

Being a Collection of Various Topics of Local and General Interest

and ALTO SOLO

LOWELL, MICHIGAN, THURSDAY, AUG. 23, 1934

NO. 14

Pithy Points Picked Up and Pally Put By Our Peripatetic Pencil Pusher

The Freeport Homecoming Celebration will be held on Saturday, Sept. 1, and Labor Day, Monday, Sept. 3.

SAFETY MESSAGE Along the country highway, in weather exceedingly hot, a tire blew at seventy-two, and X now marks the spot.

A total of 559,851 automobile drivers must secure new motor vehicle operators' licenses before the end of the year, according to records of the department of state.

It is reported that Roy C. Gamble, a Detroit artist, will do Governor Comstock in oil and hang him in the state capitol. Some are mean enough to say that a sour apple tree should be the hanging place.

According to rulings from headquarters, even the small boy selling fish worms must now take out a state sales tax license. The dollar fee will probably put most of the lads out of business but the state must have "its pound of flesh."

Henry T. Rainey, venerable speaker of the house of representatives and a picturesque leader in the Democratic party for many years, died suddenly Sunday in a St. Louis, Mo., hospital following a heart attack. Mr. Rainey was 74 years of age. He was a native of Illinois.

Greenville is following the example set by Lowell in recognizing the summer-long beauty of penulinas. Greenville merchants and the City Federation of Women's clubs are offering a variety of prizes for the most beautiful gardens and window boxes featuring the penulina, which has been chosen the civic flower.

More non-residents came to Michigan for their fishing sport during the year 1933 than in any other state of the Union. This is brought out in figures compiled by the United States Bureau of Fisheries, which show that Michigan topped all other states in the total of non-resident fishing licenses issued. Over 65,000 licenses were issued to non-residents.

Eight counties in western Michigan including Kent, Ottawa, Barry, Ionia, Montcalm, Newaygo, Kalamazoo, Muskegon and Mecosta are co-operating in a three-months safety campaign in an attempt to reduce the number of fatal motorcar accidents. Sheriff's, police departments, road commissioners, justices are taking part in the drive. Motorists are urged to have their automobiles put in proper mechanical condition and drive at a safe speed.

The magnitude of the relief drive in the nation's worst drought area was underscored when it became apparent that for months the government will be the country's largest buyer and distributor of meat. Before the program is finished, conservative estimates said, the government will own 2,000,000,000 pounds of processed beef and 150,000,000 pounds of mutton to hand over to needy families. Of the 10,000,000 cattle and 5,000,000 sheep and goats to be bought, most will be slaughtered and converted into meat products immediately after buying.

An exceptional egg producing project for rehabilitation of a half-hundred Allegen county farmers now on the verge of being approved by the FERA. Under the terms of the plan, loans of approximately \$200 will be made 50 farmers. With this money they will purchase 200 white Leghorn chickens, fix up their coops and buy feed. Production from the 10,000 chickens will be marketed through the Hamilton Farm Bureau and the eggs will be sold in the New York market. Now if the FERA wants to guarantee the success of the project, we advise that the white leghorns be of the Foreman strain, then feed 'em up on King Poultry feed.

Our old friend, Gottfried Ottmar, well-known Clinton county farmer, says that most people don't know what good sweet corn tastes like. He has a method all his own for roasting sweet corn. It goes something like this: Build a good outdoor fire. Let it burn down to a good bed of live coals and ashes. Moisten a quantity of clay to the consistency of dough. Enclose each ear of sweet corn in a jacket of wet clay (leave the husks on). Cover with hot coals and allow it to roast for exactly 20 minutes. Remove baked clay covering and husks (Fred says the husks and "silk" will come off with the clay). Season to suit taste and eat from the cob.

Uncle Sam has decided to walk up to the bootlegger, jerk his bottle out of his pocket and chase him with it. That is the figurative sense of the law, just put into effect, prohibiting the reuse, resale or purchase of empty liquor bottles. It leaves only one thing safe to do—break them. Fill them with more liquor and there may be a \$1,000 fine to pay, with maybe two years behind the bars. It's risky to keep them, and riskier to give them away. Complaints that second-hand bottles are used for illicit liquor sales have been numerous. It is charged that such bottles are refilled, recapped and put into trade by bootleggers under the guise of being families. Some places serving liquor have been accused of keeping bad liquor in good bottles.

People get good results every week by using The Ledger want column. You may no longer need some odd article, but it may be just the thing somebody else wants. Advertise it and find a buyer.

SCHOOL HEADS MEET, DISCUSS TUITION POLICY

MUST SOLVE TEMPORARILY PROBLEM FOR NEXT SCHOOL YEAR—DISCUSS NEED FOR LEGISLATIVE CHANGES IN A LONG-TIME PROGRAM

A committee composed of superintendents of schools, members of boards of education, and county school commissioners, met in the office of the Superintendent of Public Instruction on August 10 to consider and develop policies concerning the problem of high school tuition. Superintendent A. A. Rather of Ionia was appointed chairman.

The two aspects of the tuition problem include the immediate need to solve temporarily the problem for the next school year, and the need for legislative changes in a long-time program.

Considering the immediate problem, the committee recommends that:

1. Meetings of representatives of high school districts be arranged to develop methods of avoiding unfair competitive practices, and to establish more uniform rates of tuition based on a code of ethics.

2. Meetings between rural and high school district officers be arranged to review financial conditions of the districts and to arrive at common agreements.

3. Boards of education recognize their definite legal obligation to provide tuition for the pupils in their respective communities, inasmuch as all eighth grade graduates have the right to attend high school, provided application blanks are properly filed. Parents who have difficulty in getting directors of rural boards to receive applications for tuition for eligible high school pupils, should send their applications to the directors by registered mail.

4. Rural boards of education consider the following questions: (a) Has the entire 15 mills been distributed by the County Tax Allocation Committee? (b) Has the Board of Education established the maximum mill rate that the Allocation Board would allow for school purposes? (c) Have the receipts of delinquent taxes been checked to determine whether interest has been received? (d) Has an attempt been made to secure a loan on delinquent tax funds? (e) Has an attempt been made to borrow funds in closed banks? (f) Has the Township Board been asked to advance funds on delinquent taxes? (g) Has the assessing officer of the township levied the millage asked for by the Board of Education?

5. County Commissioners of Schools notify boards of education when funds are on deposit at the office of County Treasurer.

6. Districts ascertain if they are eligible to receive aid under the provisions of the Thatcher-Sias Act, since revenues from this Act may be used to pay tuition.

The decision to employ one liquidator and one assistant was decided upon on Tuesday of this week at a joint meeting of the depositors' committees of each of the old banks, the step being taken as an economy measure, and it should result in effecting material savings for the benefit of depositors of the two banks which have now passed out of existence. A further economy will result from the fact that but one place of business will be required for the handling of matters of both corporations. The quarters formerly occupied by the City State Bank will be used for this purpose, where there is ample vault room and other necessary equipment. A nominal rent will be paid which is to be divided equally between the two corporations.

The depositors' committees of both the corporations feel that they are fortunate in securing the services of Mr. Swarthout as liquidator and of Mr. VanVorst as assistant. Their knowledge of the work in hand and their qualifications especially fit them for the hard job which lies before them.

Emery Secured as Assistant Coach

Wendell Emery, former all-around athlete at Western State Teachers College at Kalamazoo, and Junior college and Creston high school in Grand Rapids, has been named assistant to Coach Ray Avery, who succeeds Ronald Finch this fall as Lowell coach. Emery will teach algebra and geometry as well as coach athletics.

He played football and basketball at Creston where he was the winner of the Tri-hour cup for scholarship and athletics. He was football captain at Junior and played on the grid team for three seasons. He also participated in basketball and track.

Emery then entered Western State where he played regular quarterback on the 1932 undefeated team of the school, one of the 14 undefeated teams in the nation that fall and ranking third in defensive records. Western had one of the finest elevens in its history that year. Emery was the blocking quarterback and became so proficient that he drew even more mention than the running backs for his vicious blocking.

He was rated by Coach John Bos as one of the outstanding athletes he ever developed at Junior and he lived up to the promise shown in Jaycee ranks at Western.

In addition to his athletic ability, Mr. Emery was an outstanding student, averaging "B" and better in his scholastic work.

HOPKINS CAMP MEETING Rev. Vernon Shirley, pastor of the Lowell Nazarene church, announces that all services except Sunday school, which is held at 10 a. m. will be lifted Sunday in favor of the Hopkins Camp Meeting services, where preaching will be held at 11 o'clock a. m. and 2:30 and 7:30 p. m. It is expected that there will be a large representation from Lowell at these meetings.

