

\$500,000.00

WORTH OF LIFE INSURANCE HAS BEEN CONTRACTED FOR BY THIS BANK FROM A STANDARD, OLD LINE, MICHIGAN LEGAL RESERVE LIFE INSURANCE COMPANY, WHICH INSURANCE WILL BE USED BY THIS INSTITUTION TO PROTECT ITS SYSTEMATIC DEPOSITORS IN CONNECTION WITH OUR LATEST AND GREATEST INNOVATION, THE

Secured, Systematic Savings Plan

(EXCLUSIVELY OPERATED AND CONTROLLED IN THIS TERRITORY BY THE PINNEY STATE BANK, CASS CITY, MICH.)

Your Family's Future?
Your Own Future?
What if You Should Die
Today?



An old bank recently organized into a State Bank

Do These Questions Interest You Seriously?

Here is Our Proposition

You agree to save a fixed sum of money in a stipulated length of time by depositing a small amount each month in this Bank, together with the premiums on a SPECIAL PROTECTION POLICY secured by us at a VERY LOW, WHOLESAL RATE, on terms that CONTINUALLY DECREASE, the cost for which to you will average—according to age—2 CENTS PER DAY until the MATURITY OF YOUR ACCOUNT.

We agree to pay you 4 per cent INTEREST, COMPOUNDED SEMI-ANNUALLY, on your savings, and in event of your death at any time after you receive our pass-book, to IMMEDIATELY PAY IN FULL to your family—or such beneficiary as you may designate—a sum of money equal to the entire amount which would be represented by your account at maturity (\$1,000 or more).

Heartily we agree that you cannot afford to pay for the things you "absolutely must have" and "positively cannot do without" and save too. This fact applies also to EVERYBODY ELSE. Yet there are millions of systematic savers!

Frankly we remind you that whether you are an enterprising business man or a small salaried employee, there is only ONE WAY to accumulate a considerable sum of money from YOUR OWN EFFORTS, and the answer is:

A SAVINGS of a PORTION of your PRESENT DAILY EARNINGS, regardless of TEMPORARY CIRCUMSTANCES or CONDITIONS!

IF YOU LIVE the time will INEVITABLY arrive when your earning capacity will be NIL and you will NEED THAT ACCUMULATED SUM MORE than you NEED THE SAVINGS NOW!

IF YOU DIE in the meanwhile, your wife, children, mother or other dependents WILL NEED IT IMMEDIATELY!

DO THESE PLAIN UNVARNISHED FACTS STRIKE HOME?

Are you willing to FACE them and to ASSUME THE RESPONSIBILITY?

DO YOU WISH THAT YOU MIGHT SETTLE THESE QUESTIONS PERFECTLY, EFFECTIVELY AND EASILY—FOR ALL TIME—TODAY?

MARK THIS

There is nothing to "think over" in connection with commencing a "SECURED SYSTEMATIC SAVINGS" account because this ideal plan has ALL THE INTEREST FEATURES and WITHDRAWAL ADVANTAGES of the ordinary savings account; and you suffer NO LOSS OR PENALIZATION in event that you should at any time desire to discontinue.

The tendency to withdraw from the S. S. S. plan is, however, reduced to a minimum by the INDUCEMENT TO CONTINUE; because in event of withdrawal the protection feature of the plan automatically ceases; and on account of the CONTINUALLY DECREASING cost to the depositor for the protection feature, he will naturally prefer to avail himself of his FINANCIAL SECURITY and borrow from the bank in event of emergency rather than withdraw, lose his protection and be obliged, if he renews his account, to pay the commencement rate for the protection feature instead of the lower rate existing at the time of withdrawal.

YOU CAN!

Our "Secured Systematic Savings Plan" Makes It Possible!

POSSESSION OF A "SECURED SYSTEMATIC SAVING PLAN" ACCOUNT insures your ability to sleep in peace at night, have a clear conscience, banish worry from your household, be the possessor of a systematic, live and progressive bank account, be ready for any emergency, establish a perfect credit at the bank, benefit your community, look your family and fellow men straight in the face, CULTIVATE A PRACTICAL TRAINING IN PERSONAL ECONOMY, receive full interest on your savings and have your money safe, sound and secure!

THE "S. S. S." ACCOUNT OFFERS YOU ALL IN THE WORLD TO GAIN AND ABSOLUTELY NOTHING TO LOSE!

Pinney State Bank,
Cass City, Michigan.

