

Local Items

All About Our Town And Its People

Mrs. Kim King was in Stanton Tuesday.
 Cyril Smith went to Howard City Saturday.
 A. W. Knee was in Lowell on business Monday.
 Miss Ethel Treat returned to Muir last Thursday.
 Adam Hale of Lowell was in the city last Friday.
 Miss Josie Beardsley was in Grand Rapids Monday.
 Miss Eva Bulmer was in Big Rapids over Sunday.
 Mr. and Mrs. O. J. Burris motored to Lansing Sunday.
 Ell Lowndes made a business trip to Harvard Monday.
 J. W. Altenburg was in Ionia on business Saturday.
 Miss Hazel Helbig was in Morley visiting over Sunday.
 B. F. Hall made a business trip to Detroit last Thursday.
 Mrs. Bert Luce spent the day Tuesday in Greenville.
 Harvey Darbyng was home over Sunday from Ionia.
 Mrs. Frank Phillips of Ionia was in the city last Saturday.
 Get your Sunday dinner at Moore's restaurant—adv.
 Elmer Wise made a business trip to Grand Rapids Tuesday.
 Mr. and Mrs. Fred Deno were in Grand Rapids Thursday.
 Mr. and Mrs. George Taylor were in Saranac over Sunday.
 Mrs. Glenn Weaver left for Flint Friday where she will reside.
 Miss Francis Smith spent Sunday with friends in Howard City.
 Vern Bowen and Shelley Chapman went to Grand Rapids Monday.
 Miss Louise Douville left Tuesday for her home at Lincoln, Mich.
 Mrs. Chas. Warner was in Holland over Sunday on a business trip.
 Mrs. John F. Kohn went to Grand Rapids Saturday for a short visit.
 Samuel O'Connor spent the weekend with his people in Hudsonville.
 Mrs. A. E. Berboa and son left Monday to visit friends in Casnovia.
 P. W. Hill went to Hart Saturday to look after some business matters.
 Wm F. Sandell was in Grand Rapids Thursday and Friday on business.
 Rev. and Mrs. J. B. Griswold of Grand Ledge were in the city all last week.
 Mrs. O. Norris came last Friday from Edmore to visit her mother, Mrs. Dunshee.
 J. C. Russell returned from Six Lakes, where he had been visiting his brother last Thursday.
 Mrs. Arthur Giddings and daughter, Tharah, went to Farwell to visit at her old home Friday.
 Mrs. G. O. Bignell returned last Thursday from McBride, where she had been for several days.
 Mr. and Mrs. Wm. Strouse of St. Louis, former residents here, attended the conference last week.
 Mrs. Anna Baribeau, who had been the guest of Mrs. L. E. Trimble, returned to Grand Ledge Friday.
 A. Fuhrman of Grand Rapids, a former shoe dealer, was in the city greeting old friends Thursday.
 Mrs. Ben Baker returned to Carson City Thursday. She had been the guest of Mrs. Elmer Cook.
 Miss Allie Arnwine is spending a couple of weeks in Detroit, the guest of her sister, Mrs. Geo. Y. Reed.
 Mrs. Frank Case of Remus, who had been the guest of Mrs. D. W. Greenwalt, returned last Saturday.
 Mrs. Will Smith of Cedar Springs, who was the guest of Mr. and Mrs. D. H. Smith, returned home Friday.
 Mr. and Mrs. Roswell E. Bliss left Monday to visit their daughter, Bertha Peterson, at Coopersville.
 Mrs. Thomas Doyle was in Grand Rapids Saturday visiting Mrs. Margaret DeLong.
 Allen Steffen has been visiting his people in Amble a few days this week.
 Mrs. John I. Weeks went to Luther and Mrs. Willard Olds to Baldwin Monday to visit their brothers.
 Get your Sunday dinner at Moore's restaurant—adv.
 Mr. and Mrs. Frank Baldwin and Mr. and Mrs. Alex Kelley motored to Cedar Springs Sunday.
 See G. W. French & Son's ad in this issue advertising a special sale on glasses—adv.
 Elgin Graves and family of near Rockford were the guests of Mr. and Mrs. Clark Graves Sunday.
 Mrs. A. E. Phillips, who had been the guest of Miss Zada Wilson, returned to Chicago Tuesday.
 Jerome Lavery was in the city Monday on business in Justice Spencer's in connection with a probation case.
 Miss Bernice Lester and daughter, Miss Wagner, were in Grand Rapids Monday.
 George Wagner left Saturday for Albion, New York to join his wife, who is there on a visit with her parents.
 Mr. and Mrs. Wm. Barton and Mr. and Mrs. Geo. Anthony drove to Lansing Sunday and went through the reformatory.
 J. W. Howe returned last Thursday from Bay City, where he had been to visit his daughter, Mrs. Gladys Dutt.
 Rev. W. E. Doty left Monday for Detroit for a few days. He will attend some of the Billy Sunday meetings while there.
 Mrs. Joseph Kohn returned home to Rockford Monday, after having visited her mother and other relatives and friends here.
 Fred McDuffy is riding in a new Ford runabout which the Belding Gas company purchased last week for his use in the business.
 Mrs. Vera Clemons and Mrs. Rose Tillison, who have been guests of Art McCoy and Mrs. Wm. Platt, returned to Detroit last Friday.
 Mrs. Chas. LaBar of Grand Rapids, who had been in the city visiting her daughter, Mrs. Wilford Bricker, returned home Tuesday.
 Ellis W. Ranney and family have moved to Greenville for the winter. They have been occupying their home here during the summer.
 Mrs. Carrie Conklin and daughter, Miss Carrie Conklin, of Lowell, who were in the city visiting friends, returned home Monday.
 You can easily clean your head from dandruff and prevent the hair falling out if you use Parisian Sage, Wortley & French sell it on guarantee to return price if not satisfactory—adv.

