

## What Is For Without A Bank Account



A little money in the bank is a great help in times of sickness or trouble and the only way you can have money in the bank is to save some of your earnings. Begin now with \$1.00 or more at

## The City State Bank

Lowell, Michigan

### Watches

from \$1.50 up and Clocks from \$1.00 up



Come in and let us explain the principles of the Lucky Curve and Self Filler Pens. Price \$1.50 to \$6.00.

We make a specialty of fitting glasses properly.

Oliver, Jeweler, Optician.

## Lowell State Bank

### WHEN YOU HAVE ANY Banking Business

TRY THE Lowell State Bank LOWELL, MICH.

Always Courteous, Prompt and Appreciative.

## POST CARDS AT CLARK'S Confectionery.

40 Home Views



ALL SORTS AND CONDITIONS OF PEOPLE have come here to be photographed. We have you in our studio in a single dissatisfied visitor. IT'S TO OUR INTEREST TO MAKE YOU HAPPY as well as we know how. Every satisfied customer is an advertiser for our studio, and we have many such. Come in and be taken in your summer finery. F. B. RHODES, Photographer, LOWELL.

To Florida some people go to escape the cold and the snow. 'Tis no comfort to roam. A Round Oak Furnace at home, and winter you never will know.

One GOOD FURNACE you SPEND Money Only. One CHEAP FURNACE you SPEND Money, Time, Temper and that Unceasingly.



Stowell & Ford At the Old Hardware Corner.

## LOWELL SCHOOLS

Supt. Martin Makes Important Announcement in that Connection.

The public schools will open Monday morning, September 6, when it is hoped that all who expect to do work in the Lowell schools will be ready to enter. The following schedule for classification will be followed and pupils are asked to come at the hours named.

On Friday morning, September 3, from eight to ten, seniors will be classified.

On the same forenoon from ten to twelve juniors are to receive classification.

On Friday afternoon, same day, sophomores and freshmen are to come.

On Saturday September 4, from eight a. m. to three p. m., those who wish to enter on diploma or examination should come.

We expect a large attendance at the Lowell schools this fall, and urge all young people who desire to attend a high school to enter the Lowell schools.

Several families offer to rent rooms where students may bring in provision and board themselves. In case any pupils care to avail themselves of such an opportunity call on the superintendent.

E. J. MARTIN, Superintendent.

Steamboat Express Trains.

Commencing Sunday, April 25, 1909, the Grand Trunk Railway System will resume on faster schedule than heretofore its Express trains between Detroit and Grand Haven. Eastbound train will leave Grand Haven 6:40 a. m. daily on arrival of Crosby Line Steamer, arriving Detroit 11:25 a. m. Westbound leave Detroit daily 3:45 p. m. arriving Grand Haven 10:05 p. m., connecting with Crosby Line Steamer for Milwaukee. For rates, train time, etc., consult A. O. HEYDLAUFF AGENT, Lowell Mich.

In Honor of a Friend.

Mrs. Orrin Sterkin entertained twelve of the girl friends of Miss Marguerite Walsh who leaves for Cadillac Thursday in her honor at her home Tuesday evening. Cards, dancing and music were the features of the evening, prizes being carried away by Miss Annie Lasby and Mrs. Ethel Wiley. Dainty refreshments consisting of ice cream, cake, wafers and salted nuts were served.

## Churches and Societies

### CONGREGATIONAL

Congregational church notices. The greatest apostle's last word to his most spiritual congregation, or a Christian path made plain. Noon class for men. For subject and speaker see board in front of post office Saturday. Evening—Alive forevermore. What Christ thought before and after His death, or does death end all?

Wednesday night Bible study. Men of the Congregational Brotherhood be on hand at the meeting Friday night. Important and interesting program. Subject, What is the most important factor in the formation of character, Heredity or Environment. Speakers, Mr. E. E. Wood and J. P. Draper. Members are requested to invite at least two friends.

### METHODIST CHURCH.

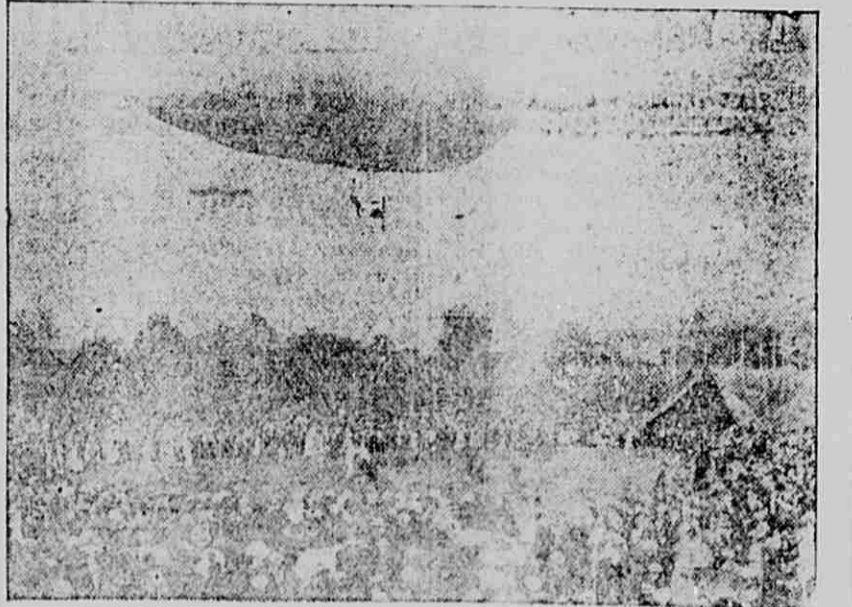
Sunday, September 5, services as follows: 10:30 a. m. worship, holy communion, and reception into communion of new members. At this service there will be read a special message from the pastor to the congregation. This message will be of such a character that every member and friend of the Methodist church ought to hear it, 12:00 noon, Sunday school and Brotherhood meeting, 7:30 p. m. Evening worship and lecture in the series on "Our Country" subject: "Our Country, and The Man With The Hoe." This lecture will especially be an address for Labor day.

### VERGENNES BAILEY CHURCH.

Services next Sunday afternoon at 3 o'clock. The pastor will deliver an address on the Local Option campaign, and explain the details of the county movement. All voters regardless of creed or politics are invited to be present. 2 p. m. Sunday school.

If you have elder apples to sell see John Kellogg. Highest prices paid.

## AIRSHIPS IN DAILY RACES AT WEST MICHIGAN STATE FAIR



At the Ohio State Fair, Columbus, Where Roy Knabenshue Has Given Successful Aerial Flights For the Past Three Years.

