

Circulation three or four times greatest available to Lowell advertisers.

THE LOWELL LEDGER.

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VOL. XXV

LOWELL, MICHIGAN, MAY 23, 1918

No. 50

Report of the Condition of The City State Bank of Lowell, Michigan, at the close of business May 10th, 1918, as called for by the Commissioner of the State Banking Department.

A FLAG DEDICATION German Methodist Church Scene of Patriotic Event. Sunday evening, May 19, the churches of the village were invited to join with the German M. E. church in a patriotic service...

MEMORIAL DAY PROGRAM Great Patriotic Demonstration at Lowell May 30th MEMORIAL SERMON BY REV. A. H. LASH, MAY 26 Decoration Day Address by Rev. W. M. P. Jerrett and Program at City Hall Thursday

RED CROSS REPORT Read What Lowell's Loyal Women Have Done. The Lowell auxiliary of the Red Cross held their annual meeting May 9, at which time the following officers were chosen:

Everybody Must Give Don't get it into your head that its up to someone else to do this giving for the American Red Cross. Its up to You Lowell Township has \$2350.00 to raise on this campaign and the plain truth is that if YOU don't give now what you ought to give--you are holding this campaign back.

KODAK Going Away? You or Someone Else? You will surely want some picture for remembrance. Come in and let us talk kodak together; perhaps we can help you in your selection and use of same.

NEW BOOKS FOR THE LIBRARY. Here is Some New Reading Matter for Lowell Folk. Tess of the Storm Country--Grace Miller White.

TH' ANNUAL BANQUET MRS. EDMONDS DEAD Postponed Board of Trade Event Comes off June 4. The annual meeting and banquet of the Lowell Board of Trade--postponed from January date on account of fuel famine--will be held at the high school building Tuesday, June 4, at 6:30 p. m.

ATTENTION, POST Be at Post room next Sunday at 7 o'clock p. m., attend Memorial service at 7:30, M. E. church. Also be at Post room May 30, at 8:15, prepare for parade to cemetery.

KOKOMO TIRES are guaranteed 5000 miles and at the prices are the most economical tires for the autoist to use. I have a complete stock of fresh tires and tubes and it will be to your interest to get my prices.

SILAGE SEED CORN "Girl Pick" Cull Beans \$2.00 per 100 lbs. Car load of Horser and Hog Feed just arrived. RUNCIMAN ELEVATOR.

Home and School Association. The final meeting for the year of the Home and School association will be held in the High school auditorium Monday evening, May 27.

DECORATION DAY MAY 30 is the fourth anniversary of our opening in Lowell, and in commemoration thereof and as a treat to our patrons we will give an ORCHESTRAL CONCERT by a Grand Rapids Orchestra of six pieces, from 8 o'clock, evening, until 11:00 p. m.

TWO-WARS VETERAN Buried at Lowell After Many Years in Foreign Climes. The burial of Charles Newton Eddy, a veteran of the Civil war, formerly orderly sergeant of Co. C, 50th N. Y. Volunteers, occurred at Oakwood cemetery, Lowell, May 20, 1918.

MAKE THEM HAPPY Send the boys in camp or overseas the things they long for--- cheerful home news and pictures--- YOUR PHOTOGRAPHS

Whowantsa TEMPORARY Memorial? The sentiment which induces the erection of a memorial, and the very word itself, demand permanence. That is the first quality to be considered in choosing monumental material.

Congregational Church Subject Sunday at 10:30, "Some Things in Life's Great Plan." Sunday school, 11:45. Endeavor, 6:15. Our Children's day program will be given Sunday, June 2, at 10:30.

Sugar Bowl TERPAS & KALINAS, Props. Notice to Dairyman. As long as you farmers have to come down town, bring your cream along and get your money right away.

Card of Thanks. We wish to extend our heartfelt thanks to the friends and neighbors for their kindness and sympathy, and the beautiful floral offerings during our recent bereavement.