SPECIAL NOTICE All accounts payable to the Yeiter Co. must be paid to Heber W. Blair or myself. Otherwise credit will not be given. Signed: Lenna Yeiter Anderson p14-41

Job printing—Ledger office.

Fitzgerald Rally at Ramona Park, Aug. 31

The Kent County Young Men's Fitzgerald-for-Governor Club has organized a rally to be held at Ramona Park, Friday afternoon, Aug. 31, at 2:00 p. m. There will be a barbecue following the rally and other entertainment.

Secretary Frank D. Fitzgerald, Republican candidate, will be present that afternoon and give a speech. Hon. Wilber M. Brucker, an ardent supporter of Mr. Fitzgerald and ex-governor of the state will also be present and speak at the rally. Former governors Fred W. Green and Chase Osborn have also been invited to be present.

Keene-tp. Farmer Robbed by Gypsies

A number of dirty gypsies have been hanging around this vicinity for the past two or three weeks living off the public by hook or crook. Jacob Rueggeger, Keene township farmer, reported to officers that he had been robbed of \$30.00 by a party of gypsies who called at his place on Saturday. Mr. Rueggeger's pocket was picked by a woman in the party. Mr. Rueggeger reporting the theft to Deputy Stormanz as soon as he discovered the loss.

Five gypsies were arrested late Saturday at the Tin Tourists association's encampment north of Grand Rapids. The gypsies declared themselves innocent but offered to give Mr. Rueggeger \$30 and then get the stolen money from the guilty persons. They did this and were released.

Several local stores have reported thefts of merchandise and it is high time the dirty thieves were run out of the community.

Swarthout Chosen Joint Liquidator

Fred H. Swarthout, formerly cashier of the Lowell State Bank, has been named as liquidator of the assets of both the depositors corporation of the City State Bank and of the depositors corporation of the Lowell State Bank. Williams VanVorst, formerly assistant cashier of the City State Bank, has been named as assistant liquidator.

The decision to employ one liquidator and one assistant was decided upon on Tuesday of this week at a joint meeting of the depositors' committees of each of the old banks, the step being taken as an economy measure, and it should result in effecting material savings for the benefit of depositors of the two banks which have now passed out of existence. A further economy will result from the fact that but one place of business will be required for the handling of matters of both corporations. The quarters formerly occupied by the City State Bank will be used for this purpose, where there is ample vault room and other necessary equipment. A nominal rent will be paid which is to be divided equally between the two corporations.

The depositors' committees of both the corporations feel that they are fortunate in securing the services of Mr. Swarthout as liquidator and of Mr. VanVorst as assistant. Their knowledge of the work in hand and their qualifications especially fit them for the hard job which lies before them.

Along Main St.

Paul Jones announces that the proposed FERA athletic program at Recreation park has been discontinued until Sept. 1.

The work on the north side of the new Main-st. bridge is nearing completion and in a few days traffic will be diverted to the opposite side of the street while the south side of the bridge is being constructed.

Saur Speaks Here Wednesday Evening

A delegation of Kent City and Sparta boosters for Harold Saur candidate for state senator from this district, will hold a Republican rally at Lowell Wednesday evening, Aug. 29, at 8:15. A concert will be given by the Kent City band and Mr. Saur will be present and address the rally.

Another rally will be held the same evening at Ada at 7:00 and at Caledonia at 9:30.

Leave All Meadows, Hay Will Be High

Evidence of the extreme shortage of forage throughout the country is contained in the advice given by Dr. A. J. Pieters, U. S. Dept. of Agriculture, not to plow up any meadow which will produce hay in 1935.

The federal man says that reports from all over the nation show that a large proportion of the 1934 seedings have been killed by adverse weather conditions. Old hay fields which would normally be plowed up as their production decreases must be depended upon to furnish a large part of next year's hay crop.

Strand Calendar

Thursday, Friday, Aug. 23-24. Jimmy Durante, Stuart Erwin, Lupe Velez in "Patooka". Saturday, Aug. 25. "Honor of the Range"; with Ken Maynard, also "Black Cat" with Boris Karloff, Bela Lugosi and David Manners. Sunday and Monday, Aug. 26-27. Joan Crawford, Franchot Tone in "Sadie McKee". Tuesday and Wednesday, Aug. 28-29. "Wild Cargo," with Frank Black.

ENTIRE SHIRE IS UNITING FOR A GREAT PICNIC

DULL CARE WILL BE DRIVEN AWAY AS THE PEOPLE OF THIS COMMUNITY MEET AT FALLSBURG PARK ON THE AFTERNOON OF AUGUST 30

Pa and Ma, Willie and Helen, Bobbie and Mary, Grandpa and Grandpa, Aunt Lizzie and Uncle Charlie and all of their aunts and uncles, cousins and nephews—in fact the whole darn town is planning to go to Lowell's first annual picnic next Thursday afternoon, August 30, at Fallsburg Park. It will be the first picnic ever held in the state at which the whole town and community takes part. The affair will start at 2 o'clock in the afternoon and won't be over with till the cows come home.

The day is to be given over to fun, frolic and feasting. Dull care will be driven away. Borgerson, Foreman, Runciman and Avery, who compose the sports committee appointed by President W. V. Burras of the B. of T., are planning a program of stunts that will be worth going miles to see. Better bring now to practice up on climbing a greased pole, catching a greased pig or rolling a peanut with your nose. There will be something doing for the men and the plump girls as well as stunts in which only the long, lean type with arms like hoe handles will be able to take part.

Other stunts will include a ball game with the Fat against Lean, O. Skinny, be sure to be there as the fats have a good team. There will also be horse shoe contests, croquet, mail driving, wheelbarrow, crab walk, lambs, dog, pig eating and penny scam contests. Fifty dollars worth of merchandise prizes will be offered for winners of all events. Wear your old clothes and come for a good time.

Leave the rest to your imagination. The Board of Trade will provide buttered rolls, winners for roasting, lemonade and coffee. Just bring your own cup and spoon.

Oh, yes, it is expected that a few squads of state police will be secured to guard the town during the absence of the villagers. Pat Stephens and "Stormy" will also be left in town armed with double barreled shot guns.

Those not having cars will meet at the city hall at 1:30, from which point transportation will be furnished. Please remember that all farmer friends and others residing in the surrounding territory are cordially invited by the B. of T. to join in this great picnic.

The refreshment committee has been enlarged and now includes the following persons: John Archart, V. E. Ashley, John Hilderley, Heber Blair, Charles Cook, Wm. Christiansen, Claude Staal, W. W. Gumsier, Floyd Steed, Wm. VanVorst.

Missing Five Days, Man is Found Dead

The body of Will S. White, 63, missing from the home of his nephew, Ray Robbins, since last Thursday, was found Tuesday morning in a swamp near the Robbins home a mile and a half east of Clarksville. The discovery was made by Charles Oberster and Amos Bedell, members of a searching party of two score men hastily organized when it was reported that White was missing.

White, who had lived in that vicinity most of his life, but for a time in Vergennes and Keene townships, is survived by two sisters, Mrs. Mary Robbins and Mrs. Flora Heavens, both of Clarksville.

Coroner John J. McCann of Ionia county declared the body bore evidence that White undoubtedly had swallowed carbolic acid or a similar potent poison to end his life.

Coming Events

The Miriam Catholic ladies will hold their annual chicken dinner and homecoming Sunday, Sept. 2, at four miles south of Belding.

The Class of 1927, Lowell high school, will hold their reunion at Fallsburg Park, Sunday, Aug. 26. Potluck dinner at 2 o'clock p. m.

The Shear-Blair reunion will be held at Chief Hazy Cloud Park at Ada Sunday, Aug. 26.

The Board of Education announces that the fall term of the Lowell public schools begins on Monday, Sept. 10.

The annual Blanding family reunion will be held at Fallsburg Park on Labor Day. All relatives and descendants of N. P. Blanding are invited to attend. Potluck dinner at noon.

A reunion of the Lowe school will be held Sunday, Aug. 26, at the Jen Nash, Jr. Maple Grove opposite the school house, known as the Asa Tyler Grove fifty years ago. A potluck dinner will be served at 2 p. m. Bring your table service and be sure to be on hand and renew old and make new acquaintances, with the old and younger schoolmates. By Order of Committee.

Little Wife—Before we were married you always took me places in a taxi and now you think a trolley car is good enough for me. Hubby—No, darling, I don't think the trolley car is good enough for you; it's because I'm so proud of you. In a cab nobody would see you, but in a trolley car I can show you off to a lot of people.

Have your business or personal stationery printed at The Ledger office. Good materials and fine quality workmanship assured.

School Will Begin Monday, Sept. 10

The Board of Education of Lowell School District No. 1 has organized for the current school year by re-electing the following officers: President, C. H. Runciman; secretary, Frank F. Goons; treasurer, Harold L. Weekes.

