

"If Only The Walls Could Talk"

Celebrating 125 Years of Business

Thumb National Bank

From: *Pigeon Diamond Jubilee –
The Good Life in A Small Town - 1977*
Pages 100 - 102.

Sponsored by Thumb National Bank & Trust Co.

The origin of the Thumb National Bank & Trust Company dates back to 1895 with the founding of the Farmers Bank of Frank W. Hubbard, a private bank. The four partners in this bank were Frank Hubbard, Richard Hubbard, Frank Merrick and Allison Wright. This bank was initially located in the building now occupied by Oesch's Shoe Store.

A second bank was chartered in Pigeon on August 21, 1906. It was located on the corner of Main Street and Michigan Avenue, the location of the present drive-in of the Thumb National Bank and Trust Company.

Two years later, in April of 1908, the Farmer's Bank bought out the Pigeon State Bank. These two banks were consolidated into one and named the Pigeon State Bank.

The bank has undergone two building projects since the bank quarters were located at the corner of Michigan and



Main Streets, and is well on its way to a third. The original bank building served nobly from 1908 until 1953 when growth and new banking technologies required the razing of this building. Incorporation of the building immediately to the west of the old bank provided a modern new bank with drive-in facilities. In 1971, the former Haist Flower Shop was purchased and remodeled to add 50% more space to the size of the 1953 bank building. Presently, plans are underway to add an additional 50% to the existing bank structure, completely renovate the building, move the drive-in facility to property at the rear of the bank and add additional parking. All through its history, the Thumb National Bank has grown and prospered as the community it serves has grown and prospered.

On August 13, 1970, the Pigeon State Bank received permission to change its State Charter to a National Bank Charter and became the Thumb National Bank and Trust Company. As can be noted by the name change, the bank was granted full trust powers, becoming the only bank in the entire Thumb area to offer this service.

In the eighty-two year history of the bank, there have been only

five presidents: Frank W. Hubbard, Allison L. Wright, F. W. Merrick, Ernest Clabuesch, and E. J. Clabuesch.

No history of the Pigeon State Bank/Thumb National Bank would be complete without noting the career of Ernest Clabuesch. Ernie began his career in banking on December 23, 1901 at the Farmer's Bank of F. W. Hubbard, as the janitor, clerk, and stable boy at the salary of \$100.00 per year. In 1904, at the age of 18, he became the Assistant Cashier. In 1915, when Frank Merrick, then Cashier, was appointed State Banking Commissioner, he was named to the position of Cashier. He held that position until 1921 when he was also named Executive Vice President. Mr. Clabuesch served the bank in that capacity until the Bank Holiday in 1932 closed all banks. During the Holiday, Ernest Clabuesch



Frank W. Hubbard



Allison L. Wright

PIGEON HISTORICAL SOCIETY

P.O. Box 523 • Pigeon, Michigan 48755
989-453-3242

Denny Esch, President
Ardra Schaaf, Vice President
Paul Schuette, Secretary
David Eichler, Treasurer

~: Trustees ~:

Jim Leinbach • Steven Schulze
Tim Voss • Joyce Kretzschmer

Six Regular Meetings:

Second Monday of the month

May - July - Sept. -

Oct. - Nov. - Jan. - Mar. 3:30 p.m.

Board Meetings:

Fourth Monday of the month

All meetings at 3:30 p.m.

Meeting Location:

Woelke Historical Research Center.



sought and received enough local capital to reorganize the bank. On June 14, 1934, the bank reopened with Mr. Clabuesch serving as President and Chairman of the bank, a position he held for 25

and 41 years, respectively. The bank reopened with assets of \$234,000.00 compared to the present \$27,000,000.00.

Among others who have contributed much to the success of the Pigeon State Bank/Thumb National Bank and Trust Company is Clifton Bailey, who began his business career in Pigeon on May 31, 1927 as a clerk for the Pigeon State Bank. He served the bank until June 1, 1947, most of these years as Assistant Cashier. During his tenure, the bank operated as insurance agency and Mr. Bailey supervised this department. In 1947, the agency was separated from the bank operation and Mr. Bailey left the bank to continue as the Bailey Insurance Agency. This agency has served Pigeon continuously for over 75 years. Cliff has served on the Board of Directors since January of 1947 until the present time.

Leo Bliss started working for the Pigeon State Bank in 1925 as a clerk-teller. Mr. Bliss' career at the bank progressed to the point that when he resigned in August of 1947, he had attained the office of Cashier of the bank and was charged with responsibilities of loan officer and overall bank operations. Leo served as Secretary of the Board of Directors of the bank for many years. Upon leaving the Pigeon State Bank, he accepted a position with the First National Bank of Midland and later became its President.