Now About Money Conservation Too WITH wages at the highest point known and Uncle Sam urging economy in living there's going to be a goodly margin left each week from the pay-check. What are you going to do with it?

ANTISEPTIC TEETH You want your teeth to last? Keep them antiseptic. Keep the germs brushed out of them. A fine, prophylactic style, warranted tooth brush costs you only 25c. It will last. If the bristles come out you get another brush free.

Methodist Church. Sunday, May 26. 10:30 a. m., Sermon subject, "Life at Home." 12:40, noon, Sunday school. 3:00, p. m., Junior League. 6:30, Epworth League. 7:30, Memorial service at this church. Rev. A. H. Lash will preach the sermon. Male quartette will furnish music.

HOLCOMB PRIVATE SANITARIUM Lowell, Michigan Rheumatic, Paralytic and Nervous Patients given Special Attention Baths--Turkish, External, Internal, Episcum, Oil Massage--Electric and Hand

WATCH THIS SPACE For Special Saturday Bargains till February 1919 Save big money on your Shoe bills. Spool for Saturday, May 25 30 Pair Women's Patent 4 Strap Sandal, latest style. Regular Price \$3.50. Special, \$2.30.

WILLETTE & HART One door west Lowell Post Office. We wish to extend our heartfelt thanks to the friends and neighbors for their kindness and sympathy, and the beautiful floral offerings during our recent bereavement.

THE LOWELL LEDGER Published every Thursday afternoon... F. M. JOHNSON, Editor and Proprietor...

Public opinion of professional ball players who ought to be serving in the country in war or production...

When we read of Australian troops in action against the Germans...

But the German government has now lowered its attitude...

THE LOWELL LEDGER... THE folks who make food grow are just about the most important element in the nation's life nowadays...

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Mr. Winford Johnson and mother, Mrs. Perry, called on Miss Lowell...

Mr. and Mrs. H. L. Godfrey and family and Morton Bright...

Mr. and Mrs. Charles Krumm and children spent Sunday at Murray lake...

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Producing and saving for fighters THE folks who make food grow are just about the most important element in the nation's life nowadays...

Hart Schaffner & Marx clothes Now, good clothes are an element in winning the war...

Farmers, Attention Now is the time to look over your Insurance Policies...

Ford THE UNIVERSAL CAR The Ford Coupe is the answer to a demand for an enclosed Ford...

HELPFUL WORDS From a Lowell Woman. Is your back lame and painful?

PROBATE NOTICE State of Michigan, The Probate Court for the County of Kent...

AMERICAN STORE Sam Rice, Prop. 1 Door East of Lowell State Bank.

Plumbing, Hot Water and Hot Air Heating. General Repair Work. Call Phone 22. 1 Door North of Tom Shier's Place.

Money to Loan on easy monthly payments. Let your rent money pay for your home.

Hotel Browning Grand Rapids' Newest Fire Proof. At Sheldon and Oaks Three Squares from Union Station.

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AMERICAN STORE Sam Rice, Prop. 1 Door East of Lowell State Bank.

Bargains in Tires and Used Cars. Certain sizes in Republic 5000 Mile Tires at Wholesale Prices while they last.

McQueen's Garage We are going to MOVE THESE GOODS. Better come in and look them over.

