

WILSON INVADERS HOUSE OF FOES

CARRIES HIS BATTLE FOR LEAGUE OF NATIONS INTO HOME OF HIS ENEMIES.

GIVES COST OF GREAT WAR

Inform Them of Lives and Treasure Poured Out to Save Civilization.

(By Mt. Clemens News Bureau)

Aboard President Wilson's Special train... carrying his battle for the League of Nations into the home of his enemies.

And there, where the question is being argued... the president found the same enthusiasm among the people for peace and for insurance against future wars.

Must Take This League.

"We must take this League of Nations," said the president, "for there is no way in which another can be obtained without compelling recognition by the powers, and it would sit ill upon my stomach to take it back to Germany for consideration."

"All over the world people are looking to us with confidence our rival along with the weaker nations. I pray that the gentlemen who are delaying this thing may presently see it in a different light."

Germany, the president declared, is taking new courage from our delay in ratifying the treaty and her newspapers and public men were again becoming arrogantly outspoken.

Shows Cost of World War.

"The war," said President Wilson, cost Great Britain and her allies \$35,000,000,000; France \$26,000,000,000; the United States \$22,000,000,000; Russia \$18,000,000,000, including the expenditures of Japan, Belgium and other small countries, of \$125,000,000,000.

"It cost the Central Powers as follows: Germany \$39,000,000,000; Austria-Hungary, \$21,000,000,000; Turkey and Bulgaria, \$2,000,000,000.

"The United States," the president said, "spent one million dollars an hour night and day for two years in its struggle to save civilization. All this, however, fades into insignificance when the deaths by battle are considered, declared the president. Russia gave 1,700,000 men; Germany 1,800,000; France 1,350,000; Great Britain 900,000; Italy 354,000; the United States 200,000. In all, almost 7,000,000 men perished in the great struggle, or 1,500,000 more men than died in all of the wars of the previous 100 years.

Should Remember Recent Horrors.

"These are terrific facts, and we ought never to forget them. We walk into this war to do a thing that was fundamental for the world and what I have come out on this journey for is to determine whether the country has forgotten or not. I have found out that the country has not forgotten and it will never permit any who stands in the way of the fulfillment of our great pledges, ever to forget the sorrowful day he made the attempt."

Arbitration and discussion, the president pointed out, must replace force of arms in the settlement of world controversies. Constantly he dwells upon the fact that all the nations in the League agree to do one of two things: First, to submit their differences to arbitration, in which each party agrees to abide by the decision rendered, or, if unwilling to arbitrate, to have their case discussed by the Council of the League, in which case six months is granted for discussion. Three months must elapse following the result of this last step in arbitration before the nation concerned can declare war.

Holds Out Hope For Ireland.

The president took advantage of questions propounded by the San Francisco Labor Council to give the inference that he believes Ireland can bring her case before the League of Nations for settlement when the League is actually in existence. Shan Tzu, he declared, will be returned to China. Japan, he said, had given her solemn pledge to that effect. And he said the League of Nations in force, said the president, we can, in occasion arises, stand forth and say, 'This shall be done.'

TAKE TWENTY STEPS TO START HOME OF OWN

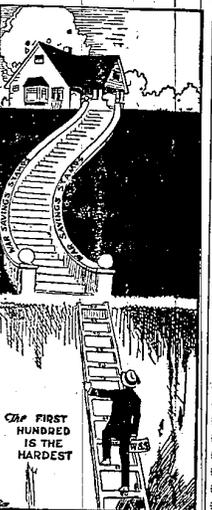
War Savings Stamps Will Do the Trick and Help You to Independence in Life.

The man or woman owning a home rather than renting, is on the way to trust happiness and prosperity.

The man or woman not now owning a home should lose no time in beginning to work for the home-owning goal.

War Savings stamps will do the trick and help you to independence in life. The man or woman owning a home rather than renting, is on the way to trust happiness and prosperity.

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THE FIRST HUNDRED IS THE HARDEST

will mature at \$5 in September, 1919 costs but \$4.20. The first \$5 saved means the first step, the step that counts, toward the home-owning achievement.

Put Family on "Safety Lane." Two hundred War Savings stamps bought this year will be \$1,000 in 1924 for that new office equipment, your car, post-graduate course in a specialty, payment toward a home, for the youngsters' education, or against a rainy day.

Four Good Rules to Follow. Here are four good rules to follow providing for your future welfare:

- 1. Lay aside some portion of the regular income every week or every month.
2. Invest some regular portion of these savings in government securities.
3. Get full value for every expenditure.
4. Take care of all purchases and utilize them fully.

A BANK STATEMENT IN TERMS YOU CAN UNDERSTAND

RESOURCES.

