

CHARLES RUBERT HOME IS SCENE OF GARDEN WEDDING

Mr. and Mrs. Robert Briggs, newlyweds, will reside at 21615 Oxford Drive, Clarendenville, on their return from a tour of the Upper Peninsula.

The home of Mr. and Mrs. Charles Rubert, in Clarendenville, was the scene of a beautiful garden wedding Saturday, when their daughter, Kathryn H. was married to Robert Briggs of Detroit. The ceremony, with Rev. Elmer Palmer officiating, took place before a rustic pergola covered with climbing white roses. The rock garden and pool formed the background.

The bride wore white lace and net and a veil of net. She carried a bouquet of white lilies, white carnations, and baby's breath. She was attended by her sister, Mrs. Gladys Wideman of Detroit, matron of honor and Miss Louise Perry, of Novi, the bridesmaid. Mrs. Wideman wore a peach embroidered net dress and carried a bouquet of tallisman roses and baby's breath. The bridesmaid wore a green dress of the same material and style, and carried a bouquet of tea roses and baby's breath.

Attending the groom were Walter Noble and Herman Jacobs, both of Detroit. The bride was given in marriage by her father, The bride's aunt, Mrs. Cecil Cox, of Walled Lake played the wedding march. The bride's mother wore blue chiffon and a shoulder corsage of pink rose buds, pearl flower, and gypsophila.

A wedding supper was served to 120 guests from Walled Lake, Farmington, Detroit, Milford, Wayne, Belleville, Rochester, Monroe, Wyandotte, Novi, Brighton, Howell, Ferndale.

Both Mr. and Mrs. Briggs are graduates of Wayne University. Mr. Briggs is chief metallurgist at the Eaton Manufacturing Plant in Detroit. Mrs. Briggs is a former teacher at Walled Lake and Detroit.

"Yosemite" Indian Name
California's Yosemite Valley gets its name from the Indian word for grizzly bear, "yusumaiti."

"Moving Days"
The average family to a representative community will move seven times in ten years.

Damage by Pine Beetle
The pine beetle causes average loss of \$1,000,000 a year in southern states.

Ten Rules for Correct Telephone Usage

List Compiled for Business Users Has Helpful Suggestions for Everyone Who Uses Telephones

What are the ten essentials of correct telephone usage?

The New York Telephone Company has prepared a list of ten such essentials, and while it is primarily applicable to business use, most of the information it contains applies equally well to all users of the telephone. These ten points, which have been selected after a careful study of telephone usage for many years, are as follows:

Rule 1: Answer all calls promptly. Nothing is more irritating to the other fellow than waiting for you to answer.

Rule 2: When answering, always use an identifying name, the firm name, or department, your own name, or both. Have done with the time-wasting, out-of-date "Hello." For example, say, "This is the Atlas Company, Mr. Ott speaking."

Rule 3: Speak distinctly and clearly as loud as in ordinary conversation. Don't mumble, don't whisper, don't repeat. Speak directly into the transmitter. Don't try to talk with a cigar, pipe, or pencil in your mouth.

Rule 4: Don't transfer a call to someone else if you can take care of it, or have the proper person do so. The other fellow won't want to go over the same ground twice, once with the person who first answered and again with someone to whom the call is transferred. That's a nuisance.

Rule 5: Keep a pad and pencil close at hand so that you won't have to obtain them after the conversation starts. It makes a bad impression when you say, "Wait a minute, I want to get some paper and make a note of that."

Rule 6: If you use price lists or records, have them near the telephone. Avoid having to ask the caller to hold the line while you "look it up." If you have to leave the telephone, say so.

STATE UTILITIES ORDERS REDUCED TELEPHONE RATES

The Michigan Public Utilities Commission June 27 ordered the Michigan Bell Telephone Company to reduce its intrastate toll message rates to the same rate level charged and established for interstate telephone calls.

Up to the present time this Com-

pany and the Public Utilities Commission have proceeded upon the theory that the rate schedules for the two types of services should be separately determined from the circumstances and costs relating to each. Apparently the Commission now proposes to abolish this distinction. The principle involved is one of fundamental importance to the Company, and in the long run to its subscribers.

phone to consult records or confer with another employee, it may be best not to keep the customer waiting. If he wishes, take his number, and call him back as soon as possible.

Rule 7: When you have finished talking, say "Good-bye" pleasantly and replace the receiver gently. Don't end the conversation by slamming the receiver back and giving the customer a "bang in the ear." That makes anything but a good impression.

Rule 8: When making a call, it is common courtesy and good business to remain at the telephone until connected. The person you're calling doesn't want to waste his time holding the line, until you are ready to talk.

Rule 9: When away from your desk or office, be sure that someone will answer your telephone and know when you will be back or where you can be reached. Otherwise, you will be a "customer's time" will be wasted.