John Denton is building a house for himself on the lot he bought of Mrs. Spencer on the north side. It will face Vincent street.
 District Elder J. W. Archer of Lowell was in the city last week attending the quarterly meeting of the Free Methodist church.
 The Spiritualists' Aid will meet with Mrs. Asher Shaw Friday, October 13. All ladies interested in temperance work are invited.
 Rev. Robert S. Nash was in Grand Rapids Thursday and Friday attending a meeting of the board of missions of Western Michigan.
 A baby boy was born to Mr. and Mrs. W. N. Johnson last Wednesday and its father has named him Edward in honor of his grandfather.
 You can get your eyes tested and fitted correctly for \$3.00 at the special sale of G. W. French & Son, Friday, October 13 and 20. Two days only—adv.
 Theron Miller of Ionia and Bernice Parks of Belding were married in Ionia last Wednesday by Rev. E. E. Branch, the Baptist clergyman.
 Warren Shepard has been in Six Lakes this week visiting friends and relatives. He took along his gun and did some hunting while there.
 Mrs. R. H. Bailey, who has been at the home of Mr. and Mrs. W. N. Johnson, went to Grand Rapids Friday. She expects to return next week.
 Mrs. Orrin Foote and Mrs. E. B. Robbins returned home to Greenville Monday. They had been attending the Free Methodist quarterly conference.
 Get your Sunday dinner at Moore's restaurant—adv.
 John Lewis left Tuesday for Crystal, where he joined a party of sportsmen in an automobile trip to Houghton Lake to fish and hunt for a few days.
 Mrs. S. Farrington, who was the guest of her daughter and friends here last week, returned to Grand Rapids Friday.
 Wm. James left Friday for a ten days' visit in Benzonia and Chase. John Urch is supplying in his place as nightwatchman at Factory B. during his vacation.
 Mr. and Mrs. Robert Lypps and niece were the guests of Mr. and Mrs. Roy Lypps a short time last Thursday. They were on their return home to Windsor.
 Edmund Hull of Greenville, who had been visiting his son-in-law and assisting in farm work near Saranac for a short time, returned home Monday. He is a son of Amasa Hull of Smyrna.
 Mrs. Will Currie has been in the city a few days visiting relatives and friends. For the past month she has been in Grand Rapids with her father, Chas. W. Long, who is in quite poor health.
 H. L. VanBenschoten went to Golden Valley, N. D., last week, near which place he owns a large tract of land. It was a business trip and the length of his stay was indefinite.—Portland Review.
 Mrs. B. H. Tyrell of Ithaca was in the city last week, the guest of Mr. and Mrs. Broophead and other friends while attending the conference. This is her first visit here since moving away about two years ago.
 Mr. and Mrs. Clark Graves entertained their son, George Graves, of Grand Rapids, a few hours Friday. He is connected with the Chaffee Bros., furniture company as a general manager in one of its departments.
 Mrs. Clark Graves entertained the Spiritualist society last Thursday at her home. There were about twenty present and Mrs. Asher Shaw gave a fine talk to the ladies. The next meeting will be with Mrs. Stahlin Shannon.
 Robert Bradford, who had been home to visit his parents, Mr. and Mrs. Ed. Bradford, returned to Detroit Friday. They have another son, Fred Bradford, in Detroit and both are holding down good positions in the automobile works there.
 Manual Main has just received word that his brother, William Main, of Riverville, Washington, died September 22, aged 63 years. Mr. Main was the father of Mrs. L. G. Ziegenfuss and a brother of Mrs. Frank Ziegenfuss of this city.—Greenville Call.
 John T. Noble received a letter from his son, Herbert Noble, who was wounded and is now in the hospital at Liverpool, Saturday.
 Fred King of Negaunee has been visiting his brother, Dan King, and other relatives and friends here for a few days. He drove his auto and visited her daughter, where Mr. Gephart had spent the summer and he returned with her. Mr. Gephart spent some time at their cottage on St. Clair river.
 Mrs. Leah McIntosh left last Thursday for Chicago to visit her son, Vern McIntosh, who is at work there. Vern went from here to the state hospital in Traverse City about a year ago and after a few months he was allowed to go out on parole and later given permission to go to Chicago. Mrs. McIntosh may remain there all winter with him.
 Mrs. H. E. Burns was home from Grand Rapids Friday. She and her husband are with her daughter, Mrs. D. Conway and expect to remain for some time. Mr. Burns had the misfortune while working in the Sigh Furniture factory recently to have a portion of his thumb on his right hand taken off by a saw which has laid him off from work.