E. J. Clabuesch, the bank's present President and Chairman, began his career on June 15, 1939. Consistent with the tradition of the Pigeon State Bank/Thumb


National Bank and Trust Co., he began at the bottom rung of the ladder and through a series of promotions worked his way to his position of responsibility. E. J. worked as a bookkeeper-teller until June of 1942 when World War II mobilized everyone into the war effort. During this period of time he worked at the Willow Run Bomber Plant and later as an Officer in the U.S. Army. After the war Mr. Clabuesch returned to the bank to resume his banking career in April of 1946. E. J. became a director in 1947, cashier of the bank in 1948, Executive Vice President and Cashier in 1957, and the President of the bank in 1959. Upon the retirement of his father, Ernest Clabuesch in 1974, E. J. assumed the responsibilities of Chairman of the Board.

Mr. Clabuesch has served his community as well as he has served the bank throughout his career. He was the general chairman of the Pigeon Golden Jubilee in 1953, President of the Pigeon Rotary Club, Chairman of the Huron County Soil Conservation District, Chairman of the Board of Michigan 4-H Club Foundation, President of the Board of Trustees of First United Methodist Church, President of the Pigeon Chamber of Commerce, Member of Winsor Lodge No. 420 F & AM, Chairman of the fund drive for Scheurer Hospital, and Treasurer of Michigan Bankers Association. He is presently Chairman of the Board of the Trustees of Scheurer Hospital and one of the sustaining members of the Pigeon District Library. His record in banking and community service is one that his family, his associates, and his bank can be proud of.

The resent senior officers of the bank, Arthur Luedtke and James Schumacher, have been working as a team for the bank for the past twenty-two years. Both men have worked up through the ranks and both have provided sound judgment, advice, leadership and valued

service to the bank and the community, and hopefully, they will continue to serve for many years to come.

Arthur (Bud) Luedtke, began with the bank on February 15, 1952 as a bookkeeper and teller after being employed by the Pigeon Lumber Company for a number of years. He has held the position of Assistant Cashier, Cashier, Vice President, and presently, is the bank's Executive Vice President. Mr. Luedtke has been a member of the bank's Board of Directors and served as Secretary of the board since 1959. In addition to his banking responsibilities, Mr. Luedtke served as Village President for 10 years, from 1961 to 1971.



The Road to Success

at last lies clear and firm for you. it is a road you can travel without fear or embarrassment to glorious success when you prepare the way by depositing your **MONEY** with us.

This bank is a public benefactor and you may walk with perfect confidence when we have charge of your financial affairs.

CHAS. J. ANDERSON

F.W. HILBARD
PRES.

A.L. WRIGHT,
VICE PRES.

PIGEON STATE BANK

PIGEON, MICH.
WE PAY 4% INTEREST ON SAVINGS DEPOSITS.

ERNEST CLARKSON
CASHIER

S.D.M. GREGOR
ASST. CASHIER

James (Jim) Schumacher, started with the bank on February 15, 1955 as a teller. He has held the positions of Assistant Cashier; Cashier and Vice President He is currently the bank's Senior Vice President and Cashier and has served on the Board of Directors since 1967. In keeping with precedent established by Ernest Clabuesch, Jim also has been very active in many community and church activities.



Since the bank was reorganized in 1934, the Board of Directors of the bank has been composed of prominent local businessmen and farmers. The board has always been a source of integrity, wisdom, and sound judgment. As a result of being a local hoard of directors, the members have always considered the best interests of the community first in reaching their decisions. The local control of the Pigeon State Bank Thumb National Bank and Trust Company, has been a source of pride to the bank and its people since its beginning. The present board consists of Clifton Bailey, Adolph Buchholz, E. J. Clabuesch, Paul Clabuesch, Loren Gettel, Lowell Kraft, Arthur Luedtke, Alfred Roberts, James Schumacher and Robert Webber, Sr.

In addition, a fine complement of associate officers, a courteous staff of employees, and stockholders comprised of local people interested in their bank and this area, provides a sound base for Thumb National Bank and Trust Company to continue to be an important factor in the growth and prosperity of the Pigeon area.



Thumb National Bank & Trust Company, banking excellence since 1895

*From: Pigeon, Michigan, 1903 – 2003
A Century of Farming, Family, and Friends*

From humble beginnings in 1895 through today and into the future, Thumb National Bank has helped direct the growth and fiscal health of generations of mid-Michigan businesses, families, farmers and other leaders by doing what is needed to help its customers succeed.

