

## The Hollow of Your Hand

Unless born "with a silver spoon in your mouth," your financial success rests in the hollow of your own hand, and may rest there anyway. It's up to you to make good. You can do it if you will. The hand must not only do its full share of labor, but must also be taught to save. Our bank will carefully guard your earnings. We cordially invite you to become one of us.

### CITY STATE BANK

Lowell - Mich.  
THE BANK THAT PAYS 4 PER CENT



## WATCHES

### Going Somewhere?

Then take a Kodak with you and register your trip for future reference and so double your pleasure.

Call and see us; we will be pleased to talk Kodak with you. Will also be glad to talk with you concerning any line of goods we sell and which may be of interest to you. Yours for business.

### A. D. Oliver

Jeweler and Optometrist.

### CHINA WARE

## Farmers, Your Capital...

consists of your land, buildings, stock, machinery, and perhaps a surplus in the bank.

Successful farming requires that not only your capital, but often your credit shall be used to the fullest possible extent.

The Lowell State Bank has helped many farmers to buy machinery for cash for the purpose of increasing their profits, and has extended countless aids to them in getting the greatest results from their work. Its officers welcome opportunities to consult with farmers concerning their finances and business plans.

### LOWELL STATE BANK

LOWELL, MICH.

## That Becoming...Easter Suit

Will help to make a pleasing portrait, but to be successful it must also be an interpretation as well as a likeness, must catch something of the mood and mystery of the sitter, as well as the more salient features.

Sittings evenings by appointment.

### AVERY

The Photographer in your town. Two blocks east of High School.



## Post Cards

Get your St. Patrick's Day and Easter Post Cards at Winegar's.

A large assortment for both days from 1c to 10c each.

Don't forget to get the children some Easter Egg Dyes, 5c a package.

### W. S. WINEGAR

Lowell, Mich.

## MACHINE SHOP SOLD IS A MONEY MAKER

### F. A. Stowell of Hastings Coming to Lowell

Ecker & Hatch have sold to H. H. Peck for F. A. Stowell of Hastings their wood-sawing machinery.

Mr. Stowell, who is a cabinet maker and furniture worker of many years experience, expects to add to the equipment and plant and to continue the custom and interior finish work in addition to special lines of work for which a large experience amply qualifies him.

Mr. Stowell has a family and expects to move here at the close of the school year. He is a pleasant gentleman and The Ledger bespeaks for him a cordial welcome to Lowell.

## GLOVER LEAF CLUB

### Studies Wife's Property Rights in Various States

A large and enthusiastic number of the Glover Leaf club were present at the meeting Tuesday afternoon, held with Mrs. C. O. Lawrence. The president, Mrs. E. A. Anderson called the meeting to order and after the business was disposed of Mrs. A. M. Andrews took charge of the program, which opened with a piano solo by Mrs. D. G. Mange. Following this Mrs. J. J. Lalley read a well prepared paper entitled "Rights of the Husband and Wife in Each Other's Property."

"No law has ever been made concerning a wife's right to a certain proportion of the family income. Does not a wife more than earn it by doing her part in keeping the home and home comforts? There should be an equality between husband and wife in all things." She told us of the property laws in several states. In Louisiana a wife gets half of all her husband has earned during his marriage to her, but she can not go into any property transaction without his concurrence or signature; but if he refuses to let her buy or sell she can appeal to the courts which is often done. In Texas when a woman marries, all her property, even to her wearing apparel, comes under the control of her husband and he can do as he pleases with her money. The laws of Michigan are not so stringent in regard to the wife's property. Here all a wife's property acquired by her before or after marriage remains her own to dispose of as she may choose. "It is to be hoped that in all states there will at some time be equal rights between husband and wife" and "every man should live up to the promise: 'With all my worldly goods I thee endow.'"

Mrs. Bradish, our parliamentarian, conducted a brief parliamentary drill, and then we listened to a whistling solo by Miss Erma Scott, accompanied by Mrs. Weekes. Mrs. H. J. Coons' subject was: "Rights of the Husband and Wife in Inheriting Each Other's Property." She talked at length concerning the laws of Michigan, explaining in regard to the distribution of the property of husband or wife at death, where there is a will or where none, where children or none, etc., and gave us an insight into many points of law, concluding that it is much better to avoid trouble in the division of property at death if a joint deed is held by husband and wife.

The program closed with a piano solo by Mrs. Mange. Roll call: "How Should a Husband's Income be Divided Between Himself and Wife?"—[Press Reporter.]

## METHODIST CHURCH.

10:30 p. m. preaching, subject: "A Lenten Meditation."