The Board has fixed Monday, Sept. 10, as the opening date for the fall term of school. A petition bearing about 75 signatures was presented to the school board asking that school be continued in the South Ward as usual and Supt. Gumsier announces that the request will be complied with.

The annual school announcement containing full details as to courses of study, etc. will appear in next week's Ledger. Pupils desiring to attend one of the best high schools in Michigan should watch for this announcement.

Dixie Gas Stars Bite Dust, 7 to 1

Joe Roxbury, a young right-handed hurler with a world of stuff and the coolness under fire of a major leaguer, pitched the Dixie Gas Stars, pre-tournament favorites, right out of the 1934 Western Michigan Baseball Federation tournament and the over-ly Merchants into the second round at Recreation Park here on Sunday. Beverly won by a score of 7 to 1, providing the biggest upset of the tourney to date.

It was a remarkable pitching performance by Roxbury. He mowed the Dixies down in order with the exception of the third inning when Bond's single, an error and another single by Taylor gave the stars their only run. Roxbury struck out 8 Dixie batsmen and gave up only four hits. It was one of the finest pitching exhibitions of the season in western Michigan.

In the first game, Alto out-classed Stove's Marketa, 15 to 0. Karp fanned 21 batters, allowing only three hits, one a triple by Milan. Marris clobbered three home runs for the winners and two singles beside his circuit drives. Wingeier also hit a homer, triple and two singles and Vronland a home run and two singles.

Two ball games will be played at Recreation Park next Sunday, starting at 1:30, as follows: Class B—Cannonsburg Athletic Club vs. Agassiz Terraplanes. Class A—Gedder Springs Athletics vs. Grand Rapids Police.

Missing Five Days, Man is Found Dead

The body of Will S. White, 63, missing from the home of his nephew, Ray Robbins, since last Thursday, was found Tuesday morning in a swamp near the Robbins home a mile and a half east of Clarksville. The discovery was made by Charles Oberster and Amos Bedell, members of a searching party of two score men hastily organized when it was reported that White was missing.

White, who had lived in that vicinity most of his life, but for a time in Vergennes and Keene townships, is survived by two sisters, Mrs. Mary Robbins and Mrs. Flora Heavens, both of Clarksville.

Coroner John J. McCann of Ionia county declared the body bore evidence that White undoubtedly had swallowed carbolic acid or a similar potent poison to end his life.

54 Plan Conceived

There were 54 banks in Michigan in this condition: owing the R. F. C. and having slow assets. The state banking commission decided to confer with the R. F. C. board and try to get a new plan of settlement for them. As a result the "54 Plan" was conceived in October.

Under it the R. F. C. stepped into the banks and examined their assets, dividing them into two classes: the acceptable and non-acceptable, according as they could be liquidated in a short time or not. The percentage was 50-50, which fact determined that 50% of the deposits or liabilities, could be paid off.

Next, a Depositors Corporation was to be formed which would purchase the 50% non-acceptable assets, the capital stock of the bank and any profits there were by waiving 50% of the claim against the banks. With this collateral the Corporation would borrow from the R. F. C. a sum large enough to pay off the old 1932 loan and to provide additional cash on hand for the new bank. A new bank was to be formed whose assets would consist of new capital, assessed the old stockholders, the 50% of acceptable assets, and cash from the R. F. C. Its liabilities (the deposits) would be reduced 50% giving a sound structure.

On reopening, the banks would pay off deposits of \$10 or less and school savings in full. On larger accounts the impounded 50% would be paid pro rata by the Depositors Corporation as its assets were liquidated and after the R. F. C. had been repaid.

Such were the terms of the "54 Plan", and on the part of the R. F. C. it was only a temporary agreement. The local banks did their part by supplying all the necessary information to the R. F. C. The latter replied in December, 1933, that loans asked of them would be granted and told the banks to carry out the other provisions of the plan. So Depositors Corporations were formed at each bank, the stockholders were assessed 100%, and the required number of depositors agreed to waive their rights to 50% of their deposits.

When this work was finished the banks went before the court, declared themselves ready, and petitioned to be allowed to open. The hearing occurred February 27, 1934.

Inasmuch as the date previot (Continued on Page Eight)

Lowell's New Bank Serving the Public

Friendly Spirit of Cooperation Marks Dawn of New Day in Local Business

Lowell's new bank opened its doors for business Monday morning, Aug. 20, on a schedule, it was a momentous occasion in the business and financial affairs of this village and surrounding territory, bringing to an end the uncertainty which naturally had existed in this community for the past eighteen months and ushering in the dawn of a new day of confidence and better things for all of our people. The State Savings Bank was fully prepared to meet any demands which might be made upon it by the public, but human nature is a peculiar thing—when we know we can have it anyhow we don't seem to want it. Withdrawals have been very light, in fact at the close of the first day's business the books of the bank showed that the deposits had exceeded withdrawals by a snug sum and, in addition, a large number of new accounts are being opened daily. The officials and the assistants unite in expressing their appreciation and cooperation shown to the new bank by its hundreds of patrons. Since the bank opened at 9 o'clock Monday morning there has been a steady, unbroken stream of patrons standing in line waiting patiently for their turn, the business of transferring accounts from the old to the new

books being the principal procedure. Most of the withdrawals made have been for the purpose of meeting obligations and such sums so withdrawn have doubtless passed through many hands, eventually finding their way back to the bank.

The new bank starts off on a firm foundation, well officered and directed, with plenty of capital and highly liquid. One of the gratifying things in connection with the opening of the new institution is the number of new patrons appearing at the bank daily from more distant points than formerly.

The public will note that there is a slight change in the banking hours, new regulations requiring that banks shall open at 9 a. m. and close at 3 p. m. Even this early closing hour hardly gives the force of banking employees enough time as the large amount of book work and posting has kept the augmented force working until 10 o'clock and after each night.

And now that normal banking facilities are restored to this community it may be of interest to give herewith the highlights of the events which have taken place in local banking history during the past eighteen months.

The Bank Holiday in Review

In order to offset certain malicious rumors which have been in circulation along Main-st. we are publishing herewith an authentic report of the local banking situation since the holiday was declared.

Banks Sound in 1932 At the end of 1932 both Lowell banks, after three years of depression strain, were in good condition and in no danger of having to close. To be sure, they had been caught in the vicious financial circle. Depositors had been steadily withdrawing money for living expenses. To supply that money, the banks had either to sell their bonds or collect on their loans and mortgages. But the same hard times that affected the depositors likewise had lowered the price of bonds to a fraction of their value, and had made it more difficult for borrowers to repay their loans.

Besides, nine banks in the vicinity of Lowell had failed and closed, putting a new strain on the local institutions. To stop any possible runs they limited the amount of money which might be withdrawn from savings accounts without notice.

To meet the entire situation, both banks borrowed money from the Reconstruction Finance Corporation, a body set up by President Hoover for the purpose of aiding banks. As collateral for the loan the Lowell banks had to put up their best mortgages and bonds. There was nothing unsound about this move, since it accommodated depositors and relieved pressure on borrowers. The loan could have been repaid by the end of 1933 or the middle of 1934 under normal conditions.

But on February 11, 1933, Gov. Comstock declared a banking holiday until the 23rd, for the benefit of two Detroit banks. Since their situation did not improve during that time, the holiday was extended, and the other banks in Michigan were allowed to reopen and pay off a small percentage of accounts. Lowell banks decided on 2%. They were also handicapped by the fact that under the law a 12% cash reserve was required to be deposited in designated "reserve cities". Part of it was in a closed Detroit bank, where it was "frozen", and part of it was in Grand Rapids, where it was available only as absolutely needed for ordinary business.

The banking situation in the state grew rapidly worse. City banks called their cash reserves in Chicago and New York. So Illinois and New York banks closed, the epidemic spread, and a nation of closed banks greeted President Roosevelt on his inauguration, March 4, 1933.

RFC Demands Repayment Immediately, President Roosevelt, the Comptroller of the Currency, and the Secretary of the Treasury began licensing the banks, allowing only those to reopen which had no debts. A few banks, in a highly liquid condition, reopened, although many of them had to make readjustments later. Toward other banks the R. F. C. took the stand that those which owed the R. F. C. must pay their loans before opening.

The Lowell banks could not comply with this unexpected demand, for by paying off this loan they would be left with no cash on hand. To have reopened then would have been disastrous, since depositors would have started drawing out more money, and borrowers were in no better condition to pay their loans. Besides, the fastest-paying mortgages were pledged to the R. F. C. as collateral, and whatever sums were paid on them had to be turned over directly to

the R. F. C. So the local cashiers were appointed conservators of their banks, and the institutions were open only to accept trust accounts.