Without cost or obligation,
please send me full particulars
regarding your
SECURED, SYSTEMATIC
SAVINGS PLAN

Name

Address

Your ability to succeed depends upon your ability to save, and your ability to save depends on your ability to get started!

Call us up and a representative will gladly call and explain the plan in detail, or fill out coupon below and mail to us at once.

Pinney State Bank

CASS CITY, MICHIGAN

Elizabeth E. Pinney, President J. M. Dodge, Vice President
Roy Bricker, Cashier D. W. Benkelman, Asst. Cashier
J. C. McRae, Asst. Cashier Ernest Croft, Asst. Cashier

We are glad this system has been inaugurated because it is the first time in the history of banking that a banker has ever had a savings proposition which he could "sell" to the public. The advantages of the Secured Systematic Savings Plan for the average person are so readily apparent that we wonder now why someone did not think up this plan years ago. It is so arranged that it will fit the pocketbook of nearly every individual in the community.

KINGSTON-NOVESTA TOWN LINE.

Mary Coleman is on the sick list at this writing. Miss Irene Retherford of Detroit is spending her vacation at her home here. Mr. and Mrs. Clark Courliss spent Sunday afternoon with Mr. and Mrs. John Collins at Novesta.

NOVESTA CORNERS.

Many from here attended the auto races at Cass City Saturday. Alex Slack has the foundation laid for a new addition to his home. John Wentworth and family spent the past week with friends in Dryden.

Wm. Patch, sr., and John Mosies attended camp meeting at Bad Axe Sunday.

ELMWOOD.

Mrs. Isabell Farnum is on the sick list. Ezra Winchester is sick at this writing. Roy Lindo of Gagetown purchased a cow from W. C. Morse last week.

CARO.

William Kennard and Lillian Voden of Vassar were married at Caro Saturday, Aug. 13, by Justice Brown. Only 10 have filed application for the position of postmaster at Caro.

CEDAR RUN.

Robt. Spaven is visiting in Saginaw. Mrs. Wm. Beardsley is visiting at Oxford this week. Mrs. S. M. Delling is visiting in Cass City this week.

Mr. and Mrs. Garfield Leishman and children spent Sunday at Fairgrove. Mr. and Mrs. Chas. Feagan entertained company from Lansing last week. Martin McPherson of Quanicasse spent Tuesday at the O. A. Hendrick home here.

WICKWARE.

Clarence Johnson spent the week-end with his brother, Ernest Johnson, of Shabbona. Mr. and Mrs. Robert Brown entertained Mr. and Mrs. James Turner of Ellington this past week.

friends at Pontiac, Birmingham and Detroit, Miss Pauline Bond has returned to her home here. Viola Quick of Novesta is visiting her aunt, Mrs. Jos. Fulcher. From Lansing comes Mrs. Thomas Nicol, daughter, Lydia, Mrs. Jack Chase and daughter, Peggy, to visit Mr. and Mrs. Stewart Nicol.

We exchange flour for wheat and can save you money on your flour needs. Elkland Milling Co.—Adv. 8-19-21

SHABBONA.

Bertha Cook was a caller in Sandusky Monday. Our mail carrier, Floyd Phillips, drives a new coupe. Mrs. John Chapman is visiting her daughter, Mrs. H. McGregory.

Leah Cook of Port Huron and Margaret Bracken of Toronto, Ont., have been visiting their uncle, Jas. Cook. Remember that Sept. 2 is the last meeting of the W. F. M. S. for this conference year. Would like every member present.

LOCAL ITEMS.

Mrs. L. S. Yost of East Aurora, N. Y., arrived Friday to visit her cousin, Mrs. N. Bigelow. Mrs. Bert Curran and Mrs. Neil McLean and two children of Caseville visited Mrs. S. B. Young during the fair.

David Tyo has purchased a Buick four. Miss Vera Kreiman of Saginaw, Miss Ruth Spaulding of Perry and J. A. Ippel and Hughford Giesel, both of Saginaw were guests of Mrs. Hugh McColl Sunday. Miss Olo Kreiman, who has been visiting in Cass City, returned with the party to Saginaw.

Notice of Hearing Claims before Court.—State of Michigan, The Probate Court for the County of Tuscola. In the Matter of the Estate of Grace Beards, Deceased.