12 m. Sunday school. Storm reduced our numbers last Sunday, good attendance for the day. Let teachers and scholars rally for next Sunday. All present, invite others.

3:30 p. m. Junior League.

6 p. m. Epworth League. Leader, Jos. Anderson, subject: "Parable of the Lost Coin."

7 p. m. preaching, subject: "Changing Presidents or God in Government." Character sketch, "Joseph and His Brethren," Miss Ferne Loomis.

Cottage meetings Monday March 10, at 2:30 p. m. at the following places: Mrs. Packard, Mrs. Shear leader; Mrs. Lee Walker, the pastor leader; Mrs. A. E. Gunn, Mrs. Stone leader.

Preaching at the Bailey church by the Pastor next Sunday at 8 p. m., weather permitting.

### Lowell Light & Power Plant Has Banner Year.

In order that the citizens of Lowell may see the value and know the earnings of the Lowell Municipal Light & Power plant, I have arranged the following statement taken from the clerk's books for the year 1912.

The amount in fund Feb. 15, 1912, was \$3,115.11. From Feb. 15, 1912, to Feb. 15, 1913, the total income from the plant was \$17,713.76.

It has paid for labor alone during the year, \$4,591.14.

Paid one improvement bond of \$1,000.

Paid interest on all its bonds to the amount of \$1,350.

Paid for transformers, meters, merchandise, etc., \$4,580.

Paid for improvement of line \$1,435.92.

Paid for improvement on plant \$421.98.

Paid for miscellaneous expense \$965.92.

Making a grand total of expense for year \$14,345.35.

This leaves a balance in fund of \$6,488.52 or \$3,368.41 more than was in fund Feb. 15, 1912, after all of the extra expense of the year had been paid.

The expense the last year has been more than usual on account of taking the wires and poles off of Main street and installing the boulevard lighting system.

At its last meeting the Council voted to retire three \$1,000 5 percent light and power bonds which were not due but optional at this time. This leaves only a total of \$24,000 light and power bonds to be paid, divided as follows: \$9,000 regular bonds, \$10,000 improvement bonds and \$5,000 refunding bonds.

We feel that the people of Lowell can congratulate themselves upon having a Light & Power committee and superintendent who have done so much to make the plant a success and do the work without pay. We doubt if you can find a town of this size or larger anywhere that has as valuable an asset as our lighting plant and where the public is getting as prompt service and at so low a rate as we are here.

The cost of the boulevard lighting system was \$3,135.02, and in view of the fact that the Village has made such improvements as the lighting system, paving, etc., and is paying its bonds when due and some before they are due, and the tax rate still remains the same as it has been for some time, is proof that the business affairs of the Village have been run on a very economical basis. H. J. TAYLOR.

## L. F. CHUBB LOSES SISTER

### Death of Mrs. Tracey at Home of Her Brother

Mrs. Sarah Tracey, aged 75, died Tuesday night after a week's illness, at the home of her brother L. F. Chubb in this village. Funeral services will be held at the house tomorrow morning at ten o'clock, Rev. D. Q. Barry officiating, burial at Oakwood cemetery.

Mrs. Tracey has lived with the family of her brother during the past two years and came with them to Lowell a year ago. She leaves one daughter, Mrs. Ettie VanBuskirk of Tampa, Fla.; also two other brothers, Daniel of Ludington and Edward of Casnovia; and three sisters, Mrs. Wurtemburger of Manton, Mrs. Mary Foster of Jackson and Mrs. Inez Davis of Missouri.

## CONGREGATIONAL CHURCH.

"The Weapons of our Warfare" a third sermon of a series, this one dealing with the Christian's conception of the important things, here and now as well as in the future. Matt. 18:18-2 Pet. 3:11-13.

For the evening let us spend a profitable hour on Psalm 119:41-48, or "Why some men get good positions." If not attending elsewhere why not come to the Congregational church and try our welcome? Come to our Friday evening meeting.

## BAPTIST CHURCH.

The pastor will present for careful meditation at the morning hour a synopsis of the "Parable of the Unjust Steward."

Bible school at the noon hour.

B. Y. P. U. will convene at 6 p. m. The first half hour will be devoted to the Bible study and then the subject "Obeying Conscience." 1st John 3:18-24.

The evening sermon will be the first of a series on different types of men. "The Man Who Could and Didn't."

A large congregation was present last Sunday evening to listen to the discussion of the subject, "The Uncrowned Personality." A cordial invitation is extended to all the citizens of Lowell to worship with us whenever convenient.