Roy Knabenshue and Lincoln Beecher, a famous aviator of Buffalo, N. Y., will engage in a series of races for the aerial championship at the West Michigan Fair, in Grand Rapids, Sept. 13 to Sept. 17. Both will use the dirigible type of airship, and the prize to the winner will be \$2,000 and to the loser \$1,000. The air above the fair grounds will be utilized as a race course each of the five days of the fair.

## DAM IMPROVEMENTS ARE MOVING AWAY

Now Under Way on Lowell Light and Power Plant.

Work has begun on the repairs and extensions of the Lowell Municipal Light and Power plant, a work that will take until November and possibly longer to complete.

A little scare spread among the power users last week when it was learned that the Grand Rapids Electric company, which had contracted to take on the load during our shut-down, had said that owing to low water they would be unable to keep its bargain.

However President Look went to Grand Rapids Monday and fixed the thing up, agreeing for our people that we would use as little current as possible. In accordance with this agreement house customers are requested not to use more than two incandescents at a time until heavy rains have filled the river.

Tuesday night at 10 o'clock the Municipal plant closed down and Superintendent McMahon and his assistants began the work of transferring the load to the neighboring plant, property of the Grand Rapids-Muskegon.

At ten o'clock yesterday the change had been made and Lowell people began their temporary patronage of the outside concern. It is hoped that all patrons will comply with the needful conditions.

## ODDFELLOW PICNIC

All Aboard for Lake Odessa Labor Day Sept. 6.

The annual picnic of the West Michigan Oddfellows and Rebekah Pledge association will be held at Lake Odessa, Monday, Sept. 6, Labor day and a big time like that in Lowell last year is anticipated.

The Lake Odessa band will furnish music and there will be sports and games for ladies and gentlemen.

The invitation is not confined to Oddfellows and Rebekahs and their families but is general. Take well-filled baskets for the picnic. You'll get home in time for supper.

President Hakes took large chances when he promised a special train from Lowell to Elmhurst, but he has got the goods, and the special will leave Lowell in time to connect at Elmhurst with the morning train from Grand Rapids.

Get tickets of H. W. Hakes or Earl Thomas and badges of Mrs. R. W. Swartz.

## Last Week's Locals

The following items were set for our issue of August 26, but were unavoidably crowded out.

Diamonds at Stocking's. Clothing out wholesale than cost at Stocking's.

See those artistic Weaver pianos at Stocking's.

Mr. and Mrs. R. D. Stocking are spending this week in Detroit.

Mr. and Mrs. Geo. Speaker visited Miss Marie Cade at Fenwick over Sunday.

Miss Ethel Westbrook and friend Miss Dewey of Albion visited Miss Emma Yelder from yesterday morning till this morning.

Misses Altona Palmer and Frances Young returned to their homes yesterday after a three weeks' visit with Mr. and Mrs. James Gullford.

Frank E. Kelley of Boston, son of J. D. Kelley of Lowell, has been attending a firemen's convention in Grand Rapids, where he exhibited an index alarm system of his own device, which promises to come into general use throughout the country.

## LOWELL IN WAR TIME

Reminiscences by Ephraim J. Booth of '61 to '65.

The following paper dictated by the late E. J. Booth was read for him by S. P. Hicks at the last annual reunion of the Old Residents association in the spring of 1908:

I was born in Palmyra Township, Wayne County, New York, on May 17, 1818. I have lived considerably more than half of my life in Lowell, and will be ninety years old on the 17th day of next May.

I have recollections of the exciting times in our village at the time of the breaking out of the War of the Rebellion. Prior to that time I had been deeply interested in what was known as the Crimean war, and had formed positive ideas as to the horrors of war, its hardships, sufferings, and indiscriminate slaughter of human beings, and had formed an abiding conviction that under no circumstances would I ever be a soldier; that should I ever be forced into the service, I would never see battle with its attendant horrors unless I was literally carried into it.

When the news came that Fort Sumpter had been fired upon, in common with all the rest in the North for the time being Lowell was stunned. The great majority of our citizens had pale faces but looked stern and determined. With me, all my pre-conceived notions concerning war and being a soldier, to which I have alluded, vanished instantly. Our flag fired upon, and I had but one ambition and that was to deal swiftly and surely the punishment which traitors to their flag and their country deserve. I resolved to enlist and immediately commenced arranging my business affairs to that end. Lowell was loyal to the core. Here as well as elsewhere were found a few who were not. They were quickly designated by the vast majority of the citizens with a name that struck me at that time as being singularly appropriate, "Copperheads." The only fault found with this name was that it did not reptile, a gross injustice. When Lincoln's proclamation calling for 75,000 volunteers for three months came, Lowell's quota was very quickly filled. My recollection is that but two men were received for the three months' service, to-wit, Webb Morris and Henry W. Booth. Probably others went from the township but I don't recall them. The business men of our village at that time, and in fact during the entire war, together with other citizens of the village and township were active and aggressive. Among them were W. W. Hatch, E. R. Craw, Chas. Blake, Arvine Peck, B. G. Wilson, Simon Hunt, C. S. Hooker, John Blain, Ely Chapin, and many others whom I cannot now recall. Among those who were active in arousing the patriotic sentiment were the Reverends Eaton and Clute, also Dr. Ellsworth and John M. Mathewson, also the Rev. Joseph Wilson, pastor of the Baptist church, who was effective in his time. He became a soldier and I understand that the local Grand Army Post is named after him.

I will give only a few of the incidents that occurred during this period as I fear I may be tedious. First, I think it was Lincoln's proclamation calling for 300,000 volunteers. We were fearful that unless something was done quickly, drafting would be resorted to. Several firms in town assured men who were thinking of enlisting that their families would be cared for, if necessary, for a time at least. The firm of Hunt & Hooker and Chapin & Booth, and possibly others, agreed to furnish each family whose head enlisted, assistance to the amount of \$15.00 per month for a stated time. They were called upon to provide for five families under this agreement, thereby making the assessment on each firm of 75.00 per month. When the second call for 300,000 came, the business men of Lowell and vicinity met on Sunday in the old building formerly occupied by Peck & McDannell and used for Masonic purposes. As a result of that meeting they decided to take the tax roll for the preceding year and ask every taxpayer to contribute the amount of his last year's tax. Six committees of two each were appointed to canvass the township. Every tax payer save five or six responded promptly to the call. The draft was avoided; some were assessed as high as \$600.

I remember something of an address made by the Rev. Whitfield, who was an eloquent patriotic orator, who had five sons in the army and regretted the fact that he hadn't five more equally (Concluded on 4th page.)

During their long residence here the Towseys and Nicholsons have been active and prominent in fraternal and social affairs, in which they will be missed in time to come. The Ledger wishes for them success and happiness in their new home.