LOANS AND DISCOUNTS \$158,827.01 This account represents money loaned to our Farmers on their farms activities.

FIRST MORTGAGES \$159,608.37 Note that a large percentage of our funds is invested in First Mortgages on Real Estate, our specialty—90% of which is in Farmington improved property.

U. S. BONDS \$111,350.00 This account represents Bonds of the United States which we are holding for our customers.

U. S. CERTIFICATES OF INDEBTEDNESS \$122,500.00 Our Government for some time past has been deploring the Banks to carry a large part of financing the country.

WAR SAVINGS STAMPS \$1,435.03 This item will be familiar to everyone. We are carrying our quota of War Bonds.

CASH ON HAND AND IN BANKS \$50,859.04 This amount is actual money used in maintaining our Legal Reserve with the Federal Reserve Bank.

OVERDRAFTS \$94.77 Occasionally a good customer makes a mistake in figuring his bank balance. An overdraft results when his check comes in.

BANKING HOUSE \$2,800.00 This account indicates the amount of our Capital which is invested in our own banking office and real estate on this date.

FURNITURE AND FIXTURES CHARGED OFF As much as Capital invested in Furniture and Fixtures is a dead asset among a bank's resources, it is better to have well-managed banks to charge off this account out of the earnings of the business.

STOCK IN FEDERAL RESERVE BANK \$1,800.00 This is the investment that makes us a part of the greatest financial institution of the world.

TOTAL \$517,888.93

LIABILITIES.

CAPITAL \$400,000.00 This account represents the investment of 50 representative citizens of our community in this Banking Business. It is the Protector of Depositors.

SURPLUS \$200,000.00 This is a Reserve, backing up the stockholders and acting as an additional Protection for Depositors. As can be readily seen, for every \$1,000.00 of capital, there is \$200.00 to support it.

UNDIVIDED PROFITS \$3,834.17 A Banking Business owes its Stockholders a fair return for the money they have invested, but over a fixed percentage the earnings should be used to strengthen the business, and each succeeding year make the Bank a safer and safer place for the people to deposit their savings.

BOND FOR SAFE KEEPING \$35,550.00 This account shows the amount of Liberty Bonds entrusted to our care for safe keeping. We gladly do this without charge to anyone.

DEBTS \$67,000.00 This account of credit extended us by the Federal Reserve Bank for the purchase of U. S. Certificates of Indebtedness. These certificates could be turned into cash at any time.

DEPOSITS \$433,888.05 This account reflects the confidence of hundreds of people of this community who have entrusted their savings to our care. This is a responsibility and lightly held by us. Besides paying 4% to our depositors on as liberal terms as any bank in this vicinity, we keep constantly in mind our obligation to these depositors to arrange our affairs so as to enable us to meet all demands for payment at any time. During our 10 years of business this policy has been strictly adhered to.

TOTAL \$600,272.22

COMPARATIVE STATEMENT OF RESOURCES.

SEPTEMBER 12, 1916: \$236,249.45
SEPTEMBER 11, 1917: \$367,927.52
AUGUST 31, 1918: \$335,227.56
SEPTEMBER 12, 1919: \$600,272.22

The Farmington State Savings Bank

THE OLD BANK. ESTABLISHED 1898.

DIRECTORS: FRED M. WARNER, President; EDGAR S. PIERCE, Cashier; ISAAC BOND, H. A. SCHROEDER; G. GALE COLLINS, HOWARD M. WARNER; M. B. PIERCE, H. McCracken; E. F. HOLCOMB.

REPORT OF THE CONDITION OF THE FARMINGTON STATE SAVINGS BANK

At Farmington, Michigan, at the close of business September 12th, 1919, as called for by the Commissioner of the Banking Department:

Table with columns for Commercial and Savings resources, including Loans and discounts, Bonds, Mortgages, and Reserves.

EDGAR S. PIERCE, Cashier; FLOYD H. NICHOLS, Notary Public. My commission expires April 7, 1920.

Correct Attest: G. GALE COLLINS, HOWARD M. WARNER, M. B. PIERCE, Directors.

REPORT OF THE CONDITION OF THE PEOPLES STATE BANK OF FARMINGTON

At Farmington, Michigan, at the close of business September 12th, 1919, as called for by the Commissioner of the Banking Department:

Table with columns for Commercial and Savings resources, including Loans and discounts, Bonds, Mortgages, and Reserves.

B. E. STORMS, Cashier. My commission expires May 11, 1921.

Correct Attest: CHARLES H. ELY, JAMES HOGUE, J. A. MILLER, Directors.

Advertisement for Detroit United Lines Farmington Time Table and Foley Kidney Pills. Includes bus schedules and a testimonial for the kidney pills.