Rule 10: Be courteous in all your telephone contacts. Don't interrupt, argue, or be impatient. Listen actively. Don't make the customer repeat because of inattention on your part. Show your interest by your pleasant tone of voice and by what you say. Get his viewpoint. Remember, when you're talking to a customer, his impression of us is what you make it.

SPOTS BLAZE; FROM TOP OF POLE, PHONES ALARM

While working on top of a telephone pole near the home of Dr. J. F. Gainer of Danville, Ill., the other day, John L. Desmond, lineman for the telephone company, observed flames gaining headway on one wall of the house. Plugging in with his test set, Desmond telephoned the alarm. Firemen responded and extinguished the blaze, which had started from burning paper carried by the wind, while Desmond looked down from his lofty seat.

Ben spoke softly. "Someone is coming dear," and Claire raised her head proudly as the door swung open. "Mr. Claire?" A stranger had come in and was eyeing her with what she recognized indignantly as compassion. "Yes?" Her voice was cold. "I am very sorry about the fire. I should have come before, had I known there would be trouble."

Claire frowned, and Ben instinctively stopped close.

"The reason all your pictures and books and such were removed from the house before the fire started," explained the stranger, going to the point at once, "was because I had just bought them."

"Bought them?" "Yes, and taken a mortgage on the house. Your mother, pardon me, was hard pressed for money just then, and I had agreed to make her a loan on the house."

Just in time Claire repressed a cry. Her mother, who had lived in deadly fear of mortgages! And she had done it that Claire might go to business school.

Ben's eyes were fixed on the stranger's face. "How did the fire start?" he asked, quietly.

The man shrugged. "I don't know," he replied. "Mrs. Cann and I were in the front yard, where, pardon me, I could examine the things in strong sunlight, when we heard a crash. Mrs. Cann cried out, 'Great heavens, the lamp! I forgot it!' She had lighted a kerosene lamp to burn for some pictures in a dark closet, and had forgotten to put it out. A passing train must have jarred it over."

Ben spoke quickly. "If you hold a mortgage on the property, I suppose you get the insurance." The stranger bowed.

Claire's eyes suddenly shone. "Oh, Ben, then—they won't say it. And I'm not going to business school anyway."

Ben turned his back to the stranger, ostentatiously. "No, you're not," he agreed. "It was just going to tell you about that."

The Mayflower Party
The Mayflower brought 41 men and their families—102 in all. The Speedwell, which set out with the Mayflower, proved unseaworthy and turned back. The Mayflower was followed the next year by the Fortune of 45 tons, which arrived at Plymouth in November, 1621, with some 30 additional emigrants. In 1623 the Ann and the James of 140 and 44 tons, respectively, arrived with 60 more members for the colony. The passengers in these vessels completed the list of those who are usually called first-comers.

Claire's Fire

By MARCIA DINSMORE

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THE insurance man leaned back in his fragile chair until Claire trembled for its safety. But she said nothing, a thing she had been doing consistently ever since he arrived. Since the fire which had destroyed their small home, Claire, living with a kind neighbor, had been at it at last. Her mother was at a relative's, recovering from the shock, and it was left to Claire to explain to everyone about the fire. And the trouble was that she could not explain even to her own satisfaction. If the insurance people had only sent a stranger instead of Ben!

"The fire started about four o'clock, I've been told," rehearsed the young man, who was not entirely at ease himself. "Cause unknown." He consulted his notes. "Your insurance, I believe, was renewed last Friday." He cleared his throat.

"Of course we want to be as fair as possible." This, at least, was wholehearted. "But you also understand that it is our duty to in-

SHORT SHORT STORY

Complete in This Issue

investigate every fire, in order to that is, we can't spend the company's money." He stopped and began again. "What I mean is, if we keep our part of the contract, we must be sure that you have kept yours."

This was not a great deal better, and he flushed darkly at his own tactlessness.

But Claire did not notice. She was too busy blushing, herself.

She raised her head miserably. "I will help you all I can," she said in a low voice.

The young man seemed relieved at her assurance. "Thank you," he said. "Now, first, where were you and your mother when the fire started?"

"I was away on an errand. Mother was in the house."

"No one else was there?" "I don't think so. I have not been able to question her since it happened."

He nodded sympathetically. "Er—just how much of your furniture and personal belongings were destroyed?"

Claire raised her head defiantly. "The furniture all went. Our most valuable books and belongings were saved."

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Sales Tax Collections Will Top \$51,000,000

Sales tax collections for the 1937-38 fiscal year will top fifty-one million dollars, second best year since the establishment of the tax, it was stated this week by Draper Allen, managing director of the State Board of Tax Administration.

Previous annual collections have totaled \$34,871,000 in 1933-34, \$38,798,000 in 1934-35, \$46,556,000 in 1935-36, and \$55,350,000 in 1936-37. Estimated total for the fiscal year just ending is \$51,350,000. The total for the eleven months thus far is \$47,550,946.19.