## Farewell Reception.

On Friday afternoon one of the organized classes of the Congregational Sunday school gave a farewell reception to Mrs. Elizabeth Roxburg of Chicago at the home of Mrs. M. M. Perry. Thirty-three guests were served. A very unique feature of the occasion were the place cards, where scriptural questions were given each guest to find places by hunting the answers, which caused much merriment. All joined in saying Mrs. Perry was a charming hostess, and it was a social event which will long be remembered.—[Com.]

## JAIL FOR VIOLATORS

Judge Has no Sympathy For Liquor Lawbreakers in Hillsdale Co.

Hillsdale, Aug. 25.—Circuit Judge Chester clearly showed how he stands on the local option question when he sentenced Stephen Powell, who had been found guilty of selling whiskey, to pay a fine of \$60 and \$20 costs and to spend sixty days in jail. He also sentenced Frank Dankmeyer, who gave a friend a drink to pay a fine of \$30 and costs of \$20, and to serve thirty days in jail. These two heavy sentences Judge Chester declares, will be followed by still heavier ones if the local option law is violated again. Ex-convict L. A. Goodrich is one who will be tried before Judge Chester in October, also S. E. Parish another prominent druggist.

## Hurt in a Fall

Ada, Mich., Aug. 30.—While crossing a footbridge over Grand river here today, Charles Orlop, a Civil war veteran, lost his balance and fell twenty-five feet into the river bed. His leg was broken. The injured man was taken to Soldiers' Home at Grand Rapids.

The Ledger and the Michigan Farmer will be sent to new subscribers until January 1, 1910 for 25c. Our old subscribers paying 25c can get the Farmer until January 1, and have their subscription to The Ledger extended three months; or they can have the Farmer for the time named for 10c without renewing for The Ledger at this time.

Apples for evaporating. John Kellogg wants them. Will pay the highest price.

## School Everything Opens Ready Monday at Look's Sept. 6.

No matter what is needed for the Schoolroom, it will be to your advantage to see that your children come here for it because they will not only save money but our immense stock allows of the best possible selection.

### Good Second Hand Books at A Big Saving

Besides the New Books we have a good assortment of Second Hand books at a saving of from 25 to 40 percent. Do not forget that we have everything in school needs for Lowell or vicinity schools; when there is an opportunity to save a cent it is here you will save it. Bring your lists here—We'll do the rest.

## Look's Drug and Book Store

## To Piano Buyers

Our line of Pianos includes the following well known makes of high grade instruments, Hazelton, P. C. Weaver, H. P. Nelson, Farrand, etc., and can furnish many other good makes at less prices than the city dealers ask.

## The P. C. Weaver Piano

is spoken of by the highest authorities as being a truly artistic piano and our prices for this fine instrument are cheaper than other dealers are selling pianos of inferior quality. We invite inspection and comparison. Sold on easy payments if wanted.

## R. D. STOCKING LOWELL, MICH.

September Records on Sale Now.

## 20 Per Cent Discount

- GASOLINE STOVES
- REFRIGERATORS
- ICE CREAM FREEZERS
- LAWN MOWERS
- LAWN HOSE
- SPRAYERS
- SCREEN DOORS
- WINDOW SCREENS

## 20 Per Cent Discount

## The Scott Hardware Co.

## A Coal For the Range That is all Coal No SMOKE! No SOOT! No CLINKERS!

## Hunter's Purity Domestic Nut.

Try Some When You Buy Coal For The Range Again.

PHONE 127 EARL HUNTER.

## School Opens September 6

Get your Tablets here. From 1c to 5c. The 5c tablet has 300 pages. School Bags, Lunch Boxes, Pencils, Crayons, and a full line of School Supplies.

## Mrs. D. C. Macham & Co.



# From Our Point of View

## PROGRESS THE SPIRIT OF THE AGE.

Progress is the spirit of the age, in all lines of activity and thought. He who has not this spirit, whatever his talents, though he be young, is bound to be a back-number; while he, on the other hand, who is in touch with the trend of events, material, spiritual and intellectual, and endeavors to keep pace, though he be old, still has a useful and honored place in life. Stagnation is death and when one is unwilling to move on, he should at least move to the rear. This is the motto of the public teachers and leaders, in school, on the platform in the pulpit or press. These must keep step with the procession, or they inevitably become trailers, not leaders. A voice from such after long neglect reminds us of that knell:

"Hark! From the tomb a doleful sound!"

The same thing is true of cities, towns and communities; and we saw the truth illustrated a hundred times on our recent trip to the New England states. Old places not necessarily down-trodden, neglected or forsaken. Their condition depends upon the people in them; and it is a matter of regrettable pride that the historic old places of the East are still peopled by wide-awake, progressive Americans, worthy kinsmen to their up-to-date countrymen in the bustling, bustling West.

Splendid old Boston, the town of the Tea Party and of Bunker Hill, with her glorious past, with her famous public institutions, her magnificent parks and drives, and her beautiful homes, might well be satisfied—if any people might—with her grand present. But she is not. A "Boston in 1917" organization has been effected, looking to still greater things to be accomplished in that near future. No doubt this will be followed by another for 1920 when the three-hundredth anniversary of the landing of the Pilgrims will be celebrated.

In this example of Boston, there is a lesson for Lowell and for every other town whose people have real blood in their veins; and here it is—If you would stay on the map, move ahead, get in line with the procession and keep step. The spider web, the moth, grass-in-the-trestles, rust and corruption are the penalties for disarray of this warning.

Of course, it is OUR business to publish the news; and that would be an easy way to do it, through the local option campaign—just state the facts on both sides, and let it go at that. Probably most of our readers would be satisfied with such a course; but it would not satisfy US. Nothing short of doing our whole duty without dodging or blinking will do. If other people want to split hairs and quibble—that's their business. The LENSER will put up a campaign for the right, believing that no higher, nobler duty can call ANY man. The co-operation of all people who believe in such a policy is earnestly invited.

Thank you the courtesy of Brother Fred Engeman, of Engeman Bros., family jobbers, and of H. M. Spring of the New England Confectionery Co., Inc. Lancaster, Mass. in Boston was shown something of the immense factory of the latter company, the largest exclusive confectionery factory in the world, and the home of the famous "Nesco Sweets." After discussing the delicious contents of the generous sample boxes given to our good Massachusetts brothers, we can testify that the goods, like the donors, are strictly on the square.

LOWELL should shake hands with herself to think that she didn't vote to sell her land and power plant. Another giant conquest of Michigan power has been formed, taking in eighteen companies with an aggregate capital of \$2,200,000. When the dam trusts (no pun intended) get all the land and water they want, and fuel is cheaper and dearer, light, power and heat customers will be confronted by a condition, not a theory. Thank Heaven, there is no scheme on yet to corner the sunshine and air supplies.