THE EARLY YEARS: The origins of Thumb National Bank & Trust Company date back to 1895 on the dusty downtown streets of Pigeon. Four partners founded the Farmer's Bank of Frank W. Hubbard as a private bank, before Pigeon even became a village. Besides Hubbard, Richard Hubbard, Frank Merrick and

Allison Wright opened their small business in a building just south of the railroad tracks on S. Main Street.

They saw the need for local farmers, residents and business owners to have a locally operated bank - and at first, just five customers opened accounts with deposits totaling \$1,900. But they were on their way, as a new century, dawned.

Pigeon became a village in 1903, and the Farmer's Bank was there to help local residents save and invest their hard-earned funds, as well as make loans to buy farm-land, build houses and expand businesses. There was little advertising or promotion done at the time: banks relied on honest and sincere customer service provided to neighbors and friends on a daily basis. And the local bank grew with the community.

One of the friendly faces at the Farmer's Bank was a young jack-of-all-trades named Ernest Clabuesch. He began working for the bank on December 23, 1901 as a bank clerk, but also had the responsibilities of janitor and stable boy, keeping the coal-fired stove filled and windows shining without fail. Frank Hubbard paid the 15-year-old Clabuesch a true starting salary for those tasks and several more - \$8.33 per month, or \$100 a year.

Young Ernie Clabuesch used his time wisely and gained wide knowledge of banking practices and procedures from Hubbard, Merrick and partners, and soon earned a pay raise for his efforts. He became Assistant Cashier in 1904 at the age of 18.

On August 21, 1906, a second bank was chartered as Pigeon State Bank, located on the north-west corner of Main Street and Michigan Avenue, where TNB is still located today. Local customers now had two banking choices, and each bank tried its best to attract more customers through friendly service and honest dealings.

Two years later, in April, 1908, Hubbard's Farmer's Bank bought out the Pigeon State Bank but kept its name - Pigeon now had one financial resource known as Pigeon State Bank. Young Ernie Clabuesch remained Assistant Cashier until 1915, when Michigan Gov. Woodbridge N. Ferris appointed Frank Merrick as State Banking Commissioner. Ernie Clabuesch took over Merrick's local position and became Pigeon State Bank's Cashier, as responsibilities grew even more. Clabuesch helped lead the bank through World War I and the roaring

'20s, earning the respect it was receiving.

In 1921, Clabuesch was named Executive Vice President of Pigeon State Bank, as the Western Thumb Area was gaining renown for its top-quality farm land, hard-working farmers and well-run local stores. Clabuesch's foresight helped his community immeasurably, when, during the national bank holiday in 1932, he sought out and received enough local capital to reorganize the bank early in the U.S. depression. All banks were closed, but not for long.

Ernie Clabuesch turned to the community to help finance the reopening of the bank, and to the surprise of many, raised enough local capital to assume bank leadership. On June 14, 1934, Ernie Clabuesch led the reopening of the bank and emerged as President and Chairman of the Board, positions he would hold for 25 and 41 years, respectively. Pigeon's bank reopened with assets of \$234,000. And when the "bank holiday" was over, Clabuesch's leadership allowed Pigeon State Bank to stress its long-standing theme: "locally-owned, locally-controlled and locally-interested."

Through World War II, the "baby boom" years following it and well into the 1950s, the bank was ready to continue the leadership role it had earned with Pigeon residents, as well as regional and state banking officials.



Pigeon Progress December 1, 1918

ENTER THE SECOND GENERATION:

Ernest's son, E.J. Clabuesch, had grown up around the banking business at home. He began his career on June 15, 1939 in a similar way as his father had: on the bottom rung of the ladder. E.J. Clabuesch became Bookkeeper - Teller until June, 1942, when he was called to support the U.S. defense effort as World War II began.

At the end of the war, E.J. Clabuesch returned to the bank to resume his banking career in April, 1946. He became a Director in 1947, Cashier in 1948, Executive Vice President and Cashier in 1957 and President of Pigeon State Bank in 1959. When father Ernest Clabuesch retired in 1974, E.J. also assumed duties as Chairman of the Board.

Besides his banking duties, E.J. Clabuesch also was deeply involved in family, civic and community projects.