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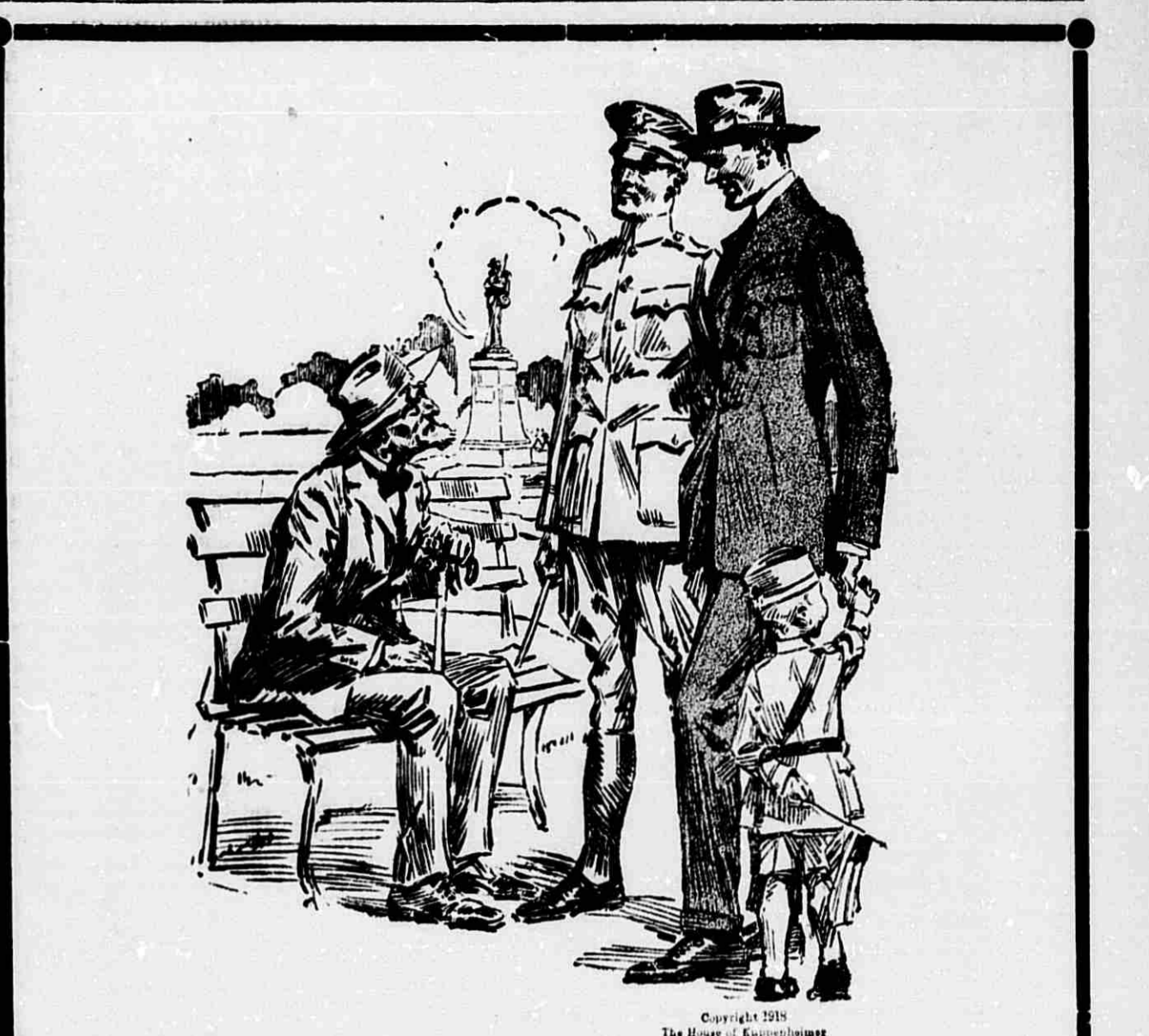
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MEMORIAL DAY A Tribute to the Heroes of the Past and Present

A GREAT privilege is being conferred upon us who live today. A privilege that seldom comes in a nation's history and people's lives...

MEMORIAL DAY A Tribute to the Heroes of the Past and Present. SOME of us have gone, and are gone—all must serve. Others we who remain here must serve to the best of our ability...

MEMORIAL DAY A Tribute to the Heroes of the Past and Present. JOHN J. LALLEY. "The Kuppenheimer House in Lowell"

MEMORIAL DAY A Tribute to the Heroes of the Past and Present. Hit the Kaiser Hard! By putting up an Iowa Block Silo this fall...

MEMORIAL DAY A Tribute to the Heroes of the Past and Present. Two Liberty Bonds with the Difference You Pay for our silos. How can you hit the Kaiser harder?