The fellow who so frequently looks up with a proposition to curtail the freedom of the press, should read Elson. That historic writing of the Federalist party, the party of Washington, Adams and Hamilton, and its enactment of the Alien and Sedition laws—which enforced would have throttled the press—says that their greatest effect was to destroy the Federalist party. This is a good thing to remember.

That he believes that the dead return to communicate with the living, is declared by Bishop Samuel Fallows of St. Paul's Episcopal church of Chicago. While he believes in the principles of Spiritualism he does not like the name, on account of the trouble connected with that faith. He prefers the title "Immortalism." Another case of "a rose by any other name would smell as sweet." The principle is the principal thing.

NOT ALL drinking men will vote against local option. Many who would like to be free of the curse but who are powerless, to resist present temptation, will vote against the legalized saloon. One Lowell man signed the local-option petition saying that the saloons were getting hundreds of dollars of his money that he ought to keep or spend for useful purposes.

CHARLOTTE will adopt an ordinance prohibiting the keeping of a jackass within 1000 feet of any church. If Charlotte can keep all the jackasses 1000 feet from church or anywhere else, she had better patent the device that accomplishes the feat. It will sell like hot cakes.

ON YES, "Almost everybody is kicking Joe Cannon the czar of the House." But how about the Congressmen who truckled to him? They were chosen to serve the people and they chose to serve Cannon. Let all but the party-riders remember it.

YOU hear objections to local option. So there have always been objections to reform since the history of evil began. The curse of human slavery would still be upon us, if the objectors had their way.

## LOWELL IN WAR TIME

at Appomattox there was one grand old day of joy. When a few days later the news came that Lincoln had been assassinated, it was grief. Not all. There was one whose name will not be mentioned in this paper, and whose name ought never to be expressed except in terms of execration, who expressed himself as satisfied. Many years have elapsed since we were stirring here in Lowell as well as elsewhere. Many of them I can recall. Many have passed out of my recollection. When the news came of Lee's surrender

# Elderly People Helped Free

The last years of life are the sweetest, and yet the most difficult to prolong. It is then that the greatest care should be taken to preserve health. But the chief care should always be with regard to the food you eat. It is not only what you eat, but how you eat it that counts.

Dr. Pierce's Favorite Prescription is a powerful cure for weakness and disease of the feminine organism. It restores the system to its normal condition, and cures all ailments of the female sex.

## OUR COUNTRY COUSINS

Dr. H. H. Brown visited her mother, Mrs. Thomas Reed, Sunday.

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## LOGAN LOCALS.

Mrs. Hilyman Bleen has been on the sick list the past week. She is recovering from an illness. Her family is with her.

## R. R. Time Table

PERE MARQUETTE  
For Saginaw 7:20 a. m., 5:55, p. m.  
For Grand Rapids 7:45, 9:45, a. m., 3:50, p. m., 8:45, p. m.  
For Detroit 10 a. m., For Preempt 5:20 p. m.  
\*Connect at Elm Dale for Detroit

## GRAND TRUNK

Time Table Effective April 25, 1909  
Going East: 6:38 a. m., 9:38 a. m., 3:00 p. m., 6:00 p. m., 12:12 p. m., 5:50 p. m., 9:11 p. m.

## CASCADE VILLAGE.

Mrs. Hugh Brown, Sr., is staying indefinitely at the home of her daughter Mrs. H. A. Slater. Miss Alice (Gibb) has returned from a few days visit in Valley city.

## KEENE CENTER.

The Ladies Aid society of the Keene Methodist church will give a party in honor of the 73rd birthday of Mrs. Martha Adams at her home, Wednesday afternoon September 8. A cordial invitation is extended to all her old neighbors and friends. A short program and a picnic supper will follow the usual routine business.

## VERGENNES CENTER.

Mrs. and Mr. E. J. Tidd and family Sunday night and Sunday. The League will give an ice cream social at the hall Thursday evening.

## GO WITH A BUSH

The demand for a wonderful stomach, liver and kidney cure, Dr. King's New Life Pills is astounding. It is a cure for all ailments of the digestive, biliousness, jaundice, sick headache, colic and indigestion. Only 25c. Sold by D. G. Cook.

# ATTENTION!!

## LEST YOU FORGET

We are Headquarters for School Supplies. New and Secondhand Books, Tablets, Pencils, Rulers, Composition Books, Prang's Paints, Crayons, Dividers, Ink, etc., etc., etc., etc., etc., etc., etc.

## EXCURSIONS

via the PERE MARQUETTE  
On Sunday, Sep. 5.  
To Grand Rapids  
Train will leave Lowell at 11 a. m.

## LOWELL LUMBER CO.

STATE FAIR AT DETROIT  
September 2 to 11, 1909  
If you buy your TICKETS at the Ledger Office you will get them for 35c.

## Dr. J. P. Draper, V. S.

Treats all diseases of Horses and other domestic animals.  
Office at Residence, Jones house second north of Old Lowell Hotel. Phone—144

## Harley Maynard PLUMBING

And all work in connection with City Water System.  
Phone 182

## Report of the Lowell Building & Loan Association

For Year Ending June 30, 1909.

RECEIPTS		DISBURSEMENTS	
Cash on hand June 30, 1908	\$ 223.08	Loans	\$ 2872.82
Installments	878.00	Withdrawals	272.91
Loans repaid	1533.39	Profits on Withdrawals	272.91
Interest	2942.94	Interest	3287.00
Fines	41.03	Profits on matured Stock	1828.14
Donations	65.00	Interest on advance payments	7.00
Other	7.72	Interest on matured stock	129.00
Total	5245.26	Expense for other purposes	26.75
		Dividends	25.00
		Bills and notes payable	13.00
		Cash on hand Jan 30, '09	323.55
	\$1049.38		\$1049.38

ASSETS		LIABILITIES	
Real estate	\$ 11.90	Installments	\$1185.33
Loans	502.68	Matured stock	973.09
Loans	1478.00	Bills payable	109.60
Cash on hand	517.40	Undivided profits	3721.23
Total	\$1885.33		\$1885.33