Notice is hereby given that four months from the 13th day of August A. D. 1921, have been allowed for creditors to present their claims against said deceased to said court for examination and adjustment, and that all creditors of said deceased are required to present their claims to said court, at the probate office, in the Village of Caro in said county, on or before the 13th day of December A. D. 1921 and that said claims will be heard by said court on Tuesday, the 13th day of December A. D. 1921, at ten o'clock in the forenoon.

We Like Satisfied Customers. It pays us in a business way and assures future sales. That's why we sell Johns-Manville Service Roofing—"rubber-type" roofing that is made and backed by one of the oldest and largest manufacturers of roofing. This roofing is backed up by Johns-Manville Responsibility. Ask us about this exclusive feature. N. Bigelow & Sons. Johns-Manville Regal Roofing.

It is with a Sense of Pleasure that We Open Our Books as a State Bank. Pleasure, because we feel that coming under the inspection and direction of the State Banking Department, we shall be worthy of greater confidence; pleasure, because we believe that, with such a Board of Directors to guide and advise, we shall be able to deal with the great variety of problems daily confronting us in a more intelligent manner; and finally pleasure, because, with greater confidence established and with intelligent men back of us, we feel certain that we can render a better service to our community and fellow-men. Though the past two years have been remarkable because of the high returns offered by outside investments, this bank has not been attracted by a single one, and we believe it is this reason that we have been able to take care of all good and essential loans requested by our customers. That we are able to maintain a sufficient reserve without borrowing from larger banks is evidenced by the following statement taken at the opening of the CASS CITY STATE BANK August 24, 1921. RESOURCES: Loans and Discounts \$224,042.26, United States Bonds 12,150.00, Building and Fixtures 7,500.00, Cash and Due from Banks 35,505.00, Total 279,197.26. LIABILITIES: Capital Stock \$40,000.00, Profits 335.56, Deposits 238,861.70, Bills Payable None, Total 279,197.26. OFFICERS: M. B. AUTEN, President; J. A. SANDHAM, Vice President; G. A. TINDALE, Cashier; C. M. WALLACE, As'st Cashier; ISABELLE MacINTYRE, As'st Cashier. DIRECTORS: MEREDITH B. AUTEN, BENJAMIN F. BENKELMAN, EARLE W. JONES, ALFRED J. KNAPP, JOHN A. SANDHAM, JACOB H. STRIFPLER.

Attention Farmers! We are now prepared to supply you with Fertilizer for Fall use. Surely it will pay you to use it when sowing Wheat and Rye. All grades of Fertilizers are much cheaper in price and our terms are as liberal as usual. We still handle the Old Reliable Homestead Brand with every sack fully guaranteed. As my time is fully taken up with The Cass City Oil & Gas Co., I will be unable to take your order—only over the phone or at the oil station—but, I am working co-operatively with the Farm Produce Co. and Mr. H. D. Schiedel and myself expect to supply your wants with the very Best Fertilizers that money can buy. Please phone your orders early as our cars have already been ordered and you get a Special Price at the Car. Phone your order to Cass City Oil & Gas Co. or H. D. Schiedel at Farm Produce Co. One price and a square deal to all is our motto. Robert Warner, Manager of Cass City Oil & Gas Co.

ELLINGTON AND NOVESTA

Geo. Bergen returned to Detroit Sunday after attending the Cass City fair.

Miss Ruth Schueller of Detroit is spending a few days at the Henry Stone home.

Mr. and Mrs. Clarence Quick and children spent Sunday at Percy Reid's.

Mr. and Mrs. Wm. Zinnecker and children visited friends at Hay Creek Sunday.

Mr. and Mrs. M. Brown of Brown

City were guests of Mr. and Mrs. M. Delong Sunday.

Miss Viola Quick is visiting this week with her aunt, Mrs. Jos. Fulcher, of Wickware.

Mrs. M. Greer was called to Detroit Monday on account of the illness of her sister, Mrs. Boodey.

Sewill Mudge of Detroit and Thurston Herr of Pontiac are guests at the Chas. McConnell home.

Mrs. U. Wheeler returned to Detroit Saturday after visiting several weeks with her parents, Mr. and Mrs. D. Hendrick.

Mr. and Mrs. R. Knoblet and children and Mr. and Mrs. A. Warner attended quarterly meetings at Lamotte Sunday.

Mrs. Frank Bryant of Cleveland, Ohio, visited at the home of her brother, Clarence Quick, and father, M. H. Quick, last week.

Mr. and Mrs. Wells Spencer and son, Wm., and Mrs. Wm. Cough of Deford and Elisha Randall of Detroit were entertained at the home of John Fields Sunday.

