice President
F. A. VanWagoner, Asst. Cashier

Detroit United Lines**Farmington Time Table**
(Eastern Standard Time)

Cars leave Farmington Junction for Detroit at 4:50 a. m., 5:20 a. m., 5:50 a. m., and 6:50 p. m., and leave Farmington for Detroit at 6:23 a. m., 7:53 a. m., and hourly to 8:33 p. m., (also 10:33 p. m. to Junction only) 12:53 a. m.

Cars leave Farmington Junction for Orchard Lake and Pontiac at 5:20 a. m., 6:50 a. m. and hourly thereafter until 5:50 p. m., 7:50 p. m., 8:20 p. m., 10:50 p. m., 12:50 p. m., 3:20 p. m., 10:50 p. m., 12:50 p. m.

First car leaves Farmington Junction for Northville at 6:06 a. m., Farmington at 6:06 a. m., thereafter cars leave Farmington for Northville at 7:06 a. m., and hourly thereafter until 5:50 p. m., 7:50 p. m., 8:20 p. m., 10:50 p. m., 12:50 p. m.

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

Oakland County Saving's Bank

Pontiac, Mich.
Joshua Hill, President
P. H. Messenger, Vice-President
F. L. Perry, Cashier
Capital, \$50,000
Surplus and Profits, \$10,000

1 percent interest paid on Savings Accounts and Certificates of Deposit. Interest on savings accounts compounded semi-annually.
Money to Loan on First Real Estate Mortgages

UNCLE SAM

needs your help. Daily we are receiving requests from Washington, as well as locally, for stenographers, typists, calculating machine operators, book-keepers, etc. This is a wonderful opportunity for ladies to do their bit. Salaries from \$1,000 to \$1,320 per year. Send for our free course Bulletin. We have a number of opportunities for young ladies to work for their board and room while attending D. R. U. As we about it.

DETROIT BUSINESS UNIVERSITY
61-69 West Grand River Ave.
DETROIT

Established 1890 Accredited

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

Farmington Phone No. 5

Try a liner. It will pay you.

F. H. OARROL, PRESIDENT
A. A. OORWIN, VICE-PRES.
O. E. WALDO, CASHIER

Your success is in exact ratio to your plans—If you THINK savings and start saving, you WILL HAVE SAVINGS.

FIRST COMMERCIAL BANK OF PONTIAC

Capital \$200,000 Surplus and Undivided Profits \$100,000

Farmington Theater

Eisenlord & Card, Props.

SATURDAY
Bessie Love In
"The Great Adventure"

a good Drama in Five Parts

Admission 10 and 15 Cents

(Including War Tax)

Local News

Mark Owen home for Christmas.

Mr. and Mrs. Sattell have moved into one side of the D. U. R. house.

Edwin Gildemaster home from Camp Custer on a short furlough.

Mrs. Leon Green visited her aunt, Mrs. Bartells, at Detroit, Christmas day.

Mr. and Mrs. E. Kerr entertained Christmas, Mr. and M. S. H. Pardo, of Romeo.

Mr. Hunt, of Birmingham, visited his niece, Mrs. Fred McCrumb, over Sunday.

Mr. and Mrs. W. E. Lord and Mrs. Ernest Ham were Northville visitors Saturday evening. Mrs. Elizabeth Hatten, of Detroit, visited Friday last at the home of Mr. and Mrs. Charles Ely.

Mr. and Mrs. Carl Parker entertained his father and mother from New Hudson Wednesday.

Mr. and Mrs. C. R. Talbot entertained her parents, Mr. and Mrs. Smith and daughter Alice for dinner Christmas.

Mr. and Mrs. Clarence Bickling took dinner Christmas eve with his mother, Mrs. James Gilchrist and husband, at Walled Lake.

Carl Leavensworth, of Walled Lake, is spending his Christmas vacation with his father and little brother at the home of Charles Perry.

Mr. and Mrs. E. Pierce and daughter Ernestine spent the day Christmas with Mrs. Pierce's sister, Mrs. F. R. Minckler and family, at Detroit.

Harry VanSickle has received his discharge from Camp Lee, Va., and is now home. He is a brother of Mrs. George Rider and Mrs. Will VanEpps.

Mr. and Mrs. Henry Pauline entertained her sister, Miss Bertha Hadley and friend Mr. Wattle, of Detroit, Mrs. Mary E. Whitford on Christmas.