## SHARE STATEMENT

Serial	Date Paid In	No. shares	Profit share	Value
1	Apr 5	\$1.50	10	\$26.84
2	Oct 10	25.50	42	1080.75
3	Oct 10	25.50	42	1080.75
4	Oct 10	25.50	42	1080.75
5	Oct 10	25.50	42	1080.75
6	Oct 10	25.50	42	1080.75
7	Oct 10	25.50	42	1080.75
8	Oct 10	25.50	42	1080.75
9	Oct 10	25.50	42	1080.75
10	Oct 10	25.50	42	1080.75
11	Oct 10	25.50	42	1080.75
12	Oct 10	25.50	42	1080.75
13	Oct 10	25.50	42	1080.75
14	Oct 10	25.50	42	1080.75
15	Oct 10	25.50	42	1080.75
16	Oct 10	25.50	42	1080.75
17	Oct 10	25.50	42	1080.75
18	Oct 10	25.50	42	1080.75
19	Oct 10	25.50	42	1080.75
20	Oct 10	25.50	42	1080.75
21	Oct 10	25.50	42	1080.75
22	Oct 10	25.50	42	1080.75
23	Oct 10	25.50	42	1080.75
24	Oct 10	25.50	42	1080.75
25	Oct 10	25.50	42	1080.75
26	Oct 10	25.50	42	1080.75
27	Oct 10	25.50	42	1080.75
28	Oct 10	25.50	42	1080.75
29	Oct 10	25.50	42	1080.75
30	Oct 10	25.50	42	1080.75
31	Oct 10	25.50	42	1080.75
32	Oct 10	25.50	42	1080.75
33	Oct 10	25.50	42	1080.75
34	Oct 10	25.50	42	1080.75
35	Oct 10	25.50	42	1080.75
36	Oct 10	25.50	42	1080.75
37	Oct 10	25.50	42	1080.75
38	Oct 10	25.50	42	1080.75
39	Oct 10	25.50	42	1080.75
40	Oct 10	25.50	42	1080.75
41	Oct 10	25.50	42	1080.75
42	Oct 10	25.50	42	1080.75
43	Oct 10	25.50	42	1080.75
44	Oct 10	25.50	42	1080.75
45	Oct 10	25.50	42	1080.75
46	Oct 10	25.50	42	1080.75
47	Oct 10	25.50	42	1080.75
48	Oct 10	25.50	42	1080.75
49	Oct 10	25.50	42	1080.75
50	Oct 10	25.50	42	1080.75

STATE OF MICHIGAN,  
COUNTY OF SAGINAW,  
Joseph B. Yeiler, of said County and State, being first sworn, says: I am the Secretary of the Lowell Building and Loan Association of Lowell, Michigan, and have the honor to certify that the following is a true and correct statement of the financial condition of said Association on July 31st, 1909. Further attested, Myself and subscribed on the 29th day of August, 1909.  
JOSEPH B. YEILER,  
Notary Public, Kent Co., Mich.  
My commission expires Nov. 10, 1910.

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And all work in connection with City Water System.  
Phone 182

## Report of the Lowell Building & Loan Association

For Year Ending June 30, 1909.

RECEIPTS		DISBURSEMENTS	
Cash on hand June 30, 1908	\$ 223.08	Loans	\$ 2872.82
Installments	878.00	Withdrawals	272.91
Loans repaid	1533.39	Profits on Withdrawals	272.91
Interest	2942.94	Interest	3287.00
Fines	41.03	Profits on matured Stock	1828.14
Donations	65.00	Interest on advance payments	7.00
Other	7.72	Interest on matured stock	129.00
Total	5245.26	Expense for other purposes	26.75
		Dividends	25.00
		Bills and notes payable	13.00
		Cash on hand Jan 30, '09	323.55
	\$1049.38		\$1049.38

ASSETS		LIABILITIES	
Real estate	\$ 11.90	Installments	\$1185.33
Loans	502.68	Matured stock	973.09
Loans	1478.00	Bills payable	109.60
Cash on hand	517.40	Undivided profits	3721.23
Total	\$1885.33		\$1885.33

## SHARE STATEMENT

Serial	Date Paid In	No. shares	Profit share	Value
1	Apr 5	\$1.50	10	\$26.84
2	Oct 10	25.50	42	1080.75
3	Oct 10	25.50	42	1080.75
4	Oct 10	25.50	42	1080.75
5	Oct 10	25.50	42	1080.75
6	Oct 10	25.50	42	1080.75
7	Oct 10	25.50	42	1080.75
8	Oct 10	25.50	42	1080.75
9	Oct 10	25.50	42	1080.75
10	Oct 10	25.50	42	1080.75
11	Oct 10	25.50	42	1080.75
12	Oct 10	25.50	42	1080.75
13	Oct 10	25.50	42	1080.75
14	Oct 10	25.50	42	1080.75
15	Oct 10	25.50	42	1080.75
16	Oct 10	25.50	42	1080.75
17	Oct 10	25.50	42	1080.75
18	Oct 10	25.50	42	1080.75
19	Oct 10	25.50	42	1080.75
20	Oct 10	25.50	42	1080.75
21	Oct 10	25.50	42	1080.75
22	Oct 10	25.50	42	1080.75
23	Oct 10	25.50	42	1080.75
24	Oct 10	25.50	42	1080.75
25	Oct 10	25.50	42	1080.75
26	Oct 10	25.50	42	1080.75
27	Oct 10	25.50	42	1080.75
28	Oct 10	25.50	42	1080.75
29	Oct 10	25.50	42	1080.75
30	Oct 10	25.50	42	1080.75
31	Oct 10	25.50	42	1080.75
32	Oct 10	25.50	42	1080.75
33	Oct 10	25.50	42	1080.75
34	Oct 10	25.50	42	1080.75
35	Oct 10	25.50	42	1080.75
36	Oct 10	25.50	42	1080.75
37	Oct 10	25.50	42	1080.75
38	Oct 10	25.50	42	1080.75
39	Oct 10	25.50	42	1080.75
40	Oct 10	25.		



**NEW FALL DRESS GOODS**

**For School Wear**

Fancy Color Plaid Suitings in red and blue Scotch Plaid effects. **150**

Half Wool Danish Cloth, the most serviceable cloth made at the price. Comes in blue, cream and colors.

Fancy Striped Worsted Suitings in blue and nine colors. **250**

Half Wool Popular Cloth, full 36 in wide, fast colors, black, white and colors.

Fancy Plaid Suitings, in black and white, blue and white, and fancy colors.

Several pieces of Fancy Striped Panamas in blue, green, brown, and wine guaranteed to be an all pure wool fabric 36 in. wide. **500**

Fancy patterns in 36 in. Mohairs, grey, blue, green, brown, etc.

Plain color Cashmere in blue, red, black brown and white, full 36 inches wide.

**J. HOWARD PAYNE**

**VALUES**

Stowell evergreen sweet corn 50c per bu. J. R. Buchanan.

Charlie Doyle spent Sunday in Muskegon.

Mrs. D. C. Macham was in the Valley City Friday.

Miss Mary Scott was in Grand Rapids last Thursday.

Mr. and Mrs. John Lasby spent Sunday in Grand Rapids.

F. B. Oliver and daughter Jessie spent Sunday in Greenville.

Miss Mary Rogers of Belding spent Sunday with her parents.

Miss Bertha Doyle spent a few days of this week in Grand Rapids.

Dr. Anderson and Miss Lenna Yeiter went to Grand Rapids Sunday.