For the next few weeks they tried to raise enough money to pay off the R. F. C. The 2% provision gave them relief on withdrawals, and mortgages were collected as fast as they could be without foreclosure. Securities were disposed of if the market price rose to a reasonable height. All this was necessarily a slow process.

In July, 1933, the farm loan law was passed to help farmers, and small banks. The government land banks loaned money to farmers so that they might repay their mortgages. Lowell banks would have benefited enormously had the applications for loans been handled with dispatch. As it was, several months elapsed before the farmers received their money, and the banks had to wait.

In September, 1933, the home owner's loan bill was passed, providing loans to home owners who were about to lose their houses by foreclosure. Here again the local banks would have profited at once if the money had been forthcoming with any speed. But delay plagued them again, and they could only wait.

IT'S NOW WATER OVER THE WHEEL

IN ANOTHER column of this issue you may read the factual history of Lowell's banking holiday of 18 months. From it you may draw your own conclusions as to where lies the blame for your deposits being inaccessible all that time. We are setting down our own conclusions here and now.

The trouble began, of course, with the governor's proclamation of a banking holiday, in February of 1933. Supporters of the administration are sure that deplorable conditions would have followed if Comstock had failed to declare the holiday. As a matter of fact, deplorable conditions followed anyway. We acknowledge that we are not the financial vision to say whether the holiday was good or bad. All we can say is that the governor's holiday apparently failed in its purpose; it did not help the two Detroit banks on whose behalf it was declared, and it certainly put other banks in the state in a situation which has cost depositors and stockholders millions of dollars. Whether they would have ended up in a similar situation regardless of the holiday, is a matter of speculation. Officers of Lowell's two banks declare they could have weathered the depression without closing. Personally, we would bet on their judgment, but we would the governor's. On him must rest the responsibility for crippling our banks.

Our second conclusion is that the slowness of the RFC in getting our banks reopened can be accounted for. The headquarters at Detroit was undermanned and the officials there were swamped with reports from hundreds of state banks. In the case of Lowell's banks the problem of merging was involved, since the Federal Deposit Insurance was available to only one bank in a town of this size. The details of merger took more time to work out than would the steps in a single bank's reopening, and it is to be marked that Lowell's new bank is the first to reopen in Michigan under the 54 Plan involving a merger.

The RFC was primarily interested in making the new bank a sound financial structure, if for no other reason than that it was indebted to the RFC. All the time that the local banks were closed they were improving their financial position, so that today and in the years to come the community will benefit by the greater strength developed during the year and a half in which no money was withdrawn or loaned.

Thirdly, the State Banking Commission, also undermanned, adopted an exacting attitude which made cooperation between the banks and the local directors difficult. The articles of the 54 Plan the banks had to surrender their self-governing authority to the Banking Commissioner. From last October on, the local banks were practically in receivership with the state banking commissioner as the receiver of their conservators as his representatives.

The banking department would order the conservators to go ahead and do as they saw fit. But in most instances the conservators would be required to do things over in accordance with the ideas of the banking department. A new road was being traveled that had never been traveled before. It was an uncharted course for all parties concerned—local, state and federal.

There is our view of the whole situation. The only fault we have had to find with the local directors and conservators was their apparent secrecy but we know now that what appeared to be secrecy on their part was simply lack of information and knowledge from the higher agencies. Had it been possible to give the public full details there would have been a better feeling, for banks are not private businesses but public institutions. To repeat, the situation that faced the local officers was unprecedented in their experience. Their orders came from the RFC and the Commissioner for one step at a time. How many more steps were necessary before the opening would be permitted was at no time known.

The Lowell Ledger and Alto Solo

Published every Thursday morning at 210 East Main Street, Lowell, Michigan. Entered at Postoffice at Lowell, Michigan, as Second Class Matter.

R. G. JEFFERIES, Editor and Publisher. Member Michigan Press Association. Member National Editorial Association.

Subscription Rates Payable in Advance: Year \$2.00; Six months \$1.00. Three months 50c; Single Copies 5c.

The Lowell Ledger, established June, 1893; The Alto Solo, established January, 1904. Consolidated June, 1917.

Sayings by Other Editors

FUNNY, BUT NO JOKE. Just read a funny thing in Arbo Montion's 'Declarer' Republic; that is, it is funny to me. It is too funny to laugh at. Mr. Moulton records the fact that a stranger called at a local clothing store with a questionnaire, and asked 'What are you wearing?' 'Well, I'm wearing a suit,' replied the farmer in his clothing. 'What per cent of silk, cotton and wool?' 'I don't know,' replied the stranger. 'I know you don't know,' replied the farmer. 'I know you don't know,' replied the stranger. 'I know you don't know,' replied the farmer.

Octo-Genarian Club

Editor's Note.—The following article is one of a series of sketches of the octogenarians of this community. A most of these venerable persons have spent their entire lives in this community and are held in high esteem by a large circle of friends and acquaintances.

Remember When

A woman's reputation was ruined if she allowed a man to see her stockings under her shoe-tops? Feminine fashions were "swimming suits" consisting of shoes, stockings, and a high-neck, long-sleeved, long-trouser cover-all bathing costume? Railroad fares were two cents a mile and people traveled everywhere and the railroads made good profits?

Homemaker's Corner

Just around the corner from vacation days is the necessity of getting the family's fall wardrobe into condition. If the homemaker is planning to do much sewing at home, good equipment should be considered first, according to home economics clothing extension specialists of Michigan State College.

NO ENGLISH

The Ledger wants more reminiscences of this sort. Every old resident can think of a few old times that are worth remembering and writing and sending them in. They will be corrected if needed. Send them in to the Editor.

CONSTITIPATED 30 YEARS

For thirty years I had constipation. Suffering foot from such choked me. Since taking Ad-Lerka I am a new person. Constipation is a thing of the past.—Alice Burns, M. N. Henry, Drogist.

TO ME THAT THE ONLY MODERN GIRLS DRESS IS WITH A LIP STICK.

NEWSPAPER ADVERTISING SATISFIES BOTH THE BUYER AND THE SOLD.

Good Short Story Odds and Ends

Almea Temple McPherson offers to come to the Hartford fair and deliver two "red hot" lectures in one day for \$300. Don Cochran of the Day Spring has been the average that married men like to get. But the price is a little high, considering the fact that the average man will not pay for a lecture.

A PIECE OF PAPER

By COSMO HAMILTON. Mr. SHEPHERD'S mind was made up. He was going to kill a man in cold blood. He sat outside his trapper's shack on the marsh and cleaned his gun with a slow, brooding deliberation.

VERY LATE

By PATRICIA DOW. Indications that business in Michigan is on the upgrade is shown by the manner in which the state's revenues are being collected. The department of public safety has reported that the collection of license taxes has increased 24 per cent over the corresponding seven months in 1933.

Real Protection Against Fire

Fire insurance is immunitly against great financial loss when calamity overtakes you. When insured against fire you are protected against the loss of your property. We write in plain English the policy contract. A complete classified policy will pay. Our policy is broad and liberal in its coverage, particularly adapted to the farmer's requirements. It does not contain hidden conditions or provisions to limit or void the Company's liability.

State Mutual Fire Ins. Co.

Home Office: 703 Church St., Flint, Mich. W. V. BURRAS, Pres. H. K. FISK, Secy.

No. McCords-East Cascade

By Mrs. Ethel Cox. J. Cox is gaining after his recent illness. Visitors of Mr. Cox were Joe Wiersma and wife, Dorothy Little, Allen Clark, Herman VanderStolpe and wife, Don Clats and wife, J. McCall and wife and Frank Spauling, all of Grand Rapids. Mr. Lewis and Mrs. Andrew Houseman and family attended dinner at Fallsburg Park Sunday.

Buy Your Printing Now and Save Time

MICHIGAN BELL TELEPHONE CO. Until further notice, every subscriber paying a year's subscription to The Ledger will receive absolutely free an order good for

THE 25¢ Want Ads

This offer is made for two reasons. First—To save money for our subscribers. Second—To acquaint everybody with the good results that may be obtained by a wider use of The Ledger Want Column.

"WE NEED OUR TELEPHONE NOW MORE THAN EVER"

"Now that baby is here, our telephone is more of a necessity than ever. I have to do most of my shopping by telephone. And it enables me to keep in easy touch with Dad and Mother, with Frank at the office, and with all our friends."

East Lowell

By Mrs. J. N. Habel. Ruth Putnam was on the sick list last week. The Jeffrey family attended the Ionia fair and had a very enjoyable time. Mr. and Mrs. Homer Hubbel of Grand Rapids visited their mother and brother at the farm home Friday.