MEMORIAL DAY A Tribute to the Heroes of the Past and Present. Clay Products Co. Station R. Bell Phone 5, 1529 R, Grand Rapids.

MEMORIAL DAY A Tribute to the Heroes of the Past and Present. Ford's Hardware Oil Stoves. We sell the Puritan and the Buell.

Port of Fifteen

By BERTRAND W. SINCLAIR

CHAPTER XV.—Continued.

"If money meant that we would be happy," said the girl, "I would like to see some of those people do it." He looked at her for a moment, then he said: "I'd like to see you do it." "You're awful!" Hazel commented. "You're a miser!"

"Tomorrow, you're arriving or he's coming," she said. "I'm not sure, but I'll be here." "You're a miser!" she said. "You're a miser!" she said. "You're a miser!" she said.

CHAPTER XVI.—Continued.

"You're a miser!" she said. "You're a miser!" she said. "You're a miser!" she said. "You're a miser!" she said. "You're a miser!" she said.

CHAPTER XVII.—Continued.

"You're a miser!" she said. "You're a miser!" she said. "You're a miser!" she said. "You're a miser!" she said. "You're a miser!" she said.

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"You're a miser!" she said. "You're a miser!" she said. "You're a miser!" she said. "You're a miser!" she said. "You're a miser!" she said.

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CHAPTER XX.—Continued.

"You're a miser!" she said. "You're a miser!" she said. "You're a miser!" she said. "You're a miser!" she said. "You're a miser!" she said.

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"You're a miser!" she said. "You're a miser!" she said. "You're a miser!" she said. "You're a miser!" she said. "You're a miser!" she said.

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The Son of Tarzan

By EDGAR RICE BURROUGHS

CHAPTER XVII.—Continued.

"Here we are," said Hanson. "He drew his revolver and fired in the air. Instantly the camp around the river bank was lit up as if by day. The river bank, Hanson called them. There was no sign of the lion, Merion Baynes.

CHAPTER XVIII.—Continued.

"Where had it been taken? How had it come into the possession of this man? It was a tiger, a tiger, a tiger!" he said. "It was a tiger, a tiger, a tiger!" he said.

CHAPTER XIX.—Continued.

"It was a tiger, a tiger, a tiger!" he said. "It was a tiger, a tiger, a tiger!" he said. "It was a tiger, a tiger, a tiger!" he said.

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"It was a tiger, a tiger, a tiger!" he said. "It was a tiger, a tiger, a tiger!" he said. "It was a tiger, a tiger, a tiger!" he said.

A Business Should be as Big as Its Job

The size of a business depends upon the needs which it is called upon to serve. A business should be as big as its job. You do not drive trucks with a pile-driver or pile with a truck-hammer.

Large-scale production and distribution are necessary to convert the live stock of the West into meat and by-products, and to distribute them over long distances in the most economical centers of the East and abroad.

Only an organization like that of Swift & Company, with its many packing plants, hundreds of distributing houses, and thousands of refrigerated cars, would have been able to handle the varying seasonal supplies of live stock and meet the present emergency by supplying without interruption.

Swift & Company's total profit in 1917 was less than 4 cents on each dollar of sales of meat and by-products. Elimination of this profit would have had practically no effect on live stock prices.

When you have a heart, it is time to watch your stomach. Palpitation and other signs of "heart trouble" usually mean indigestion, produced by food poisons that irritate every part of the heart-beat included.

Why Women Suffer Because you are a woman you are not so strong as a man. You are not so strong as a man. You are not so strong as a man. You are not so strong as a man.

Which Job is Yours? The electrical field today demands forces for pay or using your hands and feet for low wages. You can't get a job in the city unless you have a good education.

Let Cuticura Be Your Beauty Doctor. Cuticura is a skin medicine that will cure all skin diseases. It is a skin medicine that will cure all skin diseases. It is a skin medicine that will cure all skin diseases.

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When you know

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Castoria

For Infants and Children. Mothers Know That Genuine Castoria Always Bears the Signature of J. C. Ayer & Co. Boston, Mass.