Mr. and Mrs. J. Farrott and son, Kent, and Mrs. H. E. Tallmadge and daughter, Helen, went Thursday to spend a few days with friends in Sanford and Gladwin.

Dr. and Mrs. Chas. Neafie and daughters, Margaret and Mary, of Pontiac, Mr. and Mrs. Wm. Messner of Detroit spent last week at the Wm. Zinnecker home.

Mrs. Yader and daughter of Rodney, Ont., Mrs. Ed. Talbert of Detroit Mrs. A. Rosen and grandson of Grass Lake and Mr. and Mrs. Wm. Holcomb of Pontiac were entertained Sunday at the D. McArthur home.

Mr. and Mrs. H. Stone and daughter, Thelma, motored to Swartz Creek Wednesday where they attended the Benedict reunion on Thursday. They returned home Friday. About ninety-four were present at the reunion.

Mr. and Mrs. Roy Hulbert of Dryden, Mr. and Mrs. J. Hulbert of Bad Axe and Mr. and Mrs. Claud Callan and daughter, Thelma, were guests at Chas. Tallmadge's home. Mr. Callan is engaged to superintend the Clifford school this year.

Mrs. Elis Thomas and daughter, Eva, spent Sunday at Richard Hartwick's.

Mr. and Mrs. Lon Hartwick of Wickware visited at Fred McCaslin's Sunday.

The Baptist ladies' aid will meet with Mrs. Frank Siple Sept. 1. Everyone welcome.

Mrs. Chas. Klinkman and daughter and Arthur Klinkman visited at Orton Klinkman's at Decker Sunday.

James McKenzie has just finished painting the ceiling in the stone schoolhouse and is now working in the McConnell schoolhouse.

Mr. and Mrs. Oscar McCaslin of Argentine, Henry McCaslin of Flint, and Mr. and Mrs. Struble and daughter of West Branch spent the week-end at Fred McCaslin's.

Mrs. Leon Cross is visiting at the home of William Parker, sr., a few days.

Mrs. William Ashmore and children visited friends near Owendale Sunday.

Our merchant, Bert Smith, is doing quite a thriving business these days.

Earl Webster and Ralph and Harvey Britt were callers in Cass City Tuesday evening.

Mrs. William Ashmore and daughter, Lula, were Owendale callers Wednesday afternoon.

Mr. and Mrs. Ostrum Summers and children attended the auto races at Cass City Saturday afternoon.

The Misses Anna and Vera McCallum returned home Saturday evening after camping at Caseville for some time.

Mrs. John McCallum spent Sunday and Monday at the home of her father, Mr. Wolf of Wolfston, who was very sick.

Little Miss Arlene Swick of Chandler has been visiting the past week

at the home of her uncle, Joseph Mellendorf.

Miss Neva Webster returned to Detroit Saturday after spending a two weeks' vacation at her parental home here.

Mr. and Mrs. William Parker, jr., and daughters and Charles Quant were business callers in Owendale and Caro Saturday evening.

SHABBONA.

Richard Phetteplace is spending a few days at his home here.

Miss Lea Cook of Port Huron is the guest of her cousin, Bertha Cook, for the week-end.

Wm. McLarty of Yale and Archie McLarty of Brown City called on old friends in town Saturday evening.

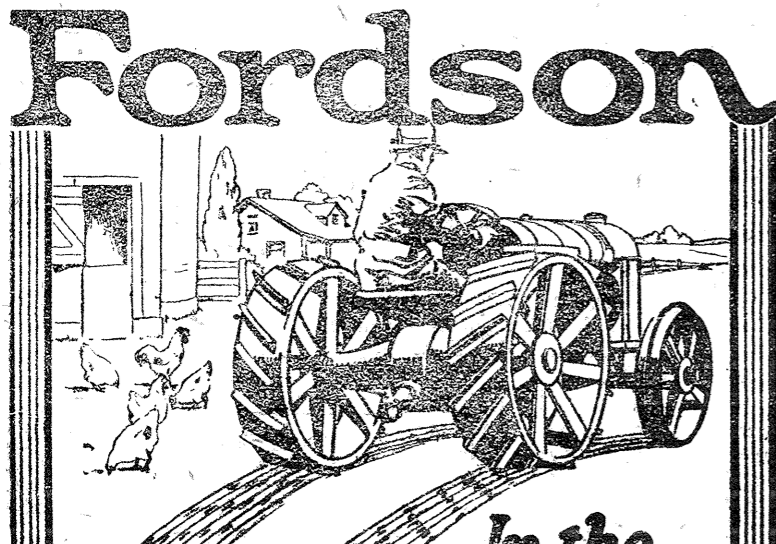
Anna Mitchell is enjoying a two weeks' vacation from her duties at Auslander's store. She expects to visit in Detroit and Pontiac.

