

Capital, Surplus and Profits \$300,000  
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, Vice President  
Ass't Cashier

## Detroit United Lines

### Farmington Time Table

(Eastern Standard Time)

Cars leave Farmington Junction for Detroit at 4:30 a. m., 5:30 a. m., 5:55 a. m., and 6:55 p. m., and leave Farmington for Detroit at 6:35 a. m., 7:35 a. m., and hourly to 8:35 p. m., (also 10:35 p. m. to Junction only) 12:35 a. m.

Cars leave Farmington Junction for Orchard Lake and Pontiac at 5:35 a. m., 6:35 a. m., and hourly to 3:05 p. m., 7:35 p. m., 7:55 p. m., 8:35 p. m., 10:35 p. m., 12:35 p. m.

First car leaves Farmington Junction for Northville at 6:35 a. m., Farmington 1:30 p. m., and leaves Farmington for Northville at 7:35 a. m., and hourly thereafter until 8:35 p. m., 7:35 p. m., 8:35 p. m., 10:35 p. m., 12:35 p. m.

Car leaves Farmington Junction for Plymouth and Wayne over the D. J. & C. Hourly limited service to Ann Arbor.

## Oakland County Saving's Bank

Pontiac, Mich.

John Hill, P. H. Messenger, Vice-President

F. L. Perry, Cashier

Surplus and Profits \$10,000

4 percent interest paid on Savings

Accounts and Certificates of Deposit

Interest on savings accounts compounded 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 lad 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 the board and room while attending D. U. As us about it.

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

Established 1850 Accredited

## Farmington Theater

Eisenlord & Card, Proprs.

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 Gildemeister 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.

Miss 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. M. E. Pierce and daughter Ernestine spent the day Christmas with Mrs. Pierce's sister, Mrs. F. R. Minkler 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. Wattles, of Detroit; Mrs. Mary E. Whitford on Christmas.

J. Emerson and wife, of Pittsburgh, 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 Utley 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. Utley 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.

When the housewife commences to think of meat June 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.

**SCHROEDER**

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

Farmington Phone No. 5

F. H. OARROL, PRESIDENT  
O. E. WALDO, CASHIER

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

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

Miss Lucile Randerson, of Detroit, is spending a few days with Miss Warner and Miss Carlson.

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.

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

You are invited to both the morning and evening services.

**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 8:00

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 LEPITER**

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 faith

fulness 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:

POPULATION RANGE	TYPE OF SWITCHBOARD	BUSINESS SERVICE			RESIDENCE SERVICE			FARM LINE SERVICE			EXTENSION SETS	
		1-ply	2-ply	4-ply	1-ply	2-ply	4-ply	Within 6 Miles	Beyond 6 Miles	Distance from Company Office	600 ft. from the Main Station	
Up to 2000	Mg.	\$24.00	\$	\$	\$18.00	\$	\$	\$15.00	\$24.00	\$18.00	\$27.00	\$21.00
1501 to 4500	C. B.	30.00	24.00	21.00	18.00	15.00	12.00	24.00	18.00	27.00	21.00	9.00
4501 to 10000	C. B.	36.00	30.00	24.00	21.00	18.00	15.00	24.00	18.00	27.00	21.00	9.00
10001 to 20000	C. B.	42.00	36.00	27.00	24.00	21.00	18.00	24.00	18.00	27.00	21.00	9.00
20001 to 35000	C. B.	48.00	42.00	36.00	33.00	29.00	27.00	27.00	24.00	18.00	27.00	21.00
35001 and Over	C. B.	54.00	48.00	36.50	33.00	27.00	21.00	27.00	21.00	30.00	24.00	9.00

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

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

SWITCHBOARD AND OPERATOR SET NON-MULTIPLE		TRUNK LINES		STATIONS			
First Position	Additional Positions	First	Trunk	Loc. 600 ft. from the Switchboard	Next	Forty	Next Fifty
\$30.00	\$24.00 each	\$6.00 more than the 1-Party Business Rate	\$24.00	Rate for each	Rate for each	Rate for each	Rate for each

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 600 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 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.

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 30,000 population in group number 6. Schedules above the minimum will be determined by the usual factors of population and special conditions.

### Present Existing Schedule Annual Rates:

BUSINESS SERVICE			RESIDENCE SERVICE			FARM LINE SERVICE			EXTENSION SETS			Commercial Branch Exchange
Flat Rate	1-ply	2-ply	Flat Rate	1-ply	2-ply	Flat Rate	Business	Residence	Business	Residence	Business	Trunk
\$15.00			\$12.00			\$12.00	\$6.00		\$24.00	\$15.00	\$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 \$7.00 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