Castoria is a safe and reliable medicine for infants and children. It is a safe and reliable medicine for infants and children. It is a safe and reliable medicine for infants and children.

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White's Market and Coffee Ranch

Headquarters for Fresh and Cured Meats, Salt Pork, Lard, Cottouset, Compound, Canned Vegetables, Salmon, Evaporated Milk, Mustard, Catsups, Olives Cheese, Campbells Soups and Crackers.

Fresh Roasted Coffee

Come in And See My New Royal Electric Roaster Note These Prices 45c Coffee for 30c 40c Coffee for 28c 35c Coffee for 25c 30c Coffee for 23c Give it a trial. You can't lose.

E. S. WHITE Phone 156

ALL AROUND TOWN

Bits of News About People and Things You Know.

WANTED—Men at the Winegar Manufacturing Co. Mrs. V. P. Pierce returned to her home at Memphis Monday. Good asphalt shingles at \$5.00 per square. Ford's Hardware. Mrs. E. R. Jones received word of the death of her mother at Alpine Monday. White Gap silk waists, Worthmore waists, welworth waists, you will find at Collar's. New silk skirts just received at Collar's, both plain and fancy. They are not expensive. We are closing out our line of Moore's high grade paint at 80c per quart. Ford's Hardware. \$6.50 buys a good silk skirt at Collar's. Also new white skirts. You'll want one soon. E. B. Collar. Miss Gertrude Pottruff, who is spending the month with her father, attended the White Shrine convention in Grand Rapids two days last week. Mr. and Mrs. Bill Hatch, Mrs. S. M. Carr and Mrs. A. W. Kneec were supper guests of Jerome Duffly and wife of South Boston Thursday of last week. The Ledger is getting in a supply of Burdick's wool to avoid a fuel famine at the office next winter. If you think we haven't spelled it right, you might ask Willie. Mr. and Mrs. Frank Woodworth of Grand Rapids spent Sunday with Mrs. Woodworth's mother, Mrs. Benj. Soules. Mrs. W. returned Tuesday and is spending the week here. Charlie Cook, plumber at Ford's Hardware, has been drafted. Clarence Reuteler, an experienced plumber, has been employed to take Mr. Cook's place. The Junior play, "The Deacon Entangled," was generously patronized last evening. The parts were well taken and the evening's entertainment passed off enjoyably and creditably to all concerned.

O. J. Veiter spent Tuesday in Jackson.

Mr. and Mrs. Jarden leave Saturday for a visit with friends near Colfax.

We are closing out the new spring coats. Now is the time to buy cheap at Collar's.

New silk skirts just received at Collar's, both plain and fancy. They are not expensive.

We are closing out our line of Moore's high grade paint at 80c per quart. Ford's Hardware.

\$6.50 buys a good silk skirt at Collar's. Also new white skirts. You'll want one soon. E. B. Collar.

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Mr. and Mrs. J. B. Yeiter motored to East Lansing this morning to witness the granting of their daughter's and Miss Florence from the Domestic Arts and Science department of the M. A. C.

The Music and Study club will meet at the home of Carroll Nell on Saturday, May 25. Papers will be given on Wagner, Verdi and Verdi.

A "lover there" and expects to make the change on arrival of his successor in the near future. Mr. Anderson's heart is in the war work, as he has demonstrated in more ways than one and regrets for his leaving Lowell will be tempered with satisfaction that the good cause is to have so loyal an aide.

Mr. and Mrs. Frank Hatch of Muskegon, Mr. and Mrs. Harvey Hatch and daughter Hazel, Harry Hatch and mother, Mrs. Ephraim Hatch, and R. P. Morse and wife of Grand Rapids, Frank Fairchild and family of South Lowell and Mr. and Mrs. Frank Schwacha and children of Detroit were in attendance at the funeral of E. J. Morse last Thursday. Mr. Schwacha returned to Detroit Monday, his wife and children remaining indefinitely.