## HEARD ABOUT TOWN

### Neway Notes About People You Know.

### F. G. Hoffman went to Ionia Tuesday.

John Shaw has had the misfortune of losing another horse.

Mr. and Mrs. Willard Rogers entertained the P. L. Supper club Saturday evening.

FOR SALE—Jewel cook stove, medium size, good condition. A bargain. J. P. Murphy.

Mrs. Maud Ford of Moseley, formerly of Lowell is spending an indefinite time at Mason.

Remember the Farmers' institute at Lowell City hall Wednesday, March 12. See adv.

Mrs. Ruby Hawley of Grand Rapids visited Mrs. Harmon Nash last Thursday and Friday.

Harold Hiler's many friends miss him at Taylor's store and about town, during his confinement at home by illness. Here's wishing him a speedy recovery.

Mr. and Mrs. John Jay visited at the home of the former's father the past few days, before going to their future home at Ionia, and expect to spend Saturday and Sunday of this week here.

Mrs. Eugene Campbell of Grass Lake and A. E. Campbell of Glendo, Wyo., have been spending a few days with Mrs. David Flanagan and other friends here, and will go to Lake Odessa tomorrow.

Grace, daughter of Rev. W. D. Ogg is on the road to recovery from her accident of last week, an ex-ray examination having assured her physician and parents of complete restoration of the injured limb.

Only 199 votes cast at the primary election yesterday in Lowell. Owing to the practical enrollment law, Democrats, Progressives, Socialists and Prohibitionists, were denied the right to vote for their own townsman, D. G. Look.

Mr. and Mrs. Robert A. Ford and family of Grand Rapids moved to Lowell Saturday and have rented the house recently vacated by Walter Dillenbeck and family. Mr. Ford will be employed by the Michigan Bent Rim and Basket company.

Rev. L. E. Lennox of the Lowell Methodist church is planning for services during Passion week, beginning Palm Sunday, March 10. He expects some of the leading preachers from Grand Rapids and Dr. Callen of Ionia to preach each week night. Give these services the right-of-way and plan to attend every night.

P. H. Roe of Grattan, having sold his farm, will sell his personal property at auction, on the premises 1/2 mile northeast of Parnell on Tuesday, March 25, at 10 a. m. List includes horses, cows, hogs, poultry, vehicles, machinery, grain, household furniture, etc. See bills printed at Ledger office with which this notice is given free.

W. A. Watts, for ten years a Lowell banker, now secretary and general manager of the Preferred Life Insurance company of America, with headquarters in Grand Rapids, is given a cover page cut and a column story in the Insurance Age for January. He is credited with having been the moving spirit in the Preferred Life from its beginning. The company started with practically nothing, but it now has about \$4,100,000 insurance in force, a gain of about \$1,800,000 for the year. It shows a large increase in net premiums, in premium income and in the number of policy holders.

Ernest E. Lessiter, the Grattan store-keeper, who for some time has been expiating for the offense of selling liquor in violation of the statute, yesterday secured his release from the county jail by virtue of an order granted by Judge Brown, who authorized his commitment. This was in response to Lessiter's petition for the revocation of the sentence on the plea that the confinement was injuring his health. Lessiter pledged himself to strict obedience to the law in the future. He was placed on probation under custody of Officer J. E. Hyde and requiring him to file a recognition bond of \$100 for his appearance before the court whenever called upon.—Grand Rapids Herald Feb. 26.

ent last Sunday evening to listen to the discussion of the subject, "The Uncrowned Personality." A cordial invitation is extended to all the citizens of Lowell to worship with us whenever convenient.

Try THE LEDGER on your next job printing order.

## ...LOOK SAYS...

He wants every stock raiser that comes into his store to go home with a package of :: ::

## Dr. Hess' Stock Tonic

This may be asking a good deal, but if you will read the conditions you will agree with him that there is not a single, solitary family in this whole community that should not avail himself of this opportunity. :: ::

Take home a package, sack or a ton of Dr. Hess Stock Tonic, feed it to your horses, cows, hogs, etc., as long as you wish and if, after its use, you are not perfectly satisfied with the extra profit it has made you in increased growth and milk production, bring back the empty packages and Look will refund the full price paid.

To meet the demand of this guarantee we have a large stock on hand, and you can take home any quantity. :: ::

### D. G. Look, THE RECALL BOOK AND DRUG STORE

FINE WATCH REPAIRING

WATCHES CLOCKS JEWELRY ENGRAVING

SILVERWARE DIAMONDS CUT GLASS

That... Delicate little second hand on your Watch

travels about 13 miles in the course of a year that you may know the right time, and yet, perhaps, you never give it

Needs a second thought. Don't you think it about time for a Cleaning

R. D. STOCKING

GLASSES FITTED

EXAMINATION FREE

## Put Your Spraying Outfit in Order

Bring in your pump and let us fix it. It is essential that your order for any broken parts be sent in now if you want to be ready for the first spray in time to get the most benefit.

