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THE ENTERPRISE  
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MANCHESTER LODGE No. 14, F. & A. M. meets at Masonic Hall, Wednesday Evening, or before full moon. Visiting brothers are invited. Frank G. Leeson, W. M. Ed. E. Root, Secy. F. E. Spafard, H. P.

ADONIRAM COUNCIL No. 24, R. & S. M. assemblies at Masonic Hall, Tuesday Evening, after each full moon. All visiting companions invited. Mat D. Blosser, C. W. Case, Recorder. T. M.

MANCHESTER CHAPTER No. 161, O. E. S., at Masonic Hall, Friday Evening, or before each full moon. Visiting brothers are invited. Mrs. Edith Lower, W. M. Mrs. Blanche Lower, Secretary.

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MANCHESTER ENTERPRISE,  
Manchester, Mich.

## BANKING BUSINESS BOOMING ALONG

### COMMISSIONER DOYLE'S LATEST REPORT SHOWS INCREAS- ING ACTIVITY.

### EIGHT NEW BANKS ORGANIZED SINCE JAN. 1.

Commissioner Doyle Gives Warning  
That the Practice of Lending  
Money to Directors and  
Officers Must Stop.

Commissioner of Banking E. H. Doyle issued a statement showing the condition of the 418 state banks and five trust companies at the close of business April 18.

Commissioner Doyle warns state banks who are making loans to their directors and officers, in this connection, the report says:

"This practice, if permitted to continue, will eventually bring loss to depositors and stockholders. The department in the future will take a firm stand on this question, and will insist so far as it is possible upon the curtailment or elimination of the practice. Financial statements of directors and officers, and also of companies which they control or are prominently interested in will be required in order that the department may be at all times advised as to whether or not unsafe conditions exist, or are likely to result in state banks on this account."

Surious rates on loans is also taken up in the report and the commissioner of banking says along this line:

"Complaints have been recently received by the department against the practice pursued by certain banks in charging illegal and exorbitant rates of interest by demanding a bonus or premium from the borrower in addition to the legal rate of interest. The department has been obliged to insist upon the resignation of a bank official who had been charging abnormal sumuses, converting a portion of the proceeds to his own use. State banks are organized for the two-fold purpose of serving the community in which they are located, and paying the stockholders a fair rate of interest on their investment, and this can only be brought about by proper treatment of borrower and depositor. The law does not contemplate that state banks will pursue 'loan shark' methods. Prompt measures will be taken by the department in the future to stop this practice wherever it is found to exist."

Commissioner Doyle calls attention to those state banks which are in the habit of balancing their books before closing time. He says it will not be permitted in the future.

In an abstract of reports of conditions of state banks and trust companies, as of April 18, it is shown that since Feb. 20, 1912, date of the preceding report, deposits have increased \$5,378,685.95, while loans show a gain of \$8,352,330.86.

Since March 7, 1911, there has been a gain in deposits of \$39,724,992.07, while loans have increased \$37,468,962.85.

On April 18, 1912, Michigan state banks maintained a balance of \$66,070,000, or 21.29 per cent of deposits constituting an excess over requirements of \$17,158,600.

Since Jan. 1 to May 18, eight new state banks have been organized with a total capital of \$247,500.

During the same period the examining staff of the banking department has made 340 examinations of state banks.

Here are the new state banks that were organized and admitted to do business in Michigan: The German-American State bank, Saginaw, \$100,000; the Sunfield State Savings bank, Sunfield, \$22,500; the State Savings bank of Flat Rock, \$20,000; the Com- bin Savings bank, Combin, \$20,000; the Commercial Savings bank of Standish, \$20,000; the Algonac Savings bank, Algonac, \$20,000; the Eau Claire State bank, Eau Claire, \$20,000, and the Peoples State bank of Bessemer, \$25,000.

During the period there were four banks in the state which consolidated with other banks. One bank, the State Savings bank of Benton Harbor, was converted into a national schedule.

Rudolph Nelson, 27, a fireman on the Mineral Range railroad rock train, was killed by being crushed beneath the tender when the locomotive broke away from the train, dropping him on the rails.