The Fact Finders—and Their Discoveries

Howlers head for the mountains. The population of the world is increasing. The world's population is increasing at a rapid rate. The world's population is increasing at a rapid rate. The world's population is increasing at a rapid rate.

August Clearance at Coons

Prices Radiofly Reduced. You can find BARGAINS in many lines here now—Summer Suits, broken lines of Dress and Work Shoes, Panama Hats, Underwear, Hose, Trousers—things to keep you cool and comfortable—at very low prices to clear stocks.

Moseley-Murray Lake

By Mrs. W. E.agle. Mr. and Mrs. Eugene Rannels of Marion were guests at the Chris Kroff home last week. Callers at Guy Ford's Saturday afternoon were Mr. and Mrs. Clarence Ford, Mr. and Mrs. Dell Ford and Mr. and Mrs. Will Egan. Miss Emma Kroff spent Wednesday night with her sister, Mrs. Norma Frost's cottage at Murray Lake.

Gove Lake

By Mrs. H. L. Coger. James Russell and daughter, Mrs. Ruth Cordey and two children, Selma and Carl, of Chula Vista, Calif., started home last Thursday via auto after spending their vacation here with relatives. Mrs. Bessie Walker and daughter Alice returned home Sunday after a week spent with relatives in Chicago. They also visited the Fair.

FOR WEE MODERNS

Pattens 3284—Woe moderns have a great deal to say about what they will wear these days. Everything looks so different from the olden times. It is a great deal to say about what they will wear these days. Everything looks so different from the olden times. It is a great deal to say about what they will wear these days.

Buy Your Printing Now and Save Time

MICHIGAN BELL TELEPHONE CO. Until further notice, every subscriber paying a year's subscription to The Ledger will receive absolutely free an order good for

THE 25¢ Want Ads

This offer is made for two reasons. First—To save money for our subscribers. Second—To acquaint everybody with the good results that may be obtained by a wider use of The Ledger Want Column.

"WE NEED OUR TELEPHONE NOW MORE THAN EVER"

"Now that baby is here, our telephone is more of a necessity than ever. I have to do most of my shopping by telephone. And it enables me to keep in easy touch with Dad and Mother, with Frank at the office, and with all our friends."

East Lowell

By Mrs. J. N. Habel. Ruth Putnam was on the sick list last week. The Jeffrey family attended the Ionia fair and had a very enjoyable time. Mr. and Mrs. Homer Hubbel of Grand Rapids visited their mother and brother at the farm home Friday.

This and That From Around the Old Town

Mr. and Mrs. William Pullen visited in Ionia Friday. Mr. and Mrs. John Keiser of Lansing called at the John Layer home Saturday. Ed Walker is very ill at his home. His many friends hope for a speedy recovery.

Lowell Items

August 26, 1998—25 Years Ago. Anita L. Coons, clerk and operator at the Perry Marquette hotel for two years, resigned her position to enter the Institute for a course in bookkeeping. Miss Clara Lawrence and Dean McCarthy, both of Lowell, were married at Palisades, Colo., at the home of Mrs. Lawrence's sister, Company M. Sixth Michigan Cavalry held its annual reunion in Lowell with only eight members present.

South Lowell

By Mrs. Charles Yeller. Mrs. Emma Trafford and two daughters of Los Angeles, Calif., called on Mrs. James Needham, Sr. and family Sunday afternoon. Little Janice Place visited friends in Grand Rapids the past week. Mrs. Jewell underwent an operation in a Grand Rapids hospital. Her friends are wishing her a speedy recovery.

Lowell Items

August 26, 1998—25 Years Ago. Anita L. Coons, clerk and operator at the Perry Marquette hotel for two years, resigned her position to enter the Institute for a course in bookkeeping. Miss Clara Lawrence and Dean McCarthy, both of Lowell, were married at Palisades, Colo., at the home of Mrs. Lawrence's sister, Company M. Sixth Michigan Cavalry held its annual reunion in Lowell with only eight members present.

South Lowell

By Mrs. Charles Yeller. Mrs. Emma Trafford and two daughters of Los Angeles, Calif., called on Mrs. James Needham, Sr. and family Sunday afternoon. Little Janice Place visited friends in Grand Rapids the past week. Mrs. Jewell underwent an operation in a Grand Rapids hospital. Her friends are wishing her a speedy recovery.

Lowell Items

August 26, 1998—25 Years Ago. Anita L. Coons, clerk and operator at the Perry Marquette hotel for two years, resigned her position to enter the Institute for a course in bookkeeping. Miss Clara Lawrence and Dean McCarthy, both of Lowell, were married at Palisades, Colo., at the home of Mrs. Lawrence's sister, Company M. Sixth Michigan Cavalry held its annual reunion in Lowell with only eight members present.

South Lowell

By Mrs. Charles Yeller. Mrs. Emma Trafford and two daughters of Los Angeles, Calif., called on Mrs. James Needham, Sr. and family Sunday afternoon. Little Janice Place visited friends in Grand Rapids the past week. Mrs. Jewell underwent an operation in a Grand Rapids hospital. Her friends are wishing her a speedy recovery.

Lowell Items

August 26, 1998—25 Years Ago. Anita L. Coons, clerk and operator at the Perry Marquette hotel for two years, resigned her position to enter the Institute for a course in bookkeeping. Miss Clara Lawrence and Dean McCarthy, both of Lowell, were married at Palisades, Colo., at the home of Mrs. Lawrence's sister, Company M. Sixth Michigan Cavalry held its annual reunion in Lowell with only eight members present.

South Lowell

By Mrs. Charles Yeller. Mrs. Emma Trafford and two daughters of Los Angeles, Calif., called on Mrs. James Needham, Sr. and family Sunday afternoon. Little Janice Place visited friends in Grand Rapids the past week. Mrs. Jewell underwent an operation in a Grand Rapids hospital. Her friends are wishing her a speedy recovery.

Lowell Items

August 26, 1998—25 Years Ago. Anita L. Coons, clerk and operator at the Perry Marquette hotel for two years, resigned her position to enter the Institute for a course in bookkeeping. Miss Clara Lawrence and Dean McCarthy, both of Lowell, were married at Palisades, Colo., at the home of Mrs. Lawrence's sister, Company M. Sixth Michigan Cavalry held its annual reunion in Lowell with only eight members present.

South Lowell

By Mrs. Charles Yeller. Mrs. Emma Trafford and two daughters of Los Angeles, Calif., called on Mrs. James Needham, Sr. and family Sunday afternoon. Little Janice Place visited friends in Grand Rapids the past week. Mrs. Jewell underwent an operation in a Grand Rapids hospital. Her friends are wishing her a speedy recovery.

Lowell Items

August 26, 1998—25 Years Ago. Anita L. Coons, clerk and operator at the Perry Marquette hotel for two years, resigned her position to enter the Institute for a course in bookkeeping. Miss Clara Lawrence and Dean McCarthy, both of Lowell, were married at Palisades, Colo., at the home of Mrs. Lawrence's sister, Company M. Sixth Michigan Cavalry held its annual reunion in Lowell with only eight members present.

South Lowell

By Mrs. Charles Yeller. Mrs. Emma Trafford and two daughters of Los Angeles, Calif., called on Mrs. James Needham, Sr. and family Sunday afternoon. Little Janice Place visited friends in Grand Rapids the past week. Mrs. Jewell underwent an operation in a Grand Rapids hospital. Her friends are wishing her a speedy recovery.

Lowell Items

August 26, 1998—25 Years Ago. Anita L. Coons, clerk and operator at the Perry Marquette hotel for two years, resigned her position to enter the Institute for a course in bookkeeping. Miss Clara Lawrence and Dean McCarthy, both of Lowell, were married at Palisades, Colo., at the home of Mrs. Lawrence's sister, Company M. Sixth Michigan Cavalry held its annual reunion in Lowell with only eight members present.

South Lowell

By Mrs. Charles Yeller. Mrs. Emma Trafford and two daughters of Los Angeles, Calif., called on Mrs. James Needham, Sr. and family Sunday afternoon. Little Janice Place visited friends in Grand Rapids the past week. Mrs. Jewell underwent an operation in a Grand Rapids hospital. Her friends are wishing her a speedy recovery.

Lowell Items

August 26, 1998—25 Years Ago. Anita L. Coons, clerk and operator at the Perry Marquette hotel for two years, resigned her position to enter the Institute for a course in bookkeeping. Miss Clara Lawrence and Dean McCarthy, both of Lowell, were married at Palisades, Colo., at the home of Mrs. Lawrence's sister, Company M. Sixth Michigan Cavalry held its annual reunion in Lowell with only eight members present.