Will Stinton of Grand Rapids spent Sunday with his parents here.

Ed. Flynn was home from Grand Rapids with his wife and son Sunday.

Vernor Fisher has been visiting his brother, Chas. Fisher and wife in Evanston.

Nothing too big, nothing too small for Look to supply for school opening Monday.

Miss Kathryn Lalley has been visiting relatives in Grand Rapids this week.

Orrie Hayden of Grand Rapids visited his mother, Mrs. L. L. Taylor, Sunday.

Mrs. E. E. White and two children are spending a week with friends in Ovid.

Regular meeting of Island City Rebekah Lodge No. 282 Friday Sept. 3. Degree work.

Clarence Rentelster of Flint is home for a few days recuperating from a severe illness.

Mrs. Harvey Junkin of Grand Rapids called on Mr. and Mrs. F. M. Johnson Saturday.

Leo Walsh of Grand Rapids is spending a week's vacation at the home of his mother here.

Mrs. Lulu Hafer Cairaker of Texas, spent a few days last week with old Lowell friends.

Mrs. Jas. Gibson and daughter Ruth spent a few days last week with friends in Grand Rapids.

Mr. and Mrs. Edwin Pottruff returned last week from a visit with friends in Grand Rapids.

Mrs. R. W. Stone will spend next week with friends in Detroit and will attend the state fair.

Miss Bessie Tate leaves tomorrow for Holly, Colo., where she will teach school again this year.

Mrs. David Munge and two children spent Sunday with Mr. and Mrs. W. E. Marsh at Benton Harbor.

Mr. and Mrs. Albert Roth are spending a few weeks with their daughter and other friends in Wisconsin.

Mrs. Frances Doyle left Tuesday morning for a trip to Seattle, Wash. She will visit friends along the way.

Forrest Machem of Grand Rapids is clerking at Henry's drug store. His wife will spend Sunday with him.

Mr. and Mrs. F. H. Andrews and Mr. and Mrs. Chas. Soper of Muir were Sunday guests at W. R. Andrews'.

Harry Shuter returned Sunday from a vacation which he has been spending with his parents in Nashville.

Mr. and Mrs. E. C. Terry have been visiting their son Chas. Terry and family in Carlton Center this week.

Miss Winnie Noyes of Scottville returned home Monday after a week's visit with her aunt Mrs. Elam Vandusen.

Mrs. Lewis Andrews went to Grand Rapids Thursday for a visit, but on account of illness returned Saturday.

Miss Grace Drew leaves Saturday for Lyons where she will teach history and English in the public school this year.

J. Howard Payne is spending this week in Detroit, Cleveland and Chicago where he is buying a new stock of fall goods.

Mrs. Orton Hill was in Grand Rapids Tuesday.

J. M. Meyers, now of Freeport, was calling on old Lowell friends Tuesday.

Mrs. W. O. Merrill entertained a few ladies at her home Tuesday evening.

Miss Oneida Godfrey is attending the wholesale millinery opening at Grand Rapids.

Dr. E. D. McQueen and family have returned from their three weeks' vacation at Simcoe, Ontario.

Karl Althaus of Louisville, Kentucky, came last Thursday for a visit with relatives and friends here.

Miss Helen Hine has returned to her home in Detroit after a several weeks visit with Mr. and Mrs. H. J. Coons.

Miss Ruby Ernst left last Thursday for Charlevoix where she has accepted a position as trimmer in a millinery store.

Misses Louise and Dorothy Johnson of Almont have been spending a few days with their cousin, Ruth Johnson.

Vivian and Roy Glauz of Grand Rapids have been visiting Mr. and Mrs. John Andrews and relatives in the country.

Mrs. George B. Willard and daughters Louie and June spent several days last week with friends in Grand Rapids.

Misses Irene and Olive Murphy returned from Macatawa Park Tuesday evening where they have been spending the summer.

Harry Tomlinson of Ada is seriously ill with congestion of the brain at the home of his aunt, Mrs. J. Holmes, in this village.

Mrs. W. S. Godfrey and daughter Marion and Mrs. S. J. Hakes of Hastings spent Sunday at the homes of H. W. and F. P. Hakes.

Miss Frances Sheedy has sold her millinery business here, and has gone to Milwaukee, where she will work in a large wholesale house.

Mrs. R. W. Stone and little son R. W. spent part of last week in Alto visiting relatives, and attended the picnic at Campau Lake.

August Langworthy has returned to Detroit to attend the Technical Institute, after a two weeks' vacation with his parents here.

Mrs. D. E. McVean and children of Grand Rapids and Mrs. Jessie Shott of Boulder, Colo., were recent guests of Mrs. Eunice McVean.

The largest line and best values in inks, pencils and tablets at Henry's drug and book store.

Miss Margaret Byrne of Grand Rapids visited Mrs. Jas. Murphy part of last week and attended services at the Catholic church Sunday.

Miss Marguerite Walsh left today for Cadillac where she has been engaged to teach kindergarten in the public schools again this year.

Warren Bailey who has lived here for so many years left Monday for Molson, Wash., where he will spend the remainder of his life with his son.

Mr. and Mrs. A. Talbot and son Frank of Grand Rapids and George VerWys of Detroit spent Saturday and Sunday at the home of J. E. Tinkler.

Mrs. C. B. Taylor of Traverse City, Mrs. A. G. Archibald of Grand Rapids and Mrs. Perry Carl of Manistee visited Mrs. L. C. Hildreth last week.

Miss Kate Lewis left Saturday for Canada where she will spend a week and will return to Birmingham where she will teach school again this year.

Mr. and Mrs. Clayton Gunn accompanied by Clark Davis of Ypsilanti who has been visiting them, left Tuesday for a visit with the latter's parents in Saugatuck.

Mrs. Will Dack of Toronto, Ont., after spending a month with her old friends, Mr. and Mrs. John Lasby, left Saturday to visit Mrs. W. E. Marsh at Benton Harbor.

Unclaimed letters in post office for: John Jullich and family, John Radeau, George E. Shaffer, Mort Short, Mrs. L. Estle, Mrs. Cyrus Meyers, Miss Blanch Peters and Adah Severance.

Mr. and Mrs. George Morse of Detroit and Will Gulliford and daughter Helen of Allegan returned to their homes last week after spending several days with Mr. and Mrs. James Gulliford.

Mrs. John Morris of Minneapolis, came from Cadillac, where she has been visiting, Monday evening to visit the family of her nephew Rev. Russell H. Broady. She brought little Richard with her.

Announcement is made of the marriage of Roy M. Watkins, Kent's genial register of probate, to Miss Lucretia R. Shipp of Grand Rapids. THE LEDGER extends best wishes to Mr. and Mrs. Watkins.