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Talks on Thrift

Your Business Capital

Thirty per cent of those who fail in business do so because they lack capital. No business can succeed unless it has backbone, and this backbone is the invested capital of the proprietor. Whether it is a million dollar corporation or a corner grocery, there must be, as a foundation, the investment of the proprietor.
 The man who starts out in business "on a shoestring" fails. No matter what he may have in the way of borrowing facilities, there may come a time when he finds the avenues of borrowing closed against him. Then his reserve capital comes into play.
 To meet the weekly pay-roll, stock up, tide over bad times, fit the place up with machinery and fixtures, requires money, and this money should be the saved money of the proprietor.
 Just how much capital a concern requires is a matter of individual requirements. The larger the business, the more capital. If, for instance, a man were to engage in a mercantile line, he should have enough money saved by thrift to buy his fixtures, and part of his stock, and a balance for working capital to keep in the bank. He should not put all his money in the bank. He should not put all his money in fixtures so that he has none for stock, and vice versa. Neither should he forget that his credit with his banker is a good working balance.
 The reason why banks are so particular that borrowers keep a balance is not that the bank wants excessive profits—lending, say a thousand and asking that one-quarter of it be kept on deposit, but that the borrower may have free working capital at his command all the time.
 The position that if I borrow a thousand and am asked to keep \$250 on deposit, I might as well borrow \$750, is not well taken; for even though the bank balance is borrowed money, and costs the interest, it is a cheap price to pay for the banker's good will. In fact a business man could well afford to pay for the banker's good will. In fact a business man could well afford to pay six per cent for money and leave it with his banker, for the good it would do his credit.
 In the granting of credit, business men as well as bankers, give due heed to the ratio between quick assets and quick liabilities. The banker likes to see two to one—two dollars of quick assets to one dollar of quick debts. The quick assets are: Cash, bills receivable, accounts receivable and merchandise. Quick liabilities are: Debts due for borrowed money and debts due for stock. The difference is the working capital—the amount in excess of the debts. This means to say that if the quick assets were all turned into cash and the debts paid, without disturbing the other assets, such as real estate, machinery, etc., there would be a cash balance left over.
 One of the great weaknesses of American business life is the starting of a business on too little capital. Two carpenters and builders who have saved a few hundred dollars decide to be their own bosses and by