We want your order for

### EMPIRE BRAND LIME & SULFUR

OUR PRICES WILL INTEREST YOU

### Scott Hardware Co.

Lowell - Mich.

That 15 Per Cent Discount on Cameras is Still Good

We have been offering a discount of 15 per cent on Cameras for the past two months, and we have sold a lot of them. With each Camera sold we give a free course of instruction.

Pretty Good Offer. Don't you think?

Can you Afford to Miss It?

We have just received a large shipment of the most elegant Folders and Mounts we have ever handled, and when you get those new Easter "tags" you'd better phone us for a sitting. We'll guarantee you some fine pictures.

### F. B. RHODES

Dealer in Amateur Supplies, Lowell. Phone 292



Fire Insurance

R. E. SPRINGETT

From Our Point of View

When Congress passes a temperance reform measure over a presidential veto...

CHARMING DRESSES FOR SPRING

We have received our New Dresses. The styles are exclusive and are guaranteed to be the best the market affords.

The materials are All-Wool Serges, Silk Poplin and Silk Foulard. These Dresses are known as the "Fairsex" brand...

NEW DRESS GOODS are READY

We are making a specialty of New Dress Goods. SPECIAL ALL-WOOL SERGES, 50 inches wide, sponged and shrunk...

DON'T BUY A RUG OR CARPET

until you have seen our line. We can save you money on your spring floor coverings, whether it is a Rug, an Ingrain Carpet, Linoleum or Matting...

E. R. COLLAR - Lowell

Our Country Cousins

ELM DALE

Adam Herber has been visiting his daughter Mrs. John Osborne...

EAST CASCADE & NORTH MCCORDS

Harvey Vanderhoff and family have moved to the John King home...

GRATTAN CENTER

Ready printed school report cards at The Ledger office...

SOUTH LOWELL

Ready printed school report cards at The Ledger office...

RAILWAY TIME TABLE

Table with columns for routes (East Bound, West Bound), times, and station names (Grand Trunk, Pere Marquette, etc.).

WANTS

FOR SALE at a sacrifice, fine home of 6 rooms, modern in every way...

Better Than Spanking

Spanking will not cure children of wetting the bed, because it is not a habit but a dangerous disease.

Job Printing

We are here to serve you with anything in the line of printed stationery for your business and personal use.

HEARD ABOUT TOWN

John McCarthy of Ada was in town Saturday. We can do that job of printing for you...

GIVE IT A TRIAL

BLACK SINK SHINE STAYS GET A CAN TODAY

SPECIAL SILVERWARE SALE

In order to reduce our heavy stock of Silverware, we are offering same at prices that the cash buyer cannot resist.

U. B. Williams Jeweler and Optometrist THE STORE OF MERIT.

1-4 OFF

Always at your call. McQueen's bus, phone 6. Try THE LEDGER on your next job printing order.

HENRY'S Drug and Book Store

LOWELL MICH. Headquarters for all kinds of Animal Remedies.

Protect Your Mail

Don't let your valuable letters go astray for lack of a "return" card. We will furnish and print your name, business and address on 100 Envelopes for 35c.

THE LEDGER, LOWELL, MICH.

OUR COUNTRY COUSINS

VERGENNES STATION School report cards at THE LEDGER office. Mrs. Lee and Hardy Kewee have been in this vicinity the past week...

ROYAL Baking Powder

ABSOLUTELY PURE The only Baking Powder made from Royal Grape Cream of Tartar. Makes delicious home-baked foods of maximum quality at minimum cost.

WEST CASCADE

School report cards at THE LEDGER office. Mrs. Ayles of Lowell was in town Saturday.

HELP THE KIDNEYS

Lowell Readers Are Learning The Way. It's the little kidney disease that's the danger...

The Weather has Reduced the Price of Coal

We have now in stock plenty of the old reliable Scranton Coal, best on the market, in all sizes, at \$8 for Stove and Egg and \$8.25 for Nut and \$8 for Stove and Egg.

Call PHONE 34 where you can get all you want of the best. Howard & McKay



Monuments... to be erected in spring of 1913 should be ordered NOW and finished in the winter months. Those interested should inquire of LOWELL GRANITE & MARBLE WORKS