South Lowell

By Mrs. Charles Yeller. Mrs. Emma Trafford and two daughters of Los Angeles, Calif., called on Mrs. James Needham, Sr. and family Sunday afternoon. Little Janice Place visited friends in Grand Rapids the past week. Mrs. Jewell underwent an operation in a Grand Rapids hospital. Her friends are wishing her a speedy recovery.

Lowell Items

August 26, 1998—25 Years Ago. Anita L. Coons, clerk and operator at the Perry Marquette hotel for two years, resigned her position to enter the Institute for a course in bookkeeping. Miss Clara Lawrence and Dean McCarthy, both of Lowell, were married at Palisades, Colo., at the home of Mrs. Lawrence's sister, Company M. Sixth Michigan Cavalry held its annual reunion in Lowell with only eight members present.

Pickling Time

Carry a full line of Spices and Pickling Necessities. Alum Sacherin Hill Seed Salicylic Acid Ground Mustard Jamaica Ginger Bay Leaves Celery Seed

W. C. Hartman

215 W. Main St. Phone 38. Latest designs and best construction. Because of our low overhead we can and will save you money. We specialize in—Window Shades, Floor Coverings, Picture Framing, Etc.

Roth & Brezina

FURNITURE. W. A. Roth, Funeral Director. Prompt, Careful Ambulance Service. Store Phone 500. Night Phone 330.

Lowell Items

August 26, 1998—25 Years Ago. Anita L. Coons, clerk and operator at the Perry Marquette hotel for two years, resigned her position to enter the Institute for a course in bookkeeping. Miss Clara Lawrence and Dean McCarthy, both of Lowell, were married at Palisades, Colo., at the home of Mrs. Lawrence's sister, Company M. Sixth Michigan Cavalry held its annual reunion in Lowell with only eight members present.

South Lowell

By Mrs. Charles Yeller. Mrs. Emma Trafford and two daughters of Los Angeles, Calif., called on Mrs. James Needham, Sr. and family Sunday afternoon. Little Janice Place visited friends in Grand Rapids the past week. Mrs. Jewell underwent an operation in a Grand Rapids hospital. Her friends are wishing her a speedy recovery.

Lowell Items

August 26, 1998—25 Years Ago. Anita L. Coons, clerk and operator at the Perry Marquette hotel for two years, resigned her position to enter the Institute for a course in bookkeeping. Miss Clara Lawrence and Dean McCarthy, both of Lowell, were married at Palisades, Colo., at the home of Mrs. Lawrence's sister, Company M. Sixth Michigan Cavalry held its annual reunion in Lowell with only eight members present.

South Lowell

By Mrs. Charles Yeller. Mrs. Emma Trafford and two daughters of Los Angeles, Calif., called on Mrs. James Needham, Sr. and family Sunday afternoon. Little Janice Place visited friends in Grand Rapids the past week. Mrs. Jewell underwent an operation in a Grand Rapids hospital. Her friends are wishing her a speedy recovery.

Lowell Items

August 26, 1998—25 Years Ago. Anita L. Coons, clerk and operator at the Perry Marquette hotel for two years, resigned her position to enter the Institute for a course in bookkeeping. Miss Clara Lawrence and Dean McCarthy, both of Lowell, were married at Palisades, Colo., at the home of Mrs. Lawrence's sister, Company M. Sixth Michigan Cavalry held its annual reunion in Lowell with only eight members present.

South Lowell

By Mrs. Charles Yeller. Mrs. Emma Trafford and two daughters of Los Angeles, Calif., called on Mrs. James Needham, Sr. and family Sunday afternoon. Little Janice Place visited friends in Grand Rapids the past week. Mrs. Jewell underwent an operation in a Grand Rapids hospital. Her friends are wishing her a speedy recovery.

NOT REGULARLY EXTRA

LIVE POWER per gallon

YOU get more usable power in Standard Red Crown Superfuel without paying an extra penny for it. For this richer, thrifter motor fuel is priced the same as "regular" gasoline.

But what a difference in the amount of live, driving power—Live Power which makes your gasoline money take you farther, per penny and per dollar—and faster, when you want or need speed.

From either angle—performance or economy—Standard Red Crown Superfuel today is the biggest value power per gallon you'll get.

You'll enjoy the keener performance it gives your motor—and you'll be getting the most gasoline power per gallon your money has ever bought.

Test it—for getaway, for hill climbing, for easy high speed—and for mileage. As a result, you'll come back for more.

Contains Tetraethyl Lead

STANDARD RED CROWN SUPERFUEL—more live power per gallon

AT ALL STANDARD OIL STATIONS AND DEALERS—ALSO DISTRIBUTORS OF ATLAS TIRES

These Standard Stations Serve You in Your Locality: A. W. Kropp, West Main St., Lowell. Maurice W. Alexander, M-21 at Ada Road. Southside Garage, F. L. Stephens, M-66 at Segun. Central Garage, A. H. Stormand, Prop., Lowell. John Layer, Corner Main and Jackson, Lowell.

Rev. and Mrs. Warren E. Brown of Hopkins were dinner guests at the E. C. Coon's Sunday dinner at the Lowell office. He is spending this week at the World's Fair in Chicago, at the home of his sister, Mrs. L. E. Lansing for a week.

Mr. and Mrs. W. J. Smith and Mrs. F. P. Coons visited Mrs. Adrian Van Patten of Holland Monday afternoon where they attended the Williamson family reunion on Sunday. They attended a picnic at the Williamson gathering, relatives being present from Palisades, Calif., Chicago, and other places.

John Corlitz of Lowell has been selected as one of the eight members of the team who will represent their district at the H-Y training conference at Camp Haven and Lake Umbagog, Aug. 24 to Sept. 1. This is the State Y. M. C. A. camp near Centerville.

Friday and Saturday Specials

Pork Shoulder Roast Lean, round bone. **Lb. 17c**

Beef Ribs lb. 6c	Beef Chuck Roast Any cut of Shoulder. Choice, tender beef. Lb. 11c	Boiling Beef Brisket lb. 6c
Hamburg Fresh Ground 3 lbs. 25c	Rolled Beef Roast Rib or Rump. Choice, tender beef. Lb. 15c	Pork Sausage 2 lbs. 25c

Round Steak Choice, tender beef. **lb. 15c**

Beef Pot Roast Lean **Lb. 8c**

Veal Shoulder Roast Choice, milk fed. **Lb. 12c**

Fresh Fruits and Vegetables

Oranges Sunkist 288 size **dozen 25c**

Onions Mich. Yellow **3 lbs. 10c** | **Squash** Winter Variety **2 lbs. 9c**

Celery Large bunch **8c** | **Wax Beans** Tender 2nd Crop **2 lbs. 13c**

Peaches Choice Elbertas **5 lbs. 25c**

Weaver's Market and Grocery

Entrance on the East Side

Use of Fertilizer Helps Wheat Crop

Extra Bushels and Benefits to Legume Seedlings Obtained From Added Plant Food

The use of fertilizer for wheat has proved to be a profitable investment in tests conducted by the soils department at Michigan State College over a period of years on many different soils types.

In addition to the increase in wheat yields, there is a marked benefit to seedlings which may be sown with the grain as a nurse crop. Applications of the right analysis of wheat fertilizers have paid in the College tests even with the extremely low prices that have prevailed for wheat in the past few seasons.

In tests made on the John Reagle farm, near Cass City, yields were improved 20 bushels per acre when 250 pounds of super-phosphate were applied per acre. The use of 250 pounds of 4-16-4 also gave a 20 bushel increase, and the same amount of 2-12-6 added 21 bushels per acre to the harvest.

With wheat at 86c a bushel, the returns for each dollar spent for fertilizer would be \$6.93 for superphosphate, \$3.74 for 4-16-4, and \$3.47 for 2-12-6. The increase in yields would have paid for the fertilizer if wheat had been worth only 13c a bushel when the phosphate was used. Eighteen cent wheat would have paid for the 2-12-6, and 23 cent wheat would have returned the money spent for 4-16-4.

Your choice of either the Michigan Farmer or the Ohio Farmer in combination with The Ledger for \$2.25 per year.

To buy, sell, rent or swap, use Ledger Want column.

More Local News

Mr. and Mrs. L. B. Ayers spent Sunday in Mt. Pleasant.

Carl L. Smith is in St. Johns to attend the funeral of James Rice.

Mr. and Mrs. E. S. White spent Sunday with Dr. and Mrs. Hathaway of Grand Lodge.

Bill Arheart was a week-end guest of Bill Doyle at Bonny Drive, Highland Park.

Mrs. Lynn Hulbert and children of Lansing are spending the week at the Floyd Clark home.

Miss Frances Berger of Grand Rapids spent a couple of days last week with Miss Charlotte White.

Mr. and Mrs. Clarence Myers and Mrs. Sam Myers spent Monday with Mrs. John Wright, Jr. of Vergennes.