Every year more people exchange their wheat for flour. Why not you? Elkland Milling Co.—Adv. 8-19-21

RESCUE.

Joseph Mellendorf made a business trip to Bad Axe Monday.

A number from here attended the Cass City fair last week.



- Plow With the Fordson
- Disk With the Fordson
- Harrow With the Fordson
- Harvest With the Fordson
- Thresh With the Fordson
- Bale Hay With the Fordson
- Saw Wood With the Fordson
- Pump Water With the Fordson
- Grade With the Fordson
- Pull Stumps With the Fordson
- Fill the Silo With the Fordson
- Grind Feed With the Fordson

In the Day's Work

Whether in the field, around the farm, or on the road, the Fordson Tractor is doing wonders in saving time, reducing cost and increasing profits for thousands of farmers everywhere.

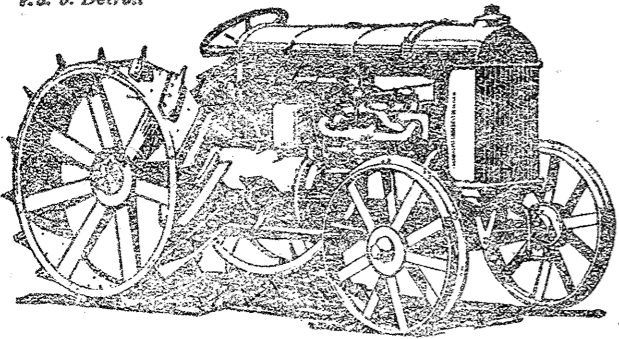
No matter what the farm task, if it can be done by motive power the Fordson can do it, and do it well.

170,000 now in use in all parts of the country and in every kind of field and belt work prove the efficiency, stability, and reliability of the Fordson Tractor.

Call, write or phone for the facts. Learn now just what the Fordson means to you in the day's work.

G. A. TINDALE

\$625
f.o.b. Detroit



ELKLAND-ELMWOOD TOWN LINE.

Miss Blanch Conger of Bay Port is visiting at S. Evans home.

Boyd Bingham of Muskegon is visiting relatives in this vicinity.

Mrs. C. F. Purdy and mother, Mrs. Hawley, visited at Geo. Purdy's home one day last week.

Mr. and Mrs. Wm. Simmons were callers at E. S. Simmons' home in Gagetown Sunday.

Mr. and Mrs. C. M. Livingston of Owendale spent Sunday evening at E. A. Livingston's home.

Mr. and Mrs. Orris Reed are rejoicing over the arrival of a daughter. She will be called Ailene Ruth.

Mrs. E. S. Simmons, who is in poor health, is spending the week with her daughter, Mrs. E. A. Livingston.

Mr. and Mrs. I. K. Reid and Mrs. J. F. Evans and children motored to Pontiac and visited at A. L. Ewald's home the first of the week.

Mr. and Mrs. Frank Macomber of East Dayton, Mr. and Mrs. Elmer Butler, Mr. and Mrs. Chas. Beach, Miss Beatrice McConkey and Russell Luther visited at Edwin Ames home Sunday.

CENTRAL GREENLEAF

Joe Vass is looking for a farm to rent.

It begins to look as if we will have late potatoes yet for winter.

A number from here attended the auto races Saturday at Cass City.