Miss Freda Eker who has been spending four weeks with her sister, Mrs. W. Ray Bolter, in Alpena, returned to her home Tuesday night, accompanied by her sister, who will visit at the home of her parents.

Mrs. George M. Parker is on the sick list.

E. S. White was in Grand Rapids Friday.

Dr. G. G. Towsley was in Grand Rapids Friday.

Howard Walsh spent Sunday in Grand Rapids.

George M. Parker was in Grand Rapids Monday.

Miss Maude Andrews was in Grand Rapids yesterday.

Some big values in good second hand school books now on sale at Look's.

Misses Mabel Charles and Helen Look spent yesterday in Alto.

Mrs. F. B. McKay entertains the Sunshine club this afternoon.

Mrs. Isaac Mitchell is visiting her son-in-law, Will Clark at Alto.

Mr. and Mrs. Dexter Look entertained the Supper club last evening.

Women wanted at Canning factory earn up to \$2.00 per day. Edwin Fallas.

Born—Monday August 30, to Mr. and Mrs. Ray N. Parker an eight pound daughter.

Mrs. H. J. Coons leaves today for Petoskey to visit her brother, George Craw and family.

Clara little daughter of Rev. and Mrs. Curlland has been seriously ill for the past few days.

Mr. and Mrs. Daniel Abbott left this morning for a visit of several days with the former's mother at Ludington.

Mrs. Theodore Mueller and daughters Miss Kate and Mrs. St. Clair of New York City spent Sunday in Grand Rapids.

Mrs. Fred Joslin and sons Burr and baby Howard of Big Rapids are visiting Mr. and Mrs. Frank Hakes and other relatives.

Messrs and Mesdames Rowland Ryder and A. B. Richmond and Miss Bessie Reed spent Sunday in Saginaw and Bay City.

Mr. and Mrs. Ernest McDonald and two children of Grand Rapids spent Sunday at the home of Mr. and Mrs. Fred C. Johnson.

Miss Florence Hill accompanied by her cousin, Miss Josephine Hill of Grand Rapids, are visiting Mrs. Ralph Nixon in Grand Rapids this week.

Mr. and Mrs. Jas. McPherson went to Fenton yesterday to attend the funeral of Mr. McPherson's father, who died Tuesday and was buried today.

Under the new state law saloons must close at 9 o'clock p. m. and outside signs must be removed. The local dealers have complied with the new regulations.

The friends of Mr. and Mrs. Frank Hakes will be pleased to know that their infant daughter June who is in the hospital at Grand Rapids, is improving.

Mrs. H. F. Lane was seriously hurt by their horse kicking her in the chest Saturday. While no bones were broken she was badly shaken-up and is confined to her bed.

At a recent meeting of the Board of Education Dr. E. D. McQueen and Dr. F. E. White were selected to fill the vacancies on the school board caused by the resignations of J. B. Nicholson and Dr. G. G. Towsley.

The divisions of the Ladies' Aid of the Congregational church will meet Tuesday afternoon, September 7, at 2:30 p. m. Divisions 4 and 6 will meet with Mrs. Robinson. Divisions 3 and 2 with Mrs. F. R. Ecker and divisions 1 and 5 with Mrs. E. B. McKay.

Saturday, September 18, a fourth class postmaster examination will be held at Lowell for the position of postmaster of Vergennes. The pay last year was \$69. For information regarding this matter apply to the postmaster at Lowell at once. Application for blanks must be made seven days in advance.

Save money by buying second hand school books at Henry's drug and book store.

**Quality, Style, Workmanship, Exclusive Patterns.**

These fully describe our

**SWEATER COATS**

**For Women and Children**

They are made of the Best All Wool Yarn in many novel Weaves and fashionable Colors and are specially cut to fit with ease and grace.

**SEE THE WINDOW.**

**PAYNE'S THE QUALITY STORE**

We can do that job of printing for you now at The Ledger office.

Don Parker is spending this week in Vergennes.

Mrs. Elmer Pletcher spent last Thursday in Grand Rapids.

Look's drug store is headquarters for school books and school supplies.

Frank Richards attended the musicale at Casnovia last week.

Mr. and Mrs. Clinton Hodges were in Grand Rapids Tuesday.

Mrs. Wm. Hall of Grand Ledge is visiting her sister Mrs. Orton Hill.

Mrs. W. L. Stowell and daughter Irene were in Grand Rapids Tuesday.

Mrs. Jake Mastenbrook of Grand Rapids visited Mrs. Fred Rogers Tuesday.

Mrs. Francis Thompson made a pleasant business call on The Ledger yesterday.

Mrs. Chas. Burr has returned from a week's visit with her father and family in St. Louis.

Mr. and Mrs. Elmer Pletcher and children returned last week from a visit in Chillicothe, Ill.

Mrs. A. G. Denmore and daughter returned to her home at Zeeland after visiting her mother, Mrs. S. J. Pletcher.

Mrs. Phila Clark and grand-daughter Florence Yeiter start for Central Lake today, where they will spend a few weeks for the benefit of the latter's health.

Mrs. Preece' canning compound, mustard, celery and chili seed, curry powders, tumerle and canning spices at Henry's drug store.

Mrs. E. R. Collar and son Clarence and Mrs. Hugh Young and daughter Glemis went out to Robert Young's in the country to an ice cream social last night.

Mrs. J. J. Link and three children of Detroit and Mrs. Fred Lietche and baby of Allegan spent last Thursday and Friday with Mr. and Mrs. Fred C. Johnson.

Mrs. C. C. Winegar and daughter, Mrs. P. H. Schneider of Akron, Ohio have returned from a three weeks' lake trip to Mackinaw Island and Marquette and they also visited Mrs. E. R. A. Hunt at L'Anse, U. P.

Mr. and Mrs. Austin H. Dwight of Chicago, Albert Dwight of Northampton, Mass., and Miss M. E. Dwight of Grand Rapids returned to their respective homes Tuesday after a visit of several days with Mr. and Mrs. S. P. Hicks.

While transferring from a launch to a row boat at Alpena, last week, Mr. and Mrs. M. B. Conklin escaped a ducking, if not something worse. The row boat was upset and one of the party went into the drink. The dexterity of our Lowell friends saved them from a like experience.

**PRATT LAKE.**

Casper and Russel Minty have returned to their home at Lansing after several weeks visit with their grandparents, Mr. and Mrs. P. C. Freeman.

Will Draper spent Saturday and Sunday with his parents near Freeport.

Miss Lizzie Hunt of Los Angeles is being entertained at E. W. English's.

Miss Bessie Morse of Midland is a welcome guest at the home of Mrs. F. W. Morton.

Miss Elsie Towl of Saranac is visiting her aunt, Mrs. Mae Walker and other friends.

John Symonds and son Allen have rented the A. M. Andrews farm for 1910.