Richard and John Rutherford left for Los Angeles, Calif., Sunday. The two boys are driving their own car.

Ray Onan and two sons, Jason and Hugh, of New York are with his parents, Mr. and Mrs. A. W. Onan, of Vergennes.

Mrs. Lloyd Goff and Miss Jean Jones of Lansing are the guests this week of the former's parents, Mr. and Mrs. Will Buck.

Little Betty Nielsen of Greenville returned home Sunday after spending the week with her grandparents, Mr. and Mrs. Will Buck.

Mrs. Frank N. White and Mr. and Mrs. Eugene Diemel of Detroit came this week to spend their vacation at the former's home in Lowell.

Mr. and Mrs. R. D. Hahn and Miss Mary Horn returned Wednesday evening from a several weeks' tour in eastern Canada and the New England States.

Mrs. Leon Young and son Jimmy returned to their home in Mason Sunday after spending the week with their cousin, Mrs. Chas. Doyle, at Highland Park.

Miss Esther DeVries is spending ten days with friends in Wyandotte and Detroit. Her mother, Mrs. Edith DeVries and son Robert visited there Sunday.

John Wright of Vergennes and Jim Wright of Corunna, twin sons of Mr. and Mrs. John Wright, Sr. of Vergennes, celebrated their birthday Saturday at the Ionia fair.

Those from Lowell who attended the flower show at Hastings Saturday were Mrs. N. E. Bergeron, Mrs. R. T. Ford, Mrs. F. E. White, Mrs. P. J. Fineis and Mrs. E. S. White.

Mr. and Mrs. Earl Cole and daughter Inez are spending two weeks with relatives in Detroit. Willie Weppman is in charge of the confectionery store during their absence.

Mrs. Byron Frost is visiting at the home of her sister-in-law, Mrs. Nash, of Lansing this week. Her son Lloyd is spending the week with his grandmother, Mrs. Norma Frost, of Moseley.

Mrs. Harvey Haysmer, who always has a fine garden and devotes a great deal of time in its care, was given a reward for her labors last week when she entered two bouquets at the Ionia Free Fair and was given a first and a second on her entries.

Vassar and James Rosewarne and Herbert Reynolds have left on an extensive trip through Canada. They will visit the Exposition at Toronto and on the return trip Vassar plans to go to Toledo where he will attend the Curtiss Publishing Company Convention.

Mrs. A. M. Andrews in company with her nieces, Mrs. Royce Ford and Mrs. Ted Elhart, attended the funeral of the former's nephew, Fred L. Purdy, at the Pales Funeral Home in Belding Monday. Mrs. Andrews was a dinner guest at the Ford home in the evening.

Mr. and Mrs. Will Buck and son Howard, Mr. and Mrs. Harold Buck and daughter Leona, Helen Cahill and Mr. and Mrs. C. P. Canning and son Billy of Grand Rapids, Mrs. Lloyd Goff and Miss Jean Jones of Lansing spent Sunday with Mr. and Mrs. Raymond Nielsen of Greenville.

Mr. and Mrs. Charles Doyle entertained at dinner Saturday evening and Sunday at Highland Park the following guests, Mr. and Mrs. R. M. Shivel, Mrs. Katherine Hefferon, Mr. and Mrs. Wm. Doyle, sons King and Roland, Mrs. Leon Young and son Jimmy, Renis Doyle and son Earl, Miss Minnie Meek and Bill Arheart.

Mrs. Kate Sweet, Mrs. Frances Dickerson and Mrs. Nellie K. Andrews, through the kindness of Miss Myrtle Taylor, after a small dinner party Sunday, visited Mr. and Mrs. George Thurlby of Saranac. Their many Lowell friends will be sorry to know of the failing sight of Mrs. Thurlby. She is totally blind in one eye and has a very dim vision with the other.

Miss Mary Jane Rutherford, a popular Lowell girl, represented Pazans, Inc., of Los Angeles, as a buyer of ladies apparel, at a banquet and fashion show at the Billmore Hotel Bowl, Los Angeles, last week. There were 1500 buyers present (six at each table). Mary Jane was singled out as the youngest buyer present. She reported a splendid orchestra, floor show and fashion show.

Much has been said about the beautiful displays of flowers exhibited at the Flower Show during Showboat days. Now the fame of Lowell's flower gardens is spreading abroad. The winner of the sweepstake prize offered at the Lowell Flower Show, Mrs. Bertha Walker, who is a member of the Lowell Garden Lore Club, entered fourteen exhibits of cut flowers at the Ionia Free Fair. When the flowers had been judged it was discovered that Mrs. Walker had won six first prizes, five other prizes, out of only fourteen exhibits. This is indeed a splendid showing.

Garden Lore Club

The Lowell Garden Lore Club met Tuesday at the cottage of Mrs. John Arheart at Murray Lake with Mrs. R. Bergin assisting. The short business meeting was presided over by the vice president, Mrs. E. E. Sigler. The club voted to accept the invitation extended from the West Michigan Dahlia Show to be held at the Civic Auditorium, Grand Rapids, September 3. The club was also invited to exhibit at the Sparta Flower Show to be held August 23 and 24. Lowell's Garden club has gained distinction through their flower shows.

The program was in charge of Mrs. E. S. White. Mrs. F. E. White gave the report of the points in judging and the number of entries this year compared with the previous years. Mrs. W. W. Gummer, Mrs. Willard Hunter and Mrs. E. S. White gave readings. The club sang their club poem, "Trees," then adjourned to enjoy visiting with the guests and at 4:30 Mrs. Arheart invited the members and visitors to come to the dining room where the tables were laden with delicious food to which everyone did justice.

The club will announce the next place of meeting in the next issue of this paper.

BIRTHS
To Mr. and Mrs. Amos Sterzick of Alto, on August 13, a 6 1/2 lb. girl, Betty June.

To Mr. and Mrs. Russell Morse, Friday, Aug. 17, an 8 1/2 lb. daughter, Sally Adelaide.

To Mr. and Mrs. Jack Denton, on Tuesday, Aug. 21, an 8 lb. daughter, at the home of Mrs. Denick, 931 Monroe Ave., Lowell.

The Bank Holiday In Review

(Continued from first page)

ly submitted to the R. F. C. had been for a temporary agreement, it now required that the information be resubmitted in formal terms. Assets had to be re-listed, mortgage abstracts posted in date at the Register of Deeds office and an attorney's opinion obtained as to the validity of title, etc. This immense amount of work was finished by the first of April, and formal application for the loan was made in the name of the Depositors Corporation.

Loans Approved in May
Written notice that the loans had been approved reached Lowell on May 27, but the money was not to be forwarded until the state banking commissioner had examined the new banks and declared them to be solvent.

This examination was made the week of June 12 to 15. A few days later the official verdict was given the conservators; the two banks would have to merge into one, with a capitalization of \$50,000. While the contract of merger was being drawn up at Lansing, a committee of directors from each of the local institutions was chosen to confer together. They met in Lansing with the commissioner on July 7, and discussed the contract. Copies of it were brought home and approved by stockholders of both banks on July 14.

According to the contract, ten new directors were named, consisting of five from each of the old banks. The buildings were to remain in the possession of the respective depositors' corporations, and decision as to the location of the new bank was left to the banking commissioner. The name of the new institution was the State Savings Bank, Lowell, Mich.

On July 19 the State Banking Department sent word that the site of the Lowell State Bank had been chosen as the home for the new bank. Examiners from the Federal Reserve System examined the books of the two banks, July 24-27, in order to give its consent to the merger on the part of its member bank—the City State.

New Officers Elected
The new directors met with the Depositors' Committee at the Lowell State Bank, July 28, and drew up the terms of lease for one year. Rental was set at \$50 per month, and the new bank is to stand the expense of maintaining the interior equipment. The contract then had to be sent to Detroit to the RFC for approval.

At a meeting of the directors, August 1, a number of the officers of the new bank were elected: Rudolph VanDyke, president; C. H. Runciman, first vice president; and Lee Lampkin, second vice president. On August 11 Harry Day was elected cashier and D. A. Wingeier assistant cashier.

The Federal Reserve headquarters in Chicago sent their approval of the new bank by issuing a license for it to open August 15 or thereafter. Since the new institution is a member of the Federal Reserve System, the license came from Chicago rather than Lansing. Some final business between the two old banks and the RFC delayed their extending permission to open four days.

On Monday, Aug. 20, the new bank opened its doors for business, after Lowell's former banks had been closed more than 18 months.

Social Events

Marriage License
Norman W. Wride, Ada, 35; Hazel E. VanLaan, Paris township, 28.