Marshall horse owners are at a loss to know what is causing the wholesale death of animals in that community. Local veterinarians cannot diagnose the disease, which seems to be contagious.

Efforts are made to obtain the release of the striking corset workers sentenced for violating the picketing injunction. Miss Josephine Case, the leader of the girls, is ill. Picketing continues at the plant.

On complaint of Grand Ledge parties, Prosecuting Attorney McPeek, in Eaton county, has ordered all dice games and gambling devices in the county closed. It was alleged that children were allowed to frequent such places.

The first session of the I. O. O. F. state encampment in Port Huron opened with the election of the following officers: President, Gen. Fred W. Davis, Detroit; vice-president, Capt. J. B. Harford, Port Huron; treasurer, Col. Henry E. Bazley, Detroit.

Saginaw physicians, with the aid of the X-ray, removed a button from the throat of Emma Freeman, a 3-year-old Estes child. The button had been lodged in the child's throat for several months, and its life had been despaired of for several weeks.

Fond du Lac hopes to be represented at the regatta on Lake Winnebago this year. The event is an annual affair under the auspices of the Oshkosh Yacht Club. An attempt is being made to raise \$1,000 for the purchase of a class A racer to represent by the house.

A bank will be organized in Chassell with capital stock of \$20,000.

Evidence that Upper Michigan is making progress agriculturally, even if slowly, is seen in the fact that two grist mills are to be added to the seven plants of that kind already established in the region. One of these is to be built at Newberry. Luce county, the business men having agreed to furnish a free site and 15 per cent of the required cash. The other plant is to be established in Ironwood township, Gogebic county, and will be a co-operative enterprise of the farmers of the district. Both mills will produce flour next winter.

Joseph Muerler, sentenced to Jackson from Detroit Feb. 2, 1904, for murder in the first degree, and Hurst, who came Nov. 1, 1911, from Detroit, for 15 years for manslaughter, have both become insane, and will be transferred to the asylum at Ionia.

When you are in need of something in this line  
DON'T FORGET THIS

## MICHIGAN NEWS IN BRIEF

Plans have been accepted for the new school in Crystal Falls to cost \$105,000.

Plans were announced for a new state bank at Republic, to be capitalized at \$25,000.

Stakes have been driven in Allegan at the location of the various oil well sites. Operations will be started soon.

The quarterly report of Oil Inspector Neal shows that his department has turned \$8,205 into the state treasury above expenses.

The First Reformed church has been organized in Dunningville and work will be started at once on the erection of a new church.

The state board in control of the school for the deaf in Flint has increased the salaries of all teachers receiving less than \$1,000.

F. J. Witemeyer of Marquette, Wis., is organizing the First State Savings bank of Norway, Mich., which will have a capital stock of \$50,000.

A Masonic temple, a thing that has been needed for some time, is to be constructed in Romeo. Every prominent man in the village is a Mason.

The list of graduates of the University School of Music has been announced. The smallest number to receive diplomas in a number of years.

Jacob Ehler, a wealthy shoe merchant of Hancock, will be placed on trial at the May term of the circuit court for shooting Ernest Hendrickson.

Howard Wood, 18, was drowned when a canoe occupied by himself and another young man overturned at Lake Gogmag. The other boy escaped.

Mr. W. H. Kenoyer, a club woman of Fair Plain, sat down in her favor, the rocking-chair in her home, turned on three gas jets and asphyxiated herself.

Three bridges are reported out at Farwell, Reed City and Clare. The Pere Marquette officials also report many washouts on the Port Austin division.

At a meeting of the striking corset workers in Kalamazoo it was voted to ask the next legislature to pass a bill allowing picketing under certain restrictions.

Managers of resorts and hotels met in Traverse City and organized an association for this district. Fred S. Cummings, of Neatawana, was chosen president.

The annual reunion of the famous Loomis battery was held in Coldwater. Sixteen of the original members were present. Murry Tilton was chosen president.