Mr. and Mrs. T. O. Frost entertained Mrs. H. George of Big Rapids and Mrs. Edwin Bennett of Evart last Tuesday.

L. L. and Mrs. Taylor spent Sunday at Lowell.

Mrs. W. Taylor and daughter Bessie of Saranac spent Sunday at the home of Mr. and Mrs. Will Ackerson.

E. S. Babcock is entertaining his mother and sister of Grand Haven.

Mrs. Harvey Taylor and son of Lowell spent part of last week at L. L. Taylor's.

Messrs. and Mesdames D. W. Lind, John Symonds, Mrs. A. P. Burr and Miss Bessie Burr, Fred Fahrl, Harris Hughson, Rudolph and Gottlieb Roth took in the excursion at Lansing.

Mrs. F. W. Morton has purchased a driving horse of Clarksville parties.

Mr. and Mrs. A. M. Andrews of Lowell spent Tuesday at D. W. Lind's.

Mrs. George Tucker entertained the W. F. M. S. Wednesday afternoon.

**HEARD ABOUT TOWN**

Mrs. L. L. Taylor is confined to her home by illness.

Mr. and Mrs. W. R. Andrews are visiting in McCords.

Mr. and Mrs. Devolio Watters spent Monday in Grand Rapids.

Exchange your old school-books for the ones needed at Henry's drug and book store.

The W. C. T. U. will meet with Mrs. Edward Sturton at her home on Peck's Hill Friday Sept. 3. A cordial invitation to all.

School opens Monday and Look is ready with a big lot of second hand school books.

Mrs. F. B. Oliver and daughter Jessie were in Grand Rapids Tuesday.

Miss Rena Kimmpp is attending the wholesale millinery opening in Grand Rapids.

Mr. and Mrs. F. B. Rhodes and daughter Eugene spent Sunday in Grand Rapids.

Dunno Kent of Grand Rapids was in town visiting friends a few days this week.

Mrs. Cogswell of Grand Rapids is visiting at the home of Mr. and Mrs. P. G. Hoffman.

Mr. and Mrs. Will Stone have been spending a few days this week at Macatawa Park.

Henry's Second-Hand School Books

Are nearly as good as new ones, and cost you from 1-4 to 1-2 less than new ones. However, we have the new ones at publishers' prices if you prefer them.

A mammoth assortment of Tablets' Pencils, Pens, Crayons, Inks and everything needed for successful school work.

Get the best values by buying or exchanging school books at

**... HENRY'S ...**

**Modern Drug & Book Store**

Lowell, Michigan

**Grand Trunk Railway Sunday Excursion**

Every Sunday until September 19, 1909.

To Grand Rapids and Return 50c Train leaves Lowell 9:25 a. m.

Returning leaves Grand Rapids 6:50 p. m. A. O. Heydlauff, Agent.

For Sale—17 horse power boiler and 8 horse power engine.

1910. EDWIN FALLAS

Wanted—At Canning factory, Lowell, apples, pears, peaches, and tomatoes. Edwin Fallas.

**Michigan State Fair, Detroit**

**Grand Trunk Railway System.**

Announces a special rate of one and one-half fare for the round trip. Tickets on sale Sept. 2nd to September 11th, 1909. For fares and further information consult A. O. Heydlauff Agent, Lowell, Mich.

**Rooms to Rent**

to school girls. Phone 222 or call at home.

Cider press for sale. Enquire at McCarty Bros.

**Lowell, Michigan**

**H. W. HAKES**

**Licensed Embalmer**

and

**Funeral Director**

Telephone Calls Given Prompt Attention.

**CITIZENS PHONES: OFFICE 22 HOME 150**

**Henry's Second-Hand School Books**

Are nearly as good as new ones, and cost you from 1-4 to 1-2 less than new ones. However, we have the new ones at publishers' prices if you prefer them.

A mammoth assortment of Tablets' Pencils, Pens, Crayons, Inks and everything needed for successful school work.

Get the best values by buying or exchanging school books at

**... HENRY'S ...**

**Modern Drug & Book Store**

Lowell, Michigan

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**... HENRY'S ...**

**Modern Drug & Book Store**

Lowell, Michigan

**Black X Tea**

**A Pure Uncolored Japan Tea**

**FRAGRANT, DELICIOUS, ECONOMICAL**

The most satisfactory on the market for the money

**40c and 50c per pound.**

We make a Specialty of Fresh Groceries.

**TROUB & IVES**

Phone 89 - Lowell, Mich

**Black X Tea**

**A Pure Uncolored Japan Tea**

**FRAGRANT, DELICIOUS, ECONOMICAL**

The most satisfactory on the market for the money

**40c and 50c per pound.**

We make a Specialty of Fresh Groceries.

**TROUB & IVES**

Phone 89 - Lowell, Mich

**Shoes For School Wear**

**Happy School Days Begin Soon For Thousands of Youngsters, Young Fellows and Misses.**

Start them out right, it's half the battle of school success. New good looking Shoes will create a greater desire for School Work and Study.

**We Are Now Ready**

With a Complete Line of Good Shoes made for the Roughest Kind of Wear.

**Free! Free! Free!**

Every Boy and Girl who purchases from us a pair of Shoes, gets a very desirable present. Act quick as we have only a limited quantity of these useful articles.

**A. J. Howk & Son**

43 YEARS OF SELLING GOOD SHOES.

**THAT'S AN EXPENSIVE WATCH**

no matter how little it cost you, if it doesn't tell you the right time.

That kind of a watch would be dear if you got it for nothing.

A handsome case is desirable—but an accurate inside mechanism is absolutely INDISPENSABLE.

If you like we may put one of special movements in an Orlov case, and you will have an excellent timepiece.

What we wish to point out is that the works are the watch, the case is the adornment.

And another thing we wish to point out is that if there ever was a jewelry store that was prepared to please you in watches, this is the place—and we include our guarantee for your protection.

Call in and hear our arguments.

**Williams THE JEWELER.**

**Great Values These Petticoats**

We feel very proud over these Petticoats, you will too, when you get one. Just take an inside look at them, notice the way they are finished, measure the large full sweep, feel the material, the best we have seen for the money.

15 styles Black Cotton Tulle Skirts, made very full and wide, deep lace trimmed with ruffles, peaking and tailored. **98c**

10 styles of Black Skirts made of fine mercerized, light weight cotton Tulle, very deep ruffle, two tailored straps and small tucks, made for home. Genuine Hydrograde Health erlinum Skirts are also included in this lot at **\$1.98**

Six new styles of black Petticoats made of heavy weight high lustre Tulle silk, with deep full bouge trimmed with shirring, tucks, hemstitching and tailored bun is **\$5.00**

**J. HOWARD PAYNE**

**The Quality Store.**