Happy Birthday
Mrs. Sarah H. McPherson, an esteemed resident of Lowell for half a century, celebrated her 87th birthday last Saturday with a picnic dinner at Fallsburg Park. Her niece, Mrs. C. A. Eddy and her two daughters, Frances and Carol Mae, of Detroit came Friday and they, with Mrs. M. E. Ogden and Mrs. McPherson enjoyed a weiner roast at the park Saturday noon. In the evening friends called at Mrs. McPherson's home on Riverside Drive to offer congratulations and best wishes on her birthday.

Family Reunions
Rickett-Cowles Reunion
The 14th annual meeting of the Rickett-Cowles family was held at Fallsburg Park Sunday. Members were present from Lowell, Grand Rapids, Wyoming Park, Cedar Springs, Greenville, Belding, Orleans, Ionia and Saranac. Five people were present for their first time. Flowers were sent to Dexter Look wishing him a good recovery. Next year's meeting will be held at the same place. New officers are: Daisy Rickett, president; Charles Cowles, vice president; Glenn Rickett, secretary-treasurer; Harry Arnold, historian.

Heiress Scenario Writer
LOS ANGELES (above), daughter and heiress of Mrs. J. Borden Harriman and social favorite, has been discovered in a modest office here where she has worked as a scenario writer for three years.

The Weary Dove

by A. B. Chapin



A Rattle—Not Corn



WASHINGTON . . . After twenty years of exhibition by the Smithsonian Institute as the "oldest ear of corn on earth" it has been found that the ear was moulded from clay, baked in a slow fire and is a rattle. . . It is valuable nevertheless, showing the art of the ancients years ago.

TELEPHONES PLAY-BY-PLAY HOLD-UP STORY TO PAPER

A play-by-play story of a bank hold-up was turned in to the Toledo, O., News Bee the other day, and the man who performed the feat was not a regular reporter, at that. He was H. R. Adler, an employee of the circulation department. But a newspaperman is primarily a newspaperman, no matter in what department he works, and Mr. Adler proved this once again.

While covering his territory, he was in Fostoria, O., calling his office in Toledo by long distance when the First National Bank of Fostoria was held up. Hearing the shooting as the bandits fought their way out of the bank with machine guns, and getting a quick word picture of what was going on from persons near the telephone, he transmitted the information to the home office of the News Bee, the call there being quickly transferred to the managing editor.

Adler proved that he had all the instincts of a reporter when he gave a rapid-fire account of the robbery, of the kidnaping of two bank employees, of the machine battle with the police, and of the scenes in the street, with people diving for cover and bullets flying as the bandit car sped out of town. The managing editor in Toledo was able to hear the shouts of the people on the street as Adler telephoned the story.

Foreman—Yes, I'll give you a job sweepin' and keepin' the place clean.
Young man—But I'm a college graduate.
Foreman—Well, then, perhaps you had better start at somethin' simpler.

Lowell Market Report

Corrected August 23, 1934

Wheat	8.96
Rye	1.00
Buckwheat	1.75
Barley	.60
Flour, per bbl.	7.65
Oats, per bu.	.48
Corn	.70
Corn and Oat Feed, cwt.	1.90
Corn Meal, cwt.	1.90
Cracked Corn, cwt.	1.90
Brn. per cwt.	1.55
Middings, per cwt.	1.65
Pen Beans	2.75
Light Red Beans	3.75
Cranberry Beans	4.00
Dark Red Beans	4.50
Eggs, per doz.	.18
Butterfat, lb.	.27
Butter, lb.	.27
Hogs, dressed, cwt.	13.00
Hogs, live, cwt.	6.35
Calves, live, cwt.	7.50
Beef, live, lb.	.04
Beef, dressed, lb.	.05-11
Powls, lb.	.10-12
Wool	.20

Turn Extra Stock Into Corned Beef

Surplus Meat Can Be Preserved For Future Use by Pickling or Drying

Beef which can not be used fresh or which can not be canned may be preserved by drying or corning to provide palatable meat dishes in the future, according to the animal husbandry department at Michigan State College.

Corned beef has an ancient and honorable history and appeals to almost everyone. Cooked alone or in combination with vegetables, this is one dish that causes the family to ask for seconds. The necessity of reducing the number of cattle in the State and the low market prices now paid for common cattle will make it possible to prepare corned beef from good cuts at a very low cost.

Beef is ready to be corned as soon as it has cooled out thoroughly. The meat should be cut in pieces four to six inches square, and salted down by using 10 pounds of coarse salt to 100 pounds of meat. A layer of salt is placed on the bottom of the container, then a layer of meat, and so on alternately to the top of the meat which should be covered with a layer of salt. The meat is allowed to stand for 12 hours and then is covered with a brine.

The brine is made up of four pounds of sugar and two ounces of saltpeter dissolved in four gallons of water for each 100 pounds of meat. The brine is poured over the meat which is then covered with a loose board weighted down.

The meat should be watched and, if any changes occur so that the brine is not clear, the meat should be taken out, the container thoroughly cleaned, and a new brine added. The new brine may be reduced in strength if the meat was in the first brine for considerable time.

Beef can be prepared for drying by using the same brine as for corned beef except that one more pound of sugar for each 100 pounds of beef should be added. The portion of the carcass commonly cut into round steak makes the best dried beef. The meat should be cut in strips with the grain for drying.

After the beef has become cured in the brine, it is removed, smoked, and hung in a dry place. The meat can be used any time after it has been smoked but it continues to dry and can be held for long periods if moisture is kept from it.

Use the Ledger want column if you have anything for sale, for rent, lost or found.

Just To Remind You

This is a mighty good time to have your plumbing and heating plant inspected and repairs and replacements made.

RAY COVERT
Phone 317

Perfect Pistol Score



ALBANY, N. Y. . . Extensive checking up discloses that a world's pistol record was established when Sgt. A. M. Stanzis (above), of Troop G., N. Y. State Troopers scored 45 bullseyes in 45 shots on the U. S. Army range, using a .38 calibre.

Your choice of either the Michigan Farmer or the Ohio Farmer on R. F. D. routes. All Herald clubbing offers are good at The Ledger office.

BusLine Schedule

Grand Rapids—Ionia—Lansing
A. A. Schudel, Pres.
(Lowell Time)

EAST	DAILY	WEST
7:35 a. m.		8:55 a. m.
10:35 a. m.		12:25 p. m.
2:35 p. m.		3:55 p. m.
5:25 p. m.		8:35 p. m.
EAST	SUNDAY	WEST
7:35 a. m.		10:55 a. m.
5:25 p. m.		8:35 p. m.

New Low Prices on Round Trips.

STATION AT

Henry's Drug Store
203 E. Main St. Lowell, Mich.
Secure Tickets Before Boarding Bus

Baseball

Lowell Recreation Park

SUNDAY AUGUST 26

Championship Series—Who will be eliminated?

Class A
Grand Rapids Police vs Cedar Springs Athletics



Class B
Cannonsburg Athletic Club vs Allegan Terraplanes
First Game at 1:30

What upset will happen this Sunday?
Be there! Don't be sorry afterwards!

To the Public

An Announcement regarding Coal Prices will be made in this space just as soon as definite information is received from Washington.

Our patrons can rest assured that if we can be permitted to make a reduction in fuel prices for the benefit of the public we shall certainly do so.

C. H. RUNCIMAN

115 Broadway Call 34 or 152 Lowell, Mich.

STRAND LOWELL
Sunday-Monday

AMERICA'S DANCING DAUGHTER . . .
as you desire her

JOHN CRAWFORD

Sadie McKee
CLARENCE BROWN'S

FRANCHOT TONE - GENE RAYMOND
EDWARD ARNOLD - ESTHER BALSTON

News - Comedy - Novelty
Sun. Mat at 3:00 10c-20c
7:15-9:15 10c-25c

REGISTER NOW
\$25.00 IN CASH FREE
Each Thursday commencing August 30

Heiress Scenario Writer

LOS ANGELES (above), daughter and heiress of Mrs. J. Borden Harriman and social favorite, has been discovered in a modest office here where she has worked as a scenario writer for three years.

Week-End Specials

- 32-piece Dinner Sets \$4.00
- Marion Cut Glass Sherberts and Goblets each 45c
- Granite Dish Pans 25c to 85c
- Tassled Picture Cards 19c

THE YEITER COMPANY
HEBER W. BLAIR Licensed Embalmer
Store 22 Telephones Residence 72

PRICE-RITE HDWE

Cool Mornings Will Soon Be Here

When you will need an Airtight or Small Heater—we have them.

Also Ranges and Cook Stoves, Laundry and Kitchen Heaters.

Price-Rite Hardware
Phone 61 205 E. Main-St.
Fine Line of General Hardware

PRICE-RITE HDWT