J. Emerson and wife, of Pittsburg, Pa., Mr. and Mrs. T. Bach, of Highland Park, and Miss J. L. Eales, of Alpena, visited with Mr. and Mrs. Sam Lock Christmas.

Sunday visitors at the home of Mr. and Mrs. John Dear were his brother, Frank Dear and wife, her parents, Mr. and Mrs. George Kellermeyer and Will Ward, wife and three children, all of Birmingham.

Fifty years ago last Saturday Mrs. Eliza Uley landed in Farmington from New York state, and found the weather here very "spring-like," after having rode in a cutter through drifts some four or five feet deep when taking the train in the east. Mrs. Uley tells us she thought she had landed in paradise when she reached here, and that the remainder of the winter was warm and that spring opened up early.

Mrs. George Biery will spend the week-end with her parents at Northville.

Miss Ldelle Randerson, of Detroit, is spending a few days with Miss Warner and Miss Carlisle.

Clyde McDermott, Minnie Toomey and Mr. and Mrs. Clyde Adams expect to start for Florida Monday. Mr. McDermott will drive a car through for Carl Ely.

Mr. and Mrs. Clinton Wilber and her sister, Miss Kate Sprague, spent Christmas with her brother, Ernest Sprague and family, at Cleveland, Ohio. Mr. Wilber returned home Thursday, but the ladies will remain for a longer visit. They took a little dog they had been training as a Christmas gift to Master Bobbie Sprague.

Mr. and Mrs. Fred Swizer and Miss Bertha Ringel, of Detroit, visited Wednesday at the home of their parents, Mr. and Mrs. William Ringel.

CHURCH NOTES**Salem Evangelical**

Rev. A. C. Stange will preach next Sunday morning at 10:45, eastern time, in the Farmington Evangelical church.

The Farmington Ladies Aid meets on the first Wednesday of each month at the parsonage.

Methodist Church

Morning 10:30 Evening 7:30
Sunday School 11:45
E. C. C. Benson, Pastor
Next Sunday morning 9 we

shall have our quarterly Sacramental Services.

In the evening we shall have a New Year's sermon.

You are invited to both the morning and evening services.

PASTOR'S NEW YEARS LETTER

As we pass another milestone in our pilgrimage, the heart warms to its fellow travelers, and may this be a good new year to you and to all you love. God bless you in basket and store, and give you health and happiness.

In time of storm may you find safe retreat in the secret place of the Most High. May it be to you a year of new love and faithfulness to the church of our God. Through your devotion to her, may you find the church as a

mother to your soul, giving to you faith and comfort, safely guiding you amid the perplexities and dangers of life, wisely training you for eternity.

May it be a year in which your life may be of new value to others, more abundantly gentle, patient, helpful, always finding time to go about doing good as Jesus did.

If so be that some of us shall not continue through the year, may those who are called lift up the face, without fear and see the open door into our Father's house. May those who remain close up the gap in our marching ranks without faltering step, and may the memory of the loved ones gone before lure our hearts to follow on as we seek the "City whose builder and maker is God."

Notice of Application to Railroad Commission

In accordance with the provisions of Act No. 206 of the Public Acts of 1918, notice is hereby given that an application will be presented by the Michigan State Telephone Company to the Michigan Railroad Commission at the offices of the Commission in the Oakland Building, in the City of Lansing, Michigan, on the seventh day of January, 1919, at 10 A. M. of that day, for authority to alter, by standardizing and making more nearly adequate, the Schedule of Rates, Rentals and practices in effect in all the local exchanges of the Michigan State Telephone Company in the State of Michigan, other than the Detroit Exchange, by establishing a standard schedule throughout the State of Michigan, as set forth below, and said Commission will be then and there requested to fix a date of hearing of said application.