E.J. Clabuesch led the way when Pigeon State Bank received its national charter in 1970 to become Thumb National Bank & Trust Company, as its coverage area became the first and only bank in the entire region to assume full trust powers at the time. He pushed for drive-in banking and led major expansions and remodeling efforts in 1953, 1971 and 1978, as the current main bank building was completed at the corner of Main Street and Michigan Avenue in downtown Pigeon.

Thumb National was known as a financial institution specializing in agricultural banking, but it was also widely regarded for assisting small and growing area businesses in expansion efforts, as well as a home-town bank where families could save their money and borrow for new mortgages, remodeling needs and any other purposes. Whether in estate planning, pensions, profit-sharing plans or stocks and bond investments, all were available from a well-respected local bank.

maturity from a small-town perspective. "You begin to realize the career opportunities and what a small town life had to offer in a positive way", he noted.

He realized the home-town bank operated by his family would be forever in his blood, so Paul Clabuesch gave up education to work full-time at Thumb National Bank beginning in 1973. He has helped guide the bank through economic highs and lows in the past 30 years, and earned the title of CEO in 1984, following the death of his father, E.J.

Today, Paul Clabuesch is Chairman, President, and CEO of Thumb National Bank, and served in 2001 as Chairman of the Michigan Bankers Association, as only the second man from the Thumb ever hold that statewide office. He is also just the sixth president of the bank since 1895, and the third Clabuesch to serve as President, following Frank W. Hubbard, Frank W. Merrick, grandfather Ernest Clabuesch, father E.J. Clabuesch and Arthur Luedtke.

Paul Clabuesch has led Thumb National's major expansion efforts during the past quarter-century, including the addition of the bank's first branch in Cass City, which opened in 1978. Thumb National had become the lead bank in that community since that time, as it has since 1989 in Caseville, at its second branch location.

"My grandfather saw this community lapse during the banking holiday. But he could always see potential," Paul Clabuesch recalls. "My father started after the war and capitalized on agricultural banking, and took the bank national. Now, in my view, we cannot be one-dimensional or have one location to survive in the future. We must expand and grow strategically."

TO THE FUTURE:

Many new additions have helped Thumb National keep current with financial needs of its growing customer base. Many new ATM machines have been installed throughout its service area. It has consistently enhanced its computer operations as needed. Online banking is available 24 hours a day at TNonline at www.thumbnational.com.

Certainly the most-recent advance is the mid-2003 opening of Thumb National's newest branch in Bay City located on Wilder Road at Two Mile, across from the Meijer's store. The branch offers community-style banking in the growing Tri-Cities market, as Thumb

National has always strived to provide.

Since 1895, Thumb National Bank has led growth and development in this area of Michigan through good communication and a full range of services to its customers. Thumb National has been a three-generation, family-run business which remains the local leader in all types of financial needs for all types of people. With its 57 employees and over \$160 million dollars in assets Thumb National looks forward to the next 100-plus years with anticipation and the strong belief that hometown banking, as it has been in the past, will always be sought out and utilized, in the present and future.

PIGEON STATE BANK AND THUMB NATIONAL BANK & TRUST CO.

TIMELINE:

- 1895: Farmers' Bank founded in Pigeon by Frank W. Hubbard
- 1901: 15-year-old Ernest Clabuesch begins work
- 1908: Farmers' Bank buys out Pigeon State Bank. Banks consolidate under Pigeon State Bank name
- 1932: National Banking Holiday closes all banks
- 1934: Pigeon State Bank reopens with Ernest Clabuesch serving as President and Chairman
- 1939: E.J. Clabuesch begins banking career with father
- 1953: Original Pigeon State Bank building replaced
- 1970: Pigeon State Bank receives National Bank Charter and is renamed Thumb National Bank & Trust Co.
- 1973: Paul Clabuesch begins banking career with father and grandfather
- 1978: Major remodeling builds current main office building; first TNB branch opens in Cass City
- 1989: TN opens branch in Caseville
- 1995: TN celebrates 100 years of continuous hometown banking with donation of downtown park in Pigeon
- 2003: TN opens branch in Bay City
- 2007: Bay City Center office opens
- 2016: Bad Axe office opens
- 2017: Thumb National Bank & Trust becomes Thumb Bank & Trust

NEW PIGEON STATE BANK OPENS NEXT THURSDAY

**Pigeon's New Bank Announced.
Old Bank Will Close at Noon June 13th.**

THE PIGEON STATE BANK WILL OPEN THURSDAY, JUNE 14, AT 9:00 O'CLOCK ON 100 PER CENT BASIS. THIS IS THE NEW BANK CREATED FROM LIQUID ASSETS OF THE OLD PIGEON STATE BANK.