The G. R. & I. Railway Co. will appeal to the U. S. circuit court of appeals against its conviction in the district court at Grand Rapids on 14 counts for rebating.

At the annual reunion of the famous Loomis battery was held in Coldwater. Sixteen of the original members were present. Murry Tilton was chosen president.

When the machine leaped out over the river's occupants for the first time seemed to realize their danger. Their laughter changed to screams. The police and members of the fire crew think that the young woman whose body was recovered jumped from her place as the car plunged downward. She struggled in the water for a few moments but could make no fight against the current and went down before the boat hastily launched could reach her. No mark on her clothing gave any hint as to her identity. She was richly dressed and appeared to be about 25 years of age.

William Popham, fireman on board one of the fire tugs, was an eye witness to the affair. He corroborated the police statement that there were six people in the car.

Both sides—the league and players—claim a victory.

</div

Architects are at present inclined to bungalows and skyscrapers.

A woman who read 6,000 novels in her life sounds louder than "Play ball!"

A pessimist is one to whom "Swat the Fly" sounds louder than "Play ball!"

For amateur wireless operators, the signal is "D. B. L." meaning "Don't bug in."

An old-fashioned summer does not necessarily go with an old-fashioned winter.

One fault to be found with the Mississippi is that it insists in spreading itself over every spring.

"Mustache," says a well known barbers, "are coming back into style. First for soup strainers."

"Baptism is dying out," says a minister. "If it is, it's dying a horrible and lingering death."

A Boston man states his wife's mother the day their divorce was to come up. "She won her suit."

"Lifetests occupy too much space," said a shipbuilder recently. "Something may be written on that remark."

"Eating," says a scientist, "is a dying art," but he probably will change his mind when pay day rolls around.

A London woman "wears" a monkey suspended from her neck, and without the monkey the primate is off his pet.

An eminent authority estimates that the value of a baby is \$2,800. But then, of course, it is somebody else's baby.

A scientist informs us that there are 18,983,432 microbes on a dollar bill. Now we know why they call it filthy.

Every baseball fan is willing to admit that all men are born free and equal—that is, with the exception of umpires.

A woman's theater, run by women for women, is being promoted in Chicago. But what will it do for the morale of running a lawn mower is good exercise.

It takes a confirmed optimist to smile on the sprouting grass and remember that running a lawn mower is good exercise.

That New York woman accused of killing her husband with a pair of scissors seems suspected of being a regular cut up.

Some baseball players receive larger salaries than congressmen. But who ever heard of money to see a concertmaster perform?

"The saddest hour," sings a poet, "is just after sunset." Evidently he does not get up at 6:00 a.m. in the winter time.

A Harvard professor has just discovered that winter is too cold. How ever, a lot of old stuf has been worked off as new year.

A Kansas man fed a mule three times a day, but his wife would not understand his widow is not blaming the mule for what happened.

Harvard astronomers have made a map of 1,500,000 stars. Yet the supply of shortstops and third basemen seems unequal to the demand.

The only baseball team that received investigation is the trust of the young man in the bleachers that his mother won't find out where he is.

The swain who is being sued for divorce because he has fifty-five affidavits might as well find a couple more and make it fifty-seven affidavits.

A minister's wife recently testified that she had thirty homes in eight years. With her life must have been just one moving van after another.

It costs one dollar, according to an expert, to raise a hen from infancy to the laying age, but the cost is greatly reduced if the neighbor has a garden.

A statistician tells us that this country imports 150,000 tons of chalk annually, but just how much of it is used by milkmen we are unable to learn.

The world's supply of oxygen is said to be growing less, probably because candles are using more than their share to keep their presidential beams alive.

An American woman who won the leadership of the first plane to ever pilot an airplane across the English channel. This leadership is in keeping with the record of her country women.

A Harvard lecturer announces that women talk too much. It needs no lecturer, come from philosophic depths or from the depths of the heart. More women will keep on talking to the end of the chapter, long after lectures have ceased from troubling and the critics are no more.