some scheming get a piece of land. They persuade somebody or some institution to agree to loan them a certain amount on the property when complete, and lay their plans carefully and figure closely. Something goes wrong, the weather is bad, the work is delayed, strikes, and liens not reckoned with, interfere, and the result—failure. They lack capital; and lacking it, lose out. They cannot carry their load.
 Clerks with a little money and colossal nerve begin business for themselves, only to find bankruptcy stare them in the face in a short time, due to lack of capital. A good year makes the proprietor jubilant and willing to gamble that the next will be better. He moves into larger quarters, lives more expensively, buys a car and hires his servants, only to find depression setting in, unsettled business conditions, competition, misadventure, and no way of retrenching. Happy the man who can plod along on the safe track, satisfied to be sure rather than sorry. Money is power, and impotent is the man or the business that lacks it.
 Be as honest as you expect the other fellow to be. Get all the ability you can acquire and all you can afford to buy, but do not overlook the important fact that backbone is necessary in every business just as it is in every body, and without it is sufficient measure success is impossible and failure sure to come. He is a wise man who knows his own strength and doesn't hitch up to more than he can pull.

GO NO FARTHER

The Evidence Is At Your Door
 Belding, proof is what you want and the statement of this highly respected resident will banish all doubt:
 Wm. Hough, 916 S. Alderman St., Belding, says: "I think I contracted kidney trouble at Vicksburg, in 1893. Sometimes, the kidney secretions were scanty and painful in passage and contained sediment. My back and limbs were stiff and lame and I couldn't lift my leg without help. My arms were all crippled up and the joints in my fingers were swollen. I got so bad that I couldn't work for five or six years. Doctoring brought only temporary relief and I thought I would never get any better. In 1906, I began using Doan's Kidney Pills and half a box made me feel better. By the time I had taken two boxes, I was able to go back to work. I have been in better health ever since. A short time ago I was examined by the doctors and my kidneys were working perfectly. (Statement given March 13, 1913).
A PERMANENT CURE.
 On September 9, 1916, Mr. Hough added: "I have never had rheumatic pains since Doan's Kidney Pills cured me, and my kidneys have been in good shape generally."
 50c. at all dealers. Foster-Milburn Co., Mfrs., Buffalo, N. Y.—adv.

Captivating Coats Are Coming In



Although there is a real scarcity of desirable fabrics for warm, serviceable coats, it is our good fortune to receive almost daily splendid new things from the WORTH STYLES factory.

Although cloth prices are unusually high, we are able, as always, to offer splendid values at prices within the reach of all pocket books. If you want a coat at \$15, we are prepared to give you \$15 worth of value, and the same is true of our other garments running up as high as \$75.

The garment illustrated is of Green Wool Velour, with deep Moline collar trimmed with Skunk Opossum.

Lincoln's Quality Store

Belding, Michigan.