Collections for this June, based on retail sales made in May, were \$3,823,232.60. Collections for June 1937, were \$5,377,232.69 and this was the second highest amount collected in any month since the tax went into effect. The collection for the June just passed is slightly below that for May but is in excess of February, March, and April of this year, when the recession was making itself apparent on the tax returns.

The Use Tax, which went into

effect last November, showed a collection for this June of \$31,259.50. Total collections since the tax was applied amount to \$222,850.30.

Purpose of Banding Birds

Banding is done to make possible the scientific study of the habits and travels of migratory birds. Investigators trap the birds, attach numbered bands and release them. Information concerning each banded bird is filed in Washington, and when the birds are captured again reports are filed and the data traced.

NEW BOARD TERMS WILL BEGIN SOON IN DISTRICTS

(Continued from page 1)

Secretary William Maits of Novi No. 8 District was instructed to suspend the rules and cast a unanimous vote for President Walter Truck to serve on the board for the next three years.

\$11,615 Budget
The budget as approved at the meeting calls for an outlay of \$11,615, \$4,600 of which is to be raised by taxation. It was also reported that school bonds re-

maining outstanding amounted to \$10,000. School will again be held 9½ months, according to a vote of the electors.

By unanimous votes of 19 electors of Noble No. 6 District, Samuel Plink and Leon Newman were re-elected. The board will organize Friday.

L. Vine Yerkes will be treasurer of Thayer No. 3 for the coming term it was decided by electors at the annual meeting, which was held at open doors. Only 5 people attended the session.

Guy Durgan Re-elected
On the Fairview No. 4 Board, Guy Durgan was unanimously re-elected moderator. The meeting was brief and only routine matter was discussed.

James Ervin will serve as director for the ensuing term of Novi No. 2 School District. At a meeting held at his home he was unanimously re-elected.

On the Livonia Township No. 2 Board Jesse Ziegler, president for the past year, was chosen to serve again for the coming term. An average attendance of 50 people were present. The Board will organize itself July 28.

Report of Condition of

THE FARMINGTON STATE BANK

of Farmington, in the State of Michigan and a member of the Federal Reserve System, at the close of business on June 30, 1938.

Published in accordance with calls made by the Commissioner of the Banking Department and the Federal Reserve Bank of this district on a date fixed by the Commissioner of the Banking Department and the Board of Governors of the Federal Reserve System pursuant to the provisions of Section 82 of the Michigan financial institutions act and the Federal Reserve Act respectively.

ASSETS	
Loans and discounts	402,679.22
United States Government obligations, direct and/or fully guaranteed	130,224.50
Other bonds, stocks, and securities	157,281.93
Banking houses, \$ None	
Furniture and fixtures	2,309.59
Reserve with Federal Reserve bank	98,897.91
Cash, balances with other banks, and cash items in process of collection	68,403.32
Other assets	630.01
Total	\$860,526.52

LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	\$197,160.12
Time deposits of individuals, partnerships, and corporations	352,137.15
State, county, and municipal deposits	207,927.30
United States Government and postal savings deposits	1,705.92
Deposits of other banks, certified and officers' checks outstanding, etc.	14,547.05
Total of Items 14 to 18, inclusive:	
Secured by the pledge of loans and/or investments	\$ 50,000.00
Not secured by the pledge of loans and/or investments	723,478.14
Total Deposits	\$773,478.14
Other liabilities	1,333.90
Capital account:	
First preferred stock, 1750 shares, par \$10.00 per share, redeemable at \$10.00 per share.	\$ 17,500.00
Common stock, 2500 shares, par \$10.00 per share.	25,000.00
Surplus	39,500.00
Undivided profits—net	3,928.56
Reserves for contingencies	12,936.82
Retirement fund for preferred stock or capital notes and debentures	900.00
Total Capital Account	79,665.38
Total, including Capital Account	\$860,526.52

MEMORANDUM

Loans and Investments Pledged to Secure Liabilities	
United States Government obligations, direct and/or fully guaranteed	\$ 55,416.63
Total Pledged, excluding rediscounts	55,416.63
Pledged:	
Against State, county, and municipal deposits	55,416.63
Total Pledged	\$ 55,416.63

I, H. C. Knickerbocker, Cashier, of the above-named bank, do solemnly swear, that the above statement is true to the best of my knowledge and belief.

H. C. KNICKERBOCKER, Cashier.

Correct Attest

HOWARD M. WARNER
FLOYD H. NICHOLS
EMORY O. HATTON

Directors.

STATE OF MICHIGAN, COUNTY OF OAKLAND, ss:

Sworn to and subscribed before me this 11th day of July, 1938.

Arrvale Tipper, Notary Public. My commission expires June 5, 1942.

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Pictorial Review	1 Year	Farm Journal	1 Year
Woman's World	1 Year		

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