

CHURCHES

St. Paul's Evangelical Lutheran Church, Clarenceville
(At Settler Road)
Rev. Paul Graupner, Pastor

Next Sunday we will celebrate the 10th anniversary of the dedication of our present church. A mixed choir and a male choir will help to beautify the two services. At 10:30 a. m. a German service will be held, the Pastor himself preaching the sermon. In the English service at 3:00 p. m. the Rev. F. A. Hertwig of Detroit, vice president of the Michigan District of the Missouri Synod, will be the speaker.

The ladies of the church will serve dinner in the school; to cover the expense of feeding a 100 or more people. No charge per plate will be made, but a collection will be taken at the table.

We heartily invite our friends to come and celebrate with us. Sunday School at 9:30 a. m.

St. Martin's Episcopal Mission
Lenore Ave. 3 blocks south of Grand River, Five Points

Morning service, 10:30.
Sunday School, 11:30.

Clarenceville M. E. Church
Rev. Robert Richards, Pastor

10:30—Morning worship.
11:30—Sunday School.
7:30—Evening service.

Evangelical Church
Rev. A. A. Schoez, Pastor

Sunday School, 10 a. m.
English service, 11:15.
Subject: "Atonement Doctrine."
Regional conference to be held at Bethel Church, Detroit next Wednesday, afternoon and evening and all day Thursday. Rev. A. Schoen and four or five delegates representing the various organizations, will attend.
Wednesday evening, October 29 a musicale and a lecture on the Holy Land will be given at the hall of the Evangelical Church to which the public is cordially invited.

Watch the change of time for Sunday School and church service next week.

Our Lady of Sorrows Church
Rev. James A. Callahan, Pastor

Sunday masses at 8:30 a. m. and 11 a. m.
Daily mass at 8:00.

Baptist Church
Rev. E. W. Palmer, Pastor

10:30—Morning worship.
This week the Pastor will speak on, "A Full Satisfaction."
11:45—Bible school. We are growing each week.
6:30—Young Peoples Hour.
7:30—Evangelistic service.

We are to have S. L. McCaskill, a noted bass and baritone soloist with us to sing several numbers, including gospel songs and negro spirituals. You will enjoy hearing these songs. The Pastor will preach on, "Who Will Be In Hell?"
Wednesday nights we are studying the book of Genesis.

West Point Park Presbyterian Church

10:30—Sunday School. Lloyd S. Gullen, Supt.
11:30—The Radio Broadcasting chorus of Fort Street Presbyterian will furnish special music.
Rev. John Adams, pastor.
7:30 Wednesday evening—Midweek prayer service.

Methodist Church
Rev. F. C. Johnson, Pastor

10:30—"The Alluring Life."
7:30—"Finding Your Way."
Have you been over to hear the new preacher? If not, we cordially invite you to come next Sunday and we assure you you will want to come again. We are delighted with the good-sized congregations and the splendid enthusiasm manifested everywhere. We predict a great year for the church in its Christian service.

The worship services are at 10:30 and 7:30.

The midweek fellowship service is open for everyone who loves the Lord. Every Wednesday at 7:30 the Pastor conducts a short Bible study, followed by song and prayer. We urge you to come. The attendance at this service is also increasing each week.

And don't forget our interesting Sunday School following the

Sunday morning worship service. Everyone will be cordially welcomed at every service.

REGISTRATION NOTICE FOR GENERAL ELECTION NOV. 4, 1930

To the Qualified Electors of Farmington City, State of Michigan.

Notice is hereby given that in conformity with the Michigan Election Law, I, the undersigned City Clerk, will upon any day except Sunday and a legal holiday, the day of any regular or special election or primary election receive for registration the name of any legal voter in said City not already registered who may apply to me personally for such registration. Provided, however, that I can receive no names for registration during the time intervening between the second Saturday before any regular special or official primary election and the day of such election.

Notice is hereby given that I will be at the City Clerk's office, Fire Hall

Wednesday, October 15, 1930 the 20th day preceding said election from 8 o'clock a. m. until 8 o'clock p. m. on said day for the purpose of reviewing the registration and registering such of the qualified electors in said City as shall properly apply therefor.

Notice is hereby further given to the qualified electors of this City that I, the undersigned Clerk of said City will register qualified electors who may apply at my office on any business day in the year and up to and including Saturday, October 25, 1930, last day for general registration by personal application for said election from 9 a. m. to 8 p. m. The name of no person but an actual resident of the City at the time of registration and entitled under the constitution if remaining such resident to vote at the next election, shall be entered in the registration book.