Luther Burbank has produced a stoneless plum. But he was locked up for a year greater benefit on mankind than he will ever a stoneless plumie pie.

By breaking into his husband's office when he was absent a Chicago woman gained possession of several boxes of letters which had been carried off from other women. A married man who receives love letters from "Mae" and "Duchie" and "Baby" can usually be expected to be foolish enough to keep them tied in like bundles.

# THE KITCHEN CABINET

## INTERNATIONAL SUNDAY SCHOOL LESSON

PLAN AIR ROUTE  
THE QUIET HOUR  
Prince Suggests Peking-Paris Line, and It Is Adopted.

**T**HE sickroom should contain a comfortable one for the nurse and a very uncomfortable one for visitors who stay too long.

For amateur wireless operators, the signal is "D. B. L." meaning "Don't bug in."

An old-fashioned summer does not necessarily go with an old-fashioned winter.

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**Say Farewell to Care**

Quick as a flash, the sense of human anxiety and carelessness is gone. The sense of toil and the sense of the care of tomorrow, and was was to be done at night, we may safely say to most of our troubles. "Ye have done your worst, and we shall meet no more."

**Mischiefous Anger**  
Our anger and impatience often prove much more mischievous than the things about which we are angry or annoyed. —Marion Aurelia

**Great Piece of Luck**

An English laboring man took his meager savings to a moneylender in the city of Chelmsford, and was astonished to be told that it was "worth £175." It was the "Children Bathing" of J. Ward, a famous eighteenth-century engraver and painter.

**Breaking into his husband's office** when he was absent a Chicago woman gained possession of several boxes of letters which had been carried off from other women. A married man who receives love letters from "Mae" and "Duchie" and "Baby" can usually be expected to be foolish enough to keep them tied in like bundles.

**Mischievous Anger**

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**Secret is Like a Bird**

A secret in his mouth is like a wild bird put into a cage; whose door is soon opened, but it is out—Bea Jon.

**Maple Syrup Sandwiches**

Bowl of maple syrup, half a cup of

**Good Time to Begin**

In the hearts of those who may have been passed by as worthless is a long, dark, silent day.

We down at night, we may safely say to most of our troubles. "Ye have done your worst, and we shall meet no more."

**Subject of Prime Importance**

Weather is the one topic of conversation that never grows out of date.

We are also, as nearly as the mercy of God permits, to be interested in the weather.

Her solutions in common with those of the rest of the campers had been to make a fire and sit around it, to speak words of praise, commendation, and comfort, that she would be under no observation if he, not quite sympathetic as the critics of King and Lord, it is now, as in the past, a good time to begin.

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**age instantly with cream and sugar.**

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Prince Suggests Peking-Paris Line, and It Is Adopted.