TAKE ADVANTAGE

of everything that will enable YOU to do better than you have been doing.

MEN who have given the "CHECK ACCOUNT PLAN" a fair and impartial trial find it a very material aid in caring for their income and in building for the future.

We will gladly explain this plan if you will call on us.

FW. HUBBARD
PRES.

ERNEST CLABUESCH
CASHIER

A.L. WRIGHT
VICE PRES.

S.D. MCGREGOR
ASST. CASHIER

PIGEON STATE BANK

PIGEON, MICH.
WE PAY 4% INTEREST ON SAVINGS DEPOSITS.

THIRD CLABUESCH GENERATION:

Like his father before him and his father before him, E.J. Clabuesch's oldest son Paul began working for Thumb National, but from a different perspective. "I never wanted to be in the bank; that was the last thing I ever wanted to do," Paul Clabuesch says.

Paul Clabuesch graduated from Michigan State University in 1970 in education, and became a teacher and coach in nearby Cass City, although he compared teaching to banking. "The first two years were the most miserable years of my life, and then everything began to gel". Paul said, as he gained

Individuals, Like Corporations Prosper By The Budget System



What big, efficient business to-day is run on the budget system—expenses are figured ahead and a money budget laid aside to meet them.

Individual finances will show better returns if a fixed amount is laid by in a check account for the coming month.

By running your affairs on a fixed allowance the accumulation of a large reserve fund, earning interest here, will be easy. Try it.

Pigeon State Bank PIGEON, MICHIGAN

Announcement of the opening of the new bank was made Tuesday by Conservator Ernest Clabuesch of the old institution.

The old bank will close at noon Wednesday. That is necessary because the final figures of the old bank must be wired Wednesday to the Federal Reserve Bank at Chicago and the State Banking Department at Lansing so the new bank will open the next day.

The conservator on Thursday will turn over to trustees of the Pigeon Depositors Corporation all the assets set aside from the old bank. The trustees are W. L. Horlacher, Robert S. Wurm and Theodore Goebel who have been chosen by the depositors and have qualified.

Fifty per cent of all deposits in the old bank will be released and placed to the credit of the depositors in the new bank and will be available on demand for normal business.

The release is larger than has been available in most re-organized banks since the moratorium and as a result should meet with the approval of the depositors and patrons of the bank.

All deposits in the new bank will be covered by United States Government Insurance up to \$2,500.

The officers of the new bank are: President - Ernest Clabuesch, Vice-President - Albert Kleinschmidt, Cashier - Leo Bliss, Asst Cashier - Clifton Bailey.

Directors Herman Buchholz, Albert Kleinschmidt, Hugh B. Harder, Henry J. Clabuesch and Ernest Clabuesch, all well-known and responsible men of this community.

All participation certificates in the Depositors Corporation are ready and will be available; on day of opening or any time thereafter at the convenience of the depositor. These certificates will be liquidated as soon as the securities held by the Pigeon Depositors Corporation permits.

Pigeon Progress, Friday, June 8, 1934



Thumb Bank & Trust - Board of Directors Proven leaders in our communities

Michelle Biddinger
Jeff Bushey
Jerry Crete
Dr. R. Paul Chappel, DDS, PC
Jay C. Dubey Retired
Dwight Gascho
David McCormick

Attorney
CPA/Managing Partner
President

Biddinger & Bitzer, PLLC
Nietzke & Faupel, PC
Ideal Party Store
General Dentistry
Thumb Bank & Trust
Scheurer Healthcare Network
President,

John T. Meyer
Scott Meyersieck, CFSP, CPC
Benjamin F. Schott
Curtis F. Strickland

Architect
President & CEO
Retired COO

McCormick Motors, Inc.
John T. Meyer
Funeral Director, Retired
Thumb Bank & Trust
Thumb Bank & Trust



Leadership Team

Mary Buda, SVP
Debbie Deering, SVP
Michael LePage
Jim Hempton, EVP
Michelle Hill, EVP
Benjamin Schott
Bob Thomas

Head Of Mortgage Lending
Human Resources
Thumb Area President
Chief Lending Officer
Chief Financial Officer
President & CEO
Bay Area President

Why is it you always find what you're
no looking for?

Why is it you always find what
you're looking for in the last place
you looked?



Excerpted from A HISTORY OF MY LIFE – By Florence Gwinn Schluchter

Introduction...

On April 10, 1985, I visited Aunt Florence at Kalenda's in Marlