





ALTO DEPARTMENT (Mrs. Fred Patton)

White Circle Dinner... Thirty-five members of the Alto Department... Good Fellowship Club Party... Bible Sunday at M. E. Church... Alto Local... Thirty-five members of the Alto Department...

CASCADE Laid Finish Stationery 50% MONOGRAMMED

CHRISTIANSEN'S SAVE WITH SAFETY

Alto Local... Mrs. and Mrs. George Hooser... Mrs. and Mrs. Fred Patton... Mrs. and Mrs. Russell Carr... Mrs. and Mrs. Fred Patton... Mrs. and Mrs. Fred Patton...

KROGER'S COUNTRY CLUB

EVAPORATED MILK 4 Tall cans 23c

MICHIGAN MAID BUTTER 2 roll 61c... COMBINATION SALE... PEANUT BUTTER... MICHIGAN MILK - FED - TENDER... VEAL... VEAL CHOPS... VEAL BREAST... WHITE FISH... FRESH-SHORE OYSTERS... SPICED HAM... SLAB BACON... POLLOCK FILLETS... RING BOLOGNA

Practical Gifts AND LUXURIOUS ONES

WANT AD. RATES... ALTON - VERGENES... LARA HOME Vanity... 300 Ft. Beam Search FLASHLIGHT... Distinctive Xmas Cards... GIGARS... SPECIAL Breaks Best Quality XMAS CANDY... CHRISTMAS TREE... BEANO... SHEER HOSIERY... BEACH & OUTMAN... WHAT DO MOVIE STARS DO FOR THEIR TEETH?... So. Boston Grange

Woman's Club

WANT AD. RATES... ALTON - VERGENES... LARA HOME Vanity... 300 Ft. Beam Search FLASHLIGHT... Distinctive Xmas Cards... GIGARS... SPECIAL Breaks Best Quality XMAS CANDY... CHRISTMAS TREE... BEANO... SHEER HOSIERY... BEACH & OUTMAN... WHAT DO MOVIE STARS DO FOR THEIR TEETH?... So. Boston Grange

World Conditions

In the Light of Bible Prophecy... "Scriptural, Convincing, Evangelistic" ILLUSTRATED LECTURES... SUBJECTS... Prophecies Already Fulfilled in Palestine! The Zionist Movement and the Coming Messiah! Rebuilding Palestine according to Prophecy! Russia of Today in the Light of Ezekiel's Prophecy! Petra, the Cave City in Edom and Prophecies yet to be Fulfilled! Revival of the Roman Empire and the Coming World Dictator! Israel's Glorious Future and Jerusalem the Throne of the Lord! Pray for the Peace of Jerusalem—Evangelizing Israel! The Sign—What is it? Has it yet occurred? After it, How Near is Christ's Return?

News From Grand Rapids

Of Former Bowne Folks... Mrs. Charles Colby and Mrs. James Green... Mrs. and Mrs. Lawrence Caphart... Mrs. and Mrs. Ernest Roark... Mrs. and Mrs. Ernest Roark... Mrs. and Mrs. Ernest Roark...

East Caledonia

Mrs. Stanley Colby called on Mrs. John Wells... Mrs. and Mrs. Arthur Galt... Mrs. and Mrs. Arthur Galt... Mrs. and Mrs. Arthur Galt...

Lowell Market Report

Corrected Dec. 8, 1938... Rye, bu... 20... Corn, bu... 12... Wheat, bu... 15... Potatoes, bu... 10... Apples, bu... 12... Tomatoes, bu... 15... Shallots, bu... 10...

Christmas Nuts

Tons of Finest New Crop Nuts for the Holidays... MIXED NUTS... WALNUTS... BRAZILS... PECANS... FILBERTS... ORANGES... PEARS, Royal Keiffers... APRICOTS, Libby, whole peeled... KADOTA FIGS, Amita Brand... CORN... KIDNEY BEANS... PEAS... CUT BEANS... SPINACH... SPAGHETTI... MUSHROOM SOUP... BEEF STEW... FLOUR... PILLSBURY'S BEST FLOUR... JIFFY BISCUIT FLOUR... COFFEE... JUNKET... SUNSHINE MILK... RIPPLED WHEAT... SUN RAY... FRENCH'S BIRD SEED... BIRD GRAVEL... ORIENTAL VEGETABLE... BEAN SPROUTS... SHOW YOU SAUCE... CHRISTMAS STORES

ALTO BAPTIST CHURCH

Wednesday, Thursday, Friday, Dec. 14, 15, 16, at 7:30 p. m.

N. C. THOMAS Auction Sales

Bookings for auction sales may be made through The Lowell Ledger, or by direct.

RAINBOW RECREATION

Phone for Reservation... RAINBOW RECREATION... COLUMBIAN... KONA, MICH

Continated?

So. Boston Grange... The article of the former grange...

Christmas Special

Regular Sinclair Gasoline now 6 gal. for 97c... TOBY GAHAN... Phone 282 West Main St.

Large advertisement for N. C. Thomas Auction Sales, featuring various items for sale and contact information. Includes text: 'N. C. THOMAS, 430 So. Division, Detroit, Mich. Phone 2322', 'Phone for Reservation RAINBOW RECREATION COLUMBIAN KONA, MICH', 'Continated? So. Boston Grange', 'Christmas Special Regular Sinclair Gasoline now 6 gal. for 97c TOBY GAHAN Phone 282 West Main St.'

WHERE COLUMBUS LANDED

Question of Spot in New World He Actually Discovered Definitely Settled by the Author; Famous Explorer's Tomb Opened to Him



One of the large insurance organizations of the state is the Michigan Mutual Windstorm Insurance Company of this city. It has over \$400,000,000 in force. Under the mutual plan, all its insurance becomes available capital to meet the windstorm losses of its policyholders. It has never been necessary in the history of the company to impose a heavy assessment to pay such losses. The ordinary yearly assessment is only 15 cents on each \$100 of insurance. For several years that rate has not varied. Not only is the Windstorm Insurance Company a very large institution, it is well-managed and conservatively managed.

It is nature to expect that history will repeat itself and that a year of exceptionally heavy losses. The Windstorm Insurance Company of this city has had three such years in its more than 50 years history. This company has paid its losses by increasing its assessments. It has to borrow money to pay its losses. The assessments it has made to borrow money to pay its losses will carry through a year or more. The present assessment is 15 cents on each \$100 of insurance. This assessment is 15 cents on each \$100 of insurance. This assessment is 15 cents on each \$100 of insurance.

As a special favor to the author, the Dominican government permitted the map containing the bones of Columbus to be opened so that he might view them, as pictured at upper left. The map makes it easier to follow the route of the actual discovery of America, as described by Mr. Halliburton. Below it is shown the beach on Watling's Island in the Bahamas, where Columbus first set foot on American soil.

WESTERLY gale was blowing across the Atlantic, driving before it the three immortal little caravels. For over two months, Columbus and his crew had been sailing blindly westward. Hope was exhausted, and from all sides the Admiral was beseeched to turn back. Perhaps he might have, but not before First Light on board the Pinta, at two o'clock in the morning, seen in the moonlight a line of white surf breaking on a tongue of land.

Land? But where? What land, on our modern charts? Some Bahaman islet, without a doubt. The Indians called it Guanahani. Columbus named it San Salvador. But which island is San Salvador? Seamas First Land. Unfortunately, Columbus' original log-book disappeared soon after his death, but not before First Light. The cleric, no man of science, failed to preserve the mathematical reckoning which would have located the island exactly. He did however extract literally Columbus' picture-essay description of his landfall.

The east coast, facing Spain, was obviously out of the question. Below the altar, just where tradition said the grave lay, coming to a halt, the body of the great navigator moved it to the cathedral in Havana, and opened it in a vault in the presbytery.

Spain! The east coast, facing Spain, was obviously out of the question. Below the altar, just where tradition said the grave lay, coming to a halt, the body of the great navigator moved it to the cathedral in Havana, and opened it in a vault in the presbytery.

Render Great Service In Bringing Butter and Seler Together Costs only 35c for 25 words

Wise Planning for the Future Is Being Done by the Windstorm Company Officers and Directors

Will Have Reserve Fund to Meet Exceptional Losses Without Borrowing and Without Increasing the Yearly Assessment Rate

While that does not sound large, yet it would be a burden to the farmers of Michigan, who are largely farmers. It would be a hardship for them to have a three times the usual assessment. The present management plan to have a reserve fund large enough to cover a year of heavy losses. The present management plan to have a reserve fund large enough to cover a year of heavy losses.

The present assessment is 15 cents on each \$100 of insurance. This assessment is 15 cents on each \$100 of insurance. This assessment is 15 cents on each \$100 of insurance.

Jewish Refugees Hail America On Arrival

Perhaps that might be the situation even today had Spain in 1785, been forced to cede Hispaniola to France. Unwilling to surrender to the French, the Spaniards decided to remove the Columbus cabinet to Cuba.

It is a happy group of these Jewish refugees waving American flags on their arrival here. They are a part of the contingent of seventy-three who arrived from Vienna, Berlin and Hamburg. The refugees are Mr. and Mrs. Charles Glazer and their daughter, Mr. and Mrs. Adolph Glazer and their daughter, Mr. and Mrs. Adolph Glazer and their daughter.

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PUBLIC NOTICES

NOTICE OF MORTGAGE SALE Details having been made (and such details being continued for more than ten days) in accordance with the provisions of a certain mortgage...

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GIFT BARGAINS PYREX OVENWARE

36 POPULAR DISHES REDUCED 30% TO 50% The season's greatest bargain parade! The most beautiful and useful quality-ware now in any store in Michigan...

So. Lowell Busy Corners Mrs. Howard Bartlett

South Lowell PPA was much enjoyed on Wednesday evening. The morning pictures were held by the Middleboro Club...

Seelye Corners Mrs. P. Reynolds Don't forget the Pillsbury pancake supper to be sponsored by the Y. A. B. at their hall on Tuesday...

STANDARD BAYNARD AND ALLEN BROS. MYRTLE A. TAYLOR Local Representative

COKE - WOOD Quality - Preparation - Service We have a fuel for every purpose.

F. P. MacFarlane Co. Phone 193-F2, Lowell BEFORE and AFTER The State Mutual operates not for profit, but for service to the farmers of Michigan.

Church News

ZION M. E. CHURCH Zion Ch. Pastor Graham preaching Sunday at 10 o'clock. Bible school at 11 o'clock.

So. Lowell Busy Corners Mrs. Howard Bartlett South Lowell PPA was much enjoyed on Wednesday evening.

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COKE - WOOD Quality - Preparation - Service We have a fuel for every purpose. F. P. MacFarlane Co. Phone 193-F2, Lowell

Plumbing, Heating Electric Pumps Stoves Glass Roofing and Sheet Metal

Job Was Too Easy Wherever we give you a central air-conditioning system and a hot water heater, you will find we have a fine reputation for service.

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PEAS-CORN or TOMATOES

4 No. 2 cans 25c Gold Medal - 2 1/2 lbs. 79c PINK SALMON 2 tall cans 21c

PILLSBURY FLOUR 2 1/2 lbs. 77c 8 O'CLOCK COFFEE 3-lb. bag 41c

AMERICA'S DAIRY FARMERS NEED YOUR HELP! We are co-operating with 6,000,000 DAIRY FARMERS

Get One That Will RUN Winter is no time for a car that'll stall or run like you trouble and expense. Be wise. Trade in the old car for a snappy used car guaranteed to give you top performance and all around economy.