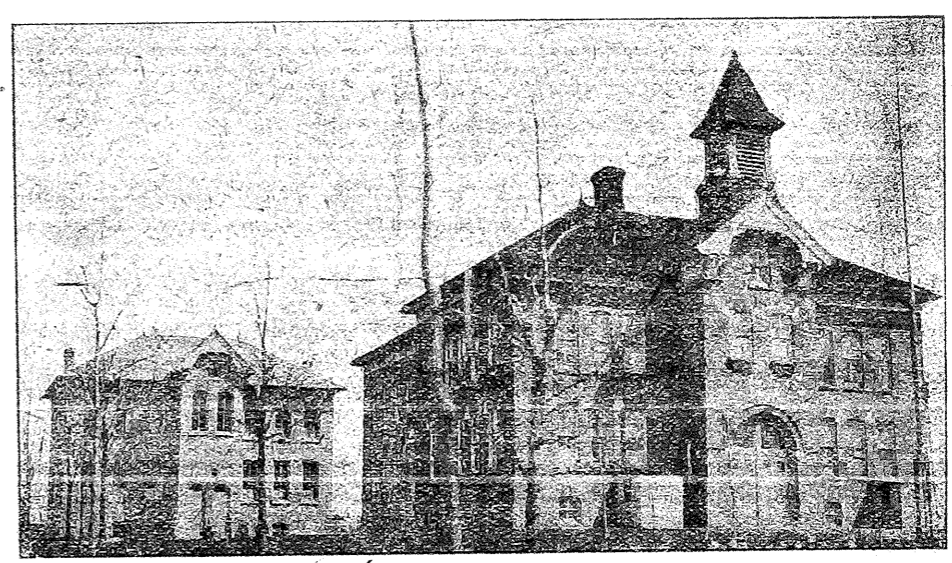
Directory.

- P. A. Schenck, D. D. S.
Dentist.
Graduate of the University of Michigan. Office in Sheridan Bldg., Cass City, Mich.
- DENTISTRY.**
I. A. Fritz, Resident Dentist.
Office over Cass City Drug Co. We solicit your patronage when in need of work.
- DR. P. E. FLEMING**
Veterinarian
CASS CITY, MICHIGAN
Office at Whale's Feed Barn.
Office 46-2R Residence 46-3R
- J. T. REDWINE, M. D.**
Physician and Surgeon
Phone 78.
- F. L. MORRIS, M. D.**
Phone 62.
- SHELDON B. YOUNG, M. D.**
Cass City, Mich.
Telephone—No. 80.
- I. D. McCOY, M. D.**
Surgery and Roentgenology.
Office in Pleasant Home Hospital.
Phone, Office 96-2R; Residence 96-3R
- C. G. WOODHULL, M. D.,**
Marlette, Mich.
Phone 28.
Office on Main St. opposite Commercial State Bank. Recently returned from Army. Chief of Surgery 15 months in U. S. A. Base Hospital, Morrison, Va.
- New Undertaking Parlors
Lee Block.
Everything in undertaking goods always on hand. Day and night calls promptly attended. Office phone 182.
- A. J. Knapp, Funeral Director**
and Licensed Embalmer Mrs. Knapp, Lady Assistant with License. Night and day calls receive prompt attention. City phone.
- CASS CITY LODGE NO 214, L. O. L. meet the second and fourth Wednesday of each month at Craft's Hall.

PEACHES

A carload of No. 1 Yellow Peaches, free stone, is expected to arrive in Cass City about Sept. 1. Telephone your orders in early.

FARM PRODUCE COMPANY
CASS CITY



THE CASS CITY PUBLIC SCHOOLS
Open Tuesday, September 6

Excellent opportunities offered to the student body, especially to non-residents, by the addition of new courses.

Each instructor in the elementary grades has made a special study of her line of work.

Mental and standard tests will be given at the beginning and close of each school year for the purpose of determining those pupils who need special attention, either for personal help or for advancement.

The High School offers excellent courses in English, History, Languages, Science, and Music and Art.

A splendid course in Agriculture will be given under the supervision of an instructor who is a graduate of M. A. C.

A special teacher from Northwestern University has been engaged to take charge of the course in Public Speaking this year.

Graduates from the Cass City High School are admitted to the University of Michigan and all colleges without examination.

A trained corps of efficient and conscientious teachers will work in harmony with each other, with the community and its authorized school officers to promote the best interests of the school.

The office at the High School will be open Saturday, Sept. 3, and Monday, Sept. 5, for consultation with the superintendent. Students may classify on these dates if they wish to do so.

E. W. JONES, Secretary Board of Education.

RATE OF TUITION.

Tuition for non-resident pupils in the high school will be \$55.00, all of which is paid by the district from which the student comes.

Tuition for non-resident pupils in the grades is \$20.00, to be paid by the parents.

G. A. TINDALE, Treasurer.

FISK TIRES

Sold only by dealers

The best fabric tire made for heavy service or rough roads—

RED-TOP
Extra Ply—Heavy Tread
30 x 3 1/2
\$22.00
Reduction on all styles and sizes

A New Low Price on a Known and Honest Product