Proposed Standard Schedule Annual Rates:

Number	POPULATION RANGE	Type of Switchboard	BUSINESS SERVICE		RESIDENCE SERVICE		FARM LINE SERVICE		EXTENSION SERVICE	
			Flat Rate		Flat Rate		Distance from Company Office		Within 6 Miles	
			1-ply	2-ply	1-ply	2-ply	Bu.	Res.	Bu.	Res.
1	Up to 2000	Mg.	\$24.00	\$—	\$18.00	\$—	\$24.00	\$18.00	\$27.00	\$21.00
2	1501 to 4500	C. B.	30.00	24.00	21.00	18.00	24.00	18.00	27.00	21.00
3	4501 to 10000	Mg.	30.00	24.00	21.00	18.00	24.00	18.00	27.00	21.00
4	10001 to 20000	C. B.	36.00	30.00	24.00	21.00	24.00	18.00	27.00	21.00
5	20001 to 35000	Mg.	36.00	30.00	24.00	21.00	24.00	18.00	27.00	21.00
6	35001 and Over	C. B.	48.00	42.00	36.00	30.00	24.00	18.00	27.00	21.00

NOTE: *—Type of Switchboard. C. B.—Common Battery. Mg.—Magneto. 1—Coin Box Service.

No. 1 Type COMMERCIAL BRANCH EXCHANGE—Common to all Groups

SWITCHBOARD AND OPERATOR SET		TRUNK LINES		STATIONS			
NON-MULTIPLE				Located not over 660 feet from the switchboard			
First Position	Additional Positions			First Ten	Next Forty	Next Fifty	All Others
\$30.00	\$24.00 each	\$6.00 more than the 1-Party Business Rate		Rate for each \$15.00	Rate for each \$12.00	Rate for each \$9.00	Rate for each \$6.00

MULTIPLE SWITCHBOARDS, ORDER TABLES AND OTHER SPECIAL APPARATUS: Rate based on the installed cost of the apparatus and associated wiring.

MILEAGE: For branch exchange stations and extension stations, located more than 660 feet and less than 1200 feet from the switchboard or main station, an additional charge will be made of \$3.75 per annum, plus an additional \$3.75 per annum for each additional quarter mile or fraction thereof, except where it is necessary to use a cable pair in the Telephone Company's exchange cable, in which event the additional charge will be \$7.50 per annum per quarter mile or fraction thereof.

No. 2 Type—Common Battery Exchanges

TRUNK LINES		STATIONS	
Business	Residence	Business	Residence
\$6.00 more than the 1-Party Business Rate	\$6.00 more than the 1-Party Residence Rate	\$24.00	\$18.00

At Magneto Exchanges, rate will be based on the installed cost of the apparatus and associated wiring.

EXCESS COST—Where local conditions are such that excessive construction or maintenance cost is involved, the subscriber will pay such excess cost.

X—This schedule, for which approval is to be asked, is the minimum for communities of over 30000 population in group number 6. Schedules above the minimum will be determined by the usual factors of population and special conditions.

THE FARMINGTON EXCHANGE

will be assigned to Group No. 1 Mg. of said standard schedule and the rate, rentals and practices specified in said schedule for said group will be requested to be authorized for said exchange, and will supersede the rates now in effect as listed below.

Present Existing Schedule Annual Rates:

BUSINESS SERVICE		RESIDENCE SERVICE		FARM LINE SERVICE		EXTENSION SERVICE		Commercial Branch Exchange	
1-party	2-party	1-party	2-party	Bu./Res.	Res./Bu.	Bu./Res.	Res./Bu.	Switchboard & Operator	Trunk Lines
\$15.00		\$12.00	\$12.00	\$12.00	\$6.00	\$24.00	\$15.00	\$24.00	\$12.00

COMMERCIAL BRANCH EXCHANGE TERMINAL MILEAGE: The rates quoted above are for stations located on the same premises as the switchboard. For stations not on the same premises add \$7.50 per annum per quarter mile or fraction thereof of extra circuit. Where the firm or individual occupies more than one building, all of the buildings being on the same premises, without intervening public streets or alleys, terminal stations may be installed in any one of the buildings located within 1300 feet of the switchboard without extra charge for mileage.

No. 2 Type

TRUNK LINES		STATIONS	
Business	Residence	Business	Residence
1-Party Business Rate	1-Party Residence Rate	\$18.00	\$15.00

CONCESSIONS: All concessions and special rates, such as to Charitable Institutions, Churches, Clergy and Employees will be discontinued.

Attention is directed to the fact that under the provisions of Act 206 the Michigan Railroad Commission will, upon receipt of application, fix the date of hearing which will not be more than twenty (20) days from the receipt of application.

MICHIGAN STATE TELEPHONE CO.
G. M. Welch, General Manager