**PLAN AIR ROUTE**

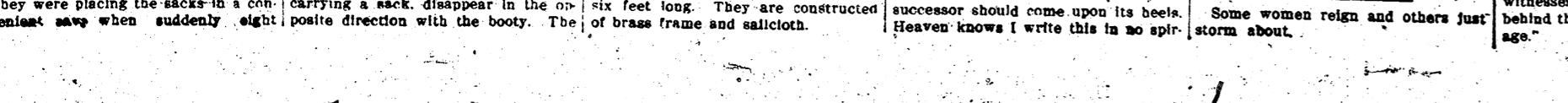
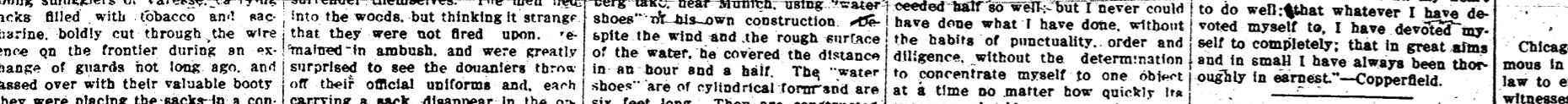
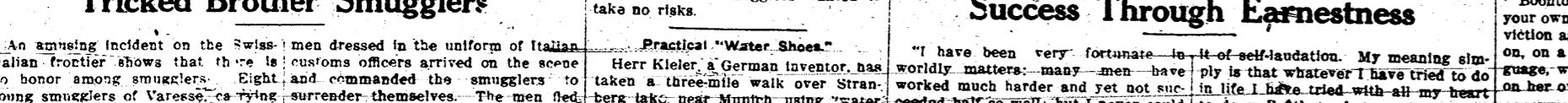
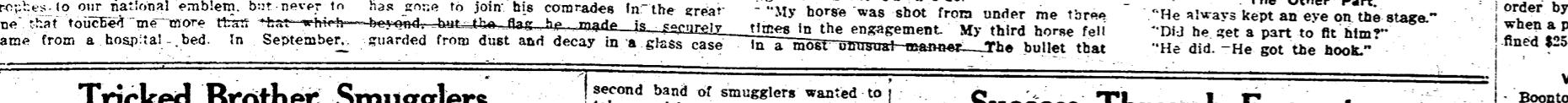
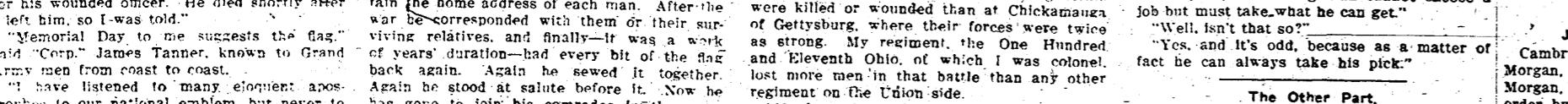
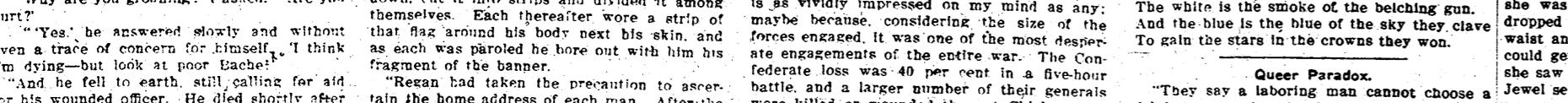
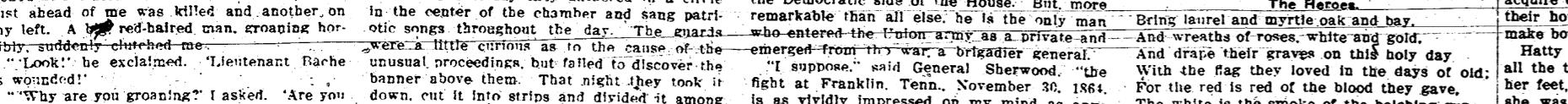
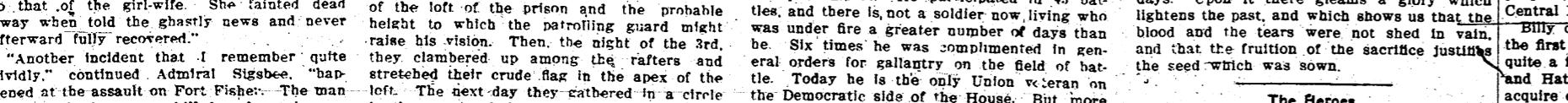
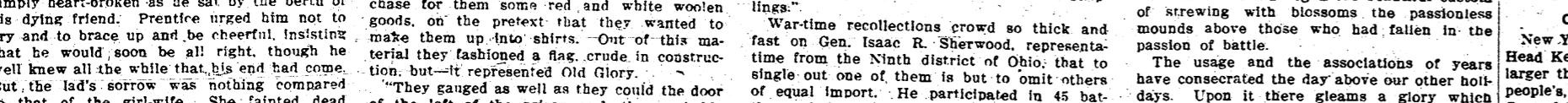
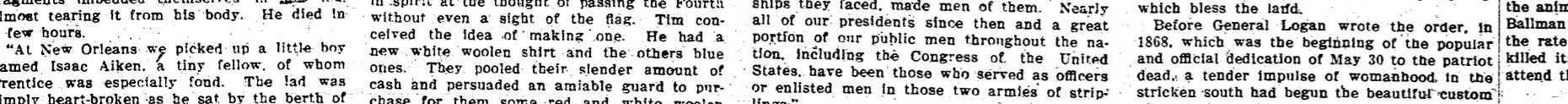
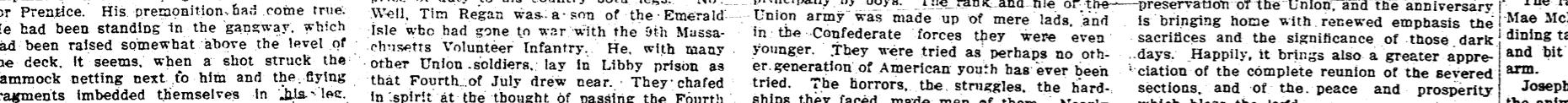
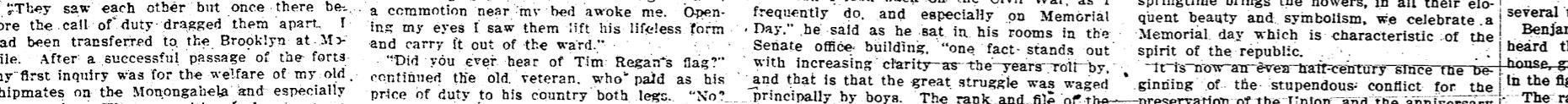
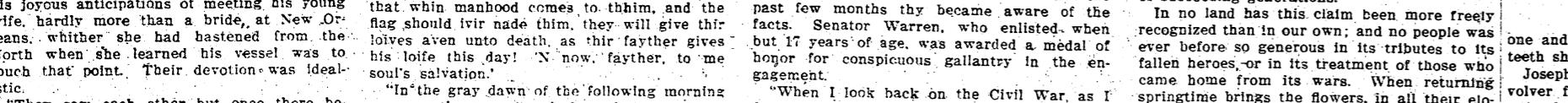
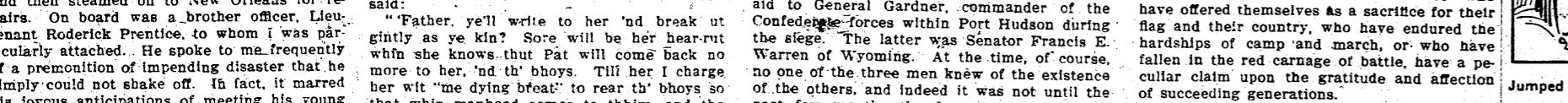
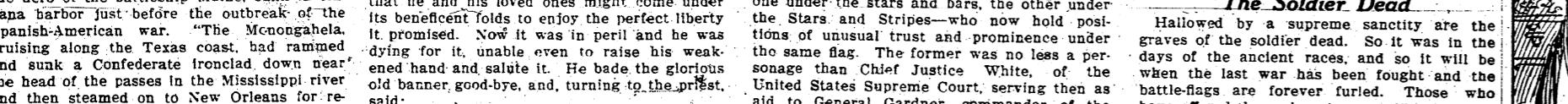
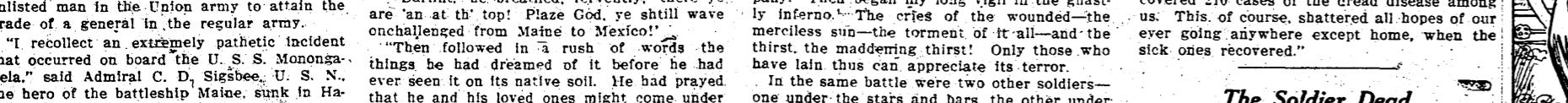
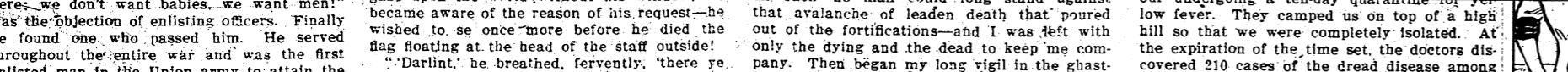
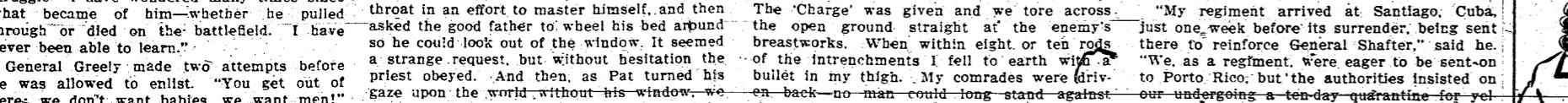
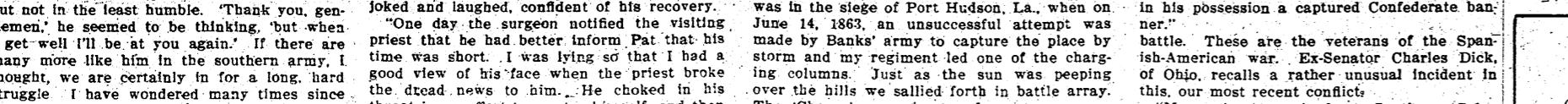
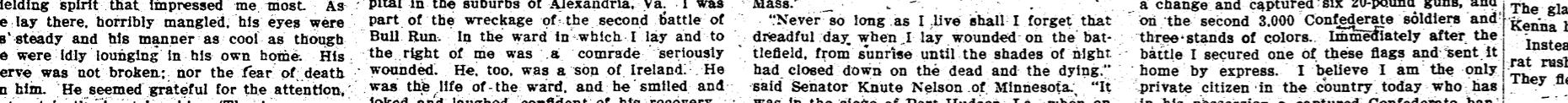
**THE QUIET HOUR**