Charles H. Bender, president of City Trust and Savings bank and vice president of the Grand Rapids National bank, gave a fine business-like address on the Red Cross to a small audience at the City hall Tuesday evening, after open air music by the Home Guards band. "The Star Spangled Banner" was effectively rendered as a solo, duet and chorus by Mesdames Chas. Doyle and Maude McNaughton and the audience, with R. D. Stocking at the piano.

WHITES BRIDGE

Mrs. Lawrence called on Mrs. Jenkins Friday afternoon. Also Miss Bessie Shear called on Loia Jenkins. Mr. and Mrs. Tom Morris attended the dedication of the service flag at the German church in Lowell Sunday evening.

Miss Laura Booth has been helping Mrs. Charlie Bowen with her household.

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HICKORY CORNERS

Sandy Veiter was a Sunday evening caller at Floyd Parrott's. Mr. and Mrs. Arthur Baber and Eugene were in this vicinity Saturday.

Bert Sydman and family were guests of Floyd Parrott and family Saturday.

Miss Treva Veiter of Grand Rapids was a guest of Miss Lulu Brooks from Saturday until Monday.

Mr. and Mrs. Storey and Mrs. Jas. Maloney were Grand Rapids visitors Monday.

Mr. and Mrs. Geo. Clarke visited relatives at Bowne Center Sunday. James and Miss Anna Easterby and Mr. and Mrs. Floyd Veiter attended the Pat McCoy lecture at Lowell Thursday night.

Mr. and Mrs. Court and son Melvin and family were Sunday callers at the Fred Brooks home.

Mrs. Anna Sayles of Grand Rapids visited last week with her nephew, Lloyd Veiter, and at home evening. The school board of district No. 8 has erected a flag pole in the school yard.

Obituary—Fred J. Morse. Fred James Morse was born in Bowne township September 8, 1864. He was the youngest son of Mr. and Mrs. James Morse, and has been a resident of Lowell all his life. He was married to Winifred Hatch August 1890, and has had three children, Mrs. V. P. Pierce, Mrs. Frank Schwacha and Mrs. Charles Schwacha of Lowell, Miss Doris, and one son, Howard. One brother, Norman, of this town died of typhoid fever, he has been in failing health the past four or five years, and passed away March 13, 1918. Funeral services at the M. E. church Thursday p. m., Rev. W. M. P. Jerritt officiating. Burial in Oakwood.

By order of committee. Miss Loomis will have the school picnic Saturday, May 25. Dannie Sinclair has the mumps.

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SOCIAL SERVICE

DIRECTOR GIVES POINTERS ON VICE FIRST STEP AGAINST ELIMINATION OF ORGANIZED VICE SHOULD BEGIN IN HOME.

HEALTH BOARD READY TO ACT Parents Are the Ones Who Must Assume Responsibility for the Ideals and Morals of Their Children.

Lansing, Mich.—Miss Catherine Osterlander, director of the social service department for the state board of health, believes that the first step in the campaign against organized vice and the elimination of venereal diseases, should begin in the home.

Miss Osterlander, for several years was connected with Hull House in Chicago and had two years experience as police woman in Dayton.

"There are a few very evident facts that all women hesitate to acknowledge. We all know them directly or indirectly, however, and we are becoming yearly more ready to admit them and assume our just share of the responsibility in meeting them and overcoming their long line of hideous consequences," said Miss Osterlander.

"The greatest of these age old monsters is prostitution. It crept into our social life so long ago that no one knows when or how. We do know that today it exists in every country and among all sorts and conditions of men and must be reckoned with. It furnishes the world with more filthy and hideous diseases than all other sources combined. It gives us most of our blind and deformed children and our feeble-minded men and women and our drunkards. It furnishes the market where innocent girls and boys are bought and sold to satisfy the lusts of mankind. It makes necessary more asylums and institutions than all other causes combined.

"With prostitution goes every form of mental, physical and moral degeneracy, all of which are taking tax money out of the pockets of honest citizens to support and maintain. The prostitutes, of which there are many more men than women, are children grown up. They have all had mothers and fathers. They were all at one time as the children you see every day on the streets of your town. They are the unfortunate ones who came under the social conditions which we as citizens allow to exist all about us and they were too ignorant and too weak to make the fight.

"Someone asked me where the fight against prostitution should begin. The answer is, in your own home. Prepare your own girl and boy to make the fight. In the spirit of your devotion and to the same conditions and temptations as every other girl and boy. The only protection any child has against the temptations of life is from within himself. You parents are the ones who must assume the responsibility for the ideals and for the morale of your children.

Our Debt to Society. "We, as individuals, are perhaps never alive to our responsibility towards society just now than at any time for many years because of conditions surrounding the encampment. The boys in those encampments are our sons and husbands and brothers. The women who prey upon them and the men who corrupt them are hurting our own. It is no longer an impersonal condition existing somewhere, it is here. It touches us directly. Our sons are their victims and our daughters the wives of those victims. Their blind or feeble-minded children will be our children and our grandchildren.

"These are not pretty truths. There are no soft words to describe these things. They are the truth, however, and they describe conditions very close to our homes. What will you do about it?"

"The State Board of Health has undertaken to treat all cases of venereal diseases and so protect the helpless disease apprehended at the cantonments or at any other place in the state, both men and women.

"The Social Service Department of the State Board of Health has been instituted to organize the rehabilitation work which is necessary before any considerable number of patients can be returned to society with a desire for a normal life. It is a most important organization and individuals throughout the state have already offered their cooperation in furthering this work. Plans have been perfected to have each patient given a mental examination during hospital confinement to help determine their final disposition. Those who are pronounced feeble-minded will be placed in institutions for permanent detention.

Problem Belongs to All Classes. "The problem belongs to all classes and therefore all classes must work together to solve it. Assume your full share of this responsibility now. Prohibit your own children. Not by keeping them tied to your apron strings, but by giving them the knowledge and moral strength to fight their own battles. They will have their hardest struggles when you are not there to protect them.

"The Social Service Department of the State Board of Health is ready to help you in every possible way but cannot do your work for you. The best results can only be obtained by all of us working together all the time. We are ready—are you?"

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FARMERS' WIVES PEOPLE

LAY IN COAL SUPPLY NOW Farmers' Wives are Doing a Patriotic Service to Get Aside Hard Coal Burner and Use Wood.

Lansing.—The state fuel administrator would urge people in cities to buy coal now in order that another fuel famine such as was experienced last winter will not be repeated, called upon farmers and others located where wood is easily accessible to lay in a store of that kind of fuel for several reasons.

It will relieve the fuel situation in those places throughout the state where wood is not obtainable at any price and will give the railroads an opportunity of transporting what coal there is obtainable to the larger industrial centers where huge quantities of fuel are working night and day shifts getting out quantities of war.

In most rural districts there is a certain quantity of wood that can be easily obtained and at a slight expense especially to the farmer who has the means of hauling it. Rainy days during the spring when farming operations are at a standstill can well be used in gathering in next winter's wood supply or when that task is completed cut a supply that neighboring towns may be furnished with fuel next winter in the event coal is not obtainable, which may be the case.

Attention is called to the shortage of anthracite coal this year. The government is using great quantities on its boats, thus cutting down the natural surplus that accrues during times of peace. This coal is needed badly by the government, being smokeless and furnishing heat for steam power boats used in transporting soldiers across the Atlantic. Every farmer will be performing a patriotic service by putting aside the hard coal burner the coming winter and burning instead, wood that can be secured from forests and wood lots.

The wood lot proposition in Michigan as outlined by experts calls for a cutting out and thinning process each year that the wood lots may become more thrifty. Much dead and down timber is found in these lots, and down a number may be found on almost every farm and the trees many times are left to rot for want of someone to cut them up into wood. In reality proper care of wood lots will prove real conservation of the timber of that state.

Fuel users in cities are already finding themselves in the position of not being able to procure anthracite coal and even when they do secure any, a blank must be signed and sworn to, showing that they require a certain amount for next winter's use. Even then the coal dealer in any community is required not to furnish more than two-thirds of the customer's normal requirement and there is already a serious question whether fuel users in the cities will be able to secure their usual amount of anthracite coal.

Soft coal is being placed in cellars this spring where such coal was never before used and the supply of this variety of coal is already becoming scarce as far as some kinds are concerned. Old rail fences that abound in many sections of the state make good wood for fuel when cut up and the average farmer finds certain time during periods between farming operations to cut these fences into wood as is being done already in many sections of the state. Those living near state lands may easily obtain a supply of wood by getting in touch with the Public Domain Commission at Lansing, which state commission will be only too glad to authorize the cutting out of dead and down timber for fuel.

WAR INQUIRIES ENORMOUS Government Prints Bulletin Every Day Concerning Important Orders, Etc.

Lansing, Mich.—Owing to the enormous increase of government work the government departments at Washington ask Michigan residents to refrain from making inquiries on every conceivable subject concerning the war, as it has been found a physical impossibility for the clerks, though they number an army in themselves now, to give many of these inquiries proper attention and reply.

There is published daily at Washington, under authority and by direction of the President, a government newspaper—the official U. S. Bulletin. This paper prints every day all of the more important rulings, decisions, regulations, proclamations, orders, etc., as they are promulgated by the several departments and the many special committees and agencies now in operation at the National Capital.

This official journal is posted every day in every postoffice in the state of Michigan and may also be found in all libraries, boards of trade, chamber of commerce, the offices of mayors, and government and other officials.

By consulting these files most questions will be readily answered; there will be little necessity for letter writing; the unnecessary congestion of the state mail will be appreciably relieved; the railroads will be called upon to move fewer correspondence sacks, and the mass of business that is piling up in the government departments at Washington will be eased considerably. Hundreds of clerks now answer correspondence will be enabled to give their time to essentially important war-work, and a fundamentally patriotic service will have been performed by the public.

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REPORT OF THE CONDITION OF

The Lowell State Bank

at Lowell, Michigan, at the close of business May 10th, 1918, as called for by the Commissioner of the Banking Department:

RESOURCES Loans and discounts, vis: Commercial Department.....\$226,089.38 Savings Department.....64,632.90 \$290,722.28 Bonds, Mortgages, etc.....103,254.95 Commercial Department.....206,284.71 Savings Department.....306,538.96 Overdrafts.....1,038.90 Banking House.....4,500.00 Furniture and fixtures.....254,158.00 Items in Transit.....28,995.85

RESERVE Commercial Savings U. S. Bonds.....15,500.00 Due from banks in reserve cities.....\$29,098.88 Exchanges for clearing house.....5,219.52 U. S. and National bank currency.....12,052.00 Gold certificates.....5,340.00 Silver coin.....1,030.95 Nickels and cents.....30.97 Totals.....53,300.17 53,077.51 106,467.68 \$796,508.63

LIABILITIES Capital stock paid in.....\$30,000.00 Surplus.....10,000.00 Undivided profits, etc.....10,577.18 Commercial certificates of deposit.....149,885.73 Certified checks.....205,277.20 State money on deposit.....1,222.15 Savings deposits (book accounts).....5,000.00 Savings certificates of deposit.....69,830.52 Reserved for taxes, interest, etc.....1,651.94 Total.....\$796,508.63

STATE OF MICHIGAN, County of Kent, ss. I, D. G. MANGE, Cashier of the above named bank, do solemnly swear, that the above statement is true to the best of my knowledge and belief and correctly represents the true state of the several matters therein contained, as shown by the books of the bank.

D. G. MANGE, Cashier. Subscribed and sworn to before me this 10th day of May, 1918. HARRY L. SHUTER, Notary Public. My commission expires Mar. 27, 1922. B. S. LEE, P. C. Peckham, Directors.

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