N. H. POWER, City Clerk.

They hang petty thieves and turn loose big criminals.—Stavich proverb.

No one has ever discovered a safe method of love-making for a rich man.



Order Now For Winter OUR HIGH QUALITY

Turner and Clark
FUEL AND SUPPLY CO.

These Items are of Interest to Every Person with a Checking Account

There are several items that enter into the cost of furnishing customers with the convenience of a checking account

They are as follows:

1. **COST OF SUPPLIES:** These include the pass books for recording deposits, the checks which the bank furnishes the customer, the ledger sheets which are the bank's permanent record of each depositor's account and the statement sheets which duplicate these records of deposits and withdrawals and which are periodically returned to the depositor with his cancelled vouchers.

2. **COST HANDLING ITEMS:** Deposits are usually made in the form of checks and currency. Many of these checks are upon out-of-town banks which must be collected. Every check which the depositor draws upon his own account is handled by us seven times in making the necessary entries and records before the checks are finally returned to the depositor. The majority of any bank's working force are busy from morn-

ing until night, day in and day out, handling these items. So smoothly and accurately is the work done that the average depositor never gives a thought to the many operations necessary in handling and furnishing him a record of his transactions. The labor cost which enters into the proper handling of checking accounts is large.

3. **MACHINE COST:** The modern posting machines are expensive pieces of bank equipment. They depreciate rapidly. This is another item of expense incurred in the desire to furnish checking-account customers with the best in prompt and efficient service.

4. **GENERAL OVERHEAD:** Much of the space in a modern bank is given over to the requirements of checking accounts. A large part of a bank's overhead must be charged to this department.

Banks which have made a careful analysis of the actual average cost of handling checking accounts find that it runs anywhere from \$7.00 to \$18.00 per year per account. Taking the minimum figure of \$7.00 you will see that an account which maintained an average balance of \$100.00 would just pay its way even if the bank could lend the whole amount at 7%, as in that case the account would produce \$7.00 a year for the bank, an amount just equal to the cost of handling the account.

From the above you will agree that any account which falls below \$100.00 is handled at an actual loss to the bank.

During a period of years more and more banks have found it necessary to make a small monthly charge where the balance of the account falls below a certain figure. The usual minimum balance is \$100.00.

Banks in neighboring counties have found it advisable to make a monthly charge to depositors whose accounts fall below a certain figure.

The Banks of Farmington, after giving much thought and study to the matter, have decided that it is to the interest of all depositors, large and small, that part of the cost of carrying small accounts should be borne by the depositor himself.

Therefore, commencing January 1, 1931, the banks are asking every checking-account depositor to keep a minimum balance of \$100.00 in his account or to pay \$1.00 for each month during which it may fall below that amount. Accounts of Charitable, Educational, Fraternal, and Religious organizations are exempt from this charge as are all banks.

This is a small charge which does not cover the cost of handling such accounts and which any depositor who requires the convenience of a checking account should gladly pay during those months in which his account falls below the minimum balance of \$100.00.

The average American is, we believe, willing to pay a reasonable charge for services rendered him and we are confident that our depositors will co-operate with us in making this plan effective, the same as have depositors of other banks where the plan has been put into operation.

THE BANKS OF FARMINGTON

THE FARMINGTON STATE SAVINGS BANK

PEOPLES STATE BANK

Let Us Clean Your Hats—

YOU'LL LIKE

OUR WORK

AND OUR

MODERATE

CHARGES

Boston

Shoe Repair Shop

Thomas James, Prop.
E. C. Grace Store—Farmington

Baking for you

All of the good things to eat that your family likes the best—and eliminating the long hours of baking in the kitchen which you ordinarily would spend if it was not for our tasty goods.

Once you serve our baked goods your family will ask for more—we suggest if you are not already serving them that you try them today.

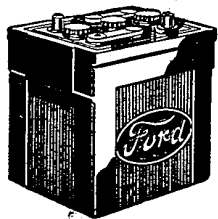
Buy "Baker Boy" Bread
—It's Best—

Farmington Bakery

A. L. ROSS, Prop.
Phone 75

The FORD Battery

\$7.50



This 13-plate storage battery for your car is a remarkable value. Built of finest materials and rigidly tested. Will return its cost in long and reliable service. Fully guaranteed. Come in and let us install one—we will make an allowance on your old battery.

Olin Russell

Food Sales and Service
Farmington, Mich.
Phone 151