Line, and It Is Adopted.

**Prince Suggests Peking-Paris Line, and It Is Adopted.**

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# ALASKA AS A GARDEN

SECRET BURIED IN A TOMB

"Jerome, Nov. 20, Legless Man of Mystery, Silent for Half Century, Is Dead.

Was He  
a  
Coward?

By Cora A. M. Thompson.

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Within a few hundred yards of a beach where fifty-one years ago two sailors found him with his legs broken, and who was known as a man of mystery, died a few days ago, silent to the end about his identity.

Although he was undoubtedly possessed of the power of speech, "Jerome" had remained silent all his life. In the half century he had been cared for by Didier Comeau, and the latter's sons and daughters. During all this time he had been a silent, mysterious being, the secret being, most of whom are known as "returned Acadians," being the descendants of the compatriots of Evangeline, who returned to their former abode to avert their expulsion by the English in 1755.

Away back in the summer of 1861, according to tradition, a man, different from the one known as "Jerome," was found on the beach, and a small boat, which he had made for the shore and deposited above the tide line, an object that several hours later was discovered to be a man. His legs had been broken, and he had a jug of water and a package of ship's biscuits beside him, which he had suffered greatly from exposure.

When found, he was brought to the Comeau house, where ever since he had been a welcome member of the household, the man was finally received by a physician. In half a dozen languages he was able to speak, came back affirming and denying it.

"It's a lie, and I know it!" exclaimed Miss Ruth's only brother, who had been present at the wedding of the couple in the summer of 1861.

"What's your name?" To this question, in Italian, propounded by the elder Comeau, the man made no reply.

"I do not know a gentleman that would stoop to anything of the sort," replied the man.

"You have been stooping.

"I am not," said Ruth.

"I like a girl to demand a husband," said Ruth. "I'll write him myself."

"You do nothing of the kind. I can manage my own affairs."

"On go, then, but I'll give my pony to find out the liar."

"We shall know all about it when the soldiers come."

"You'll challenge and fight the man that first set the rumor afloat!"

And the man, who had been

scared, fled.

"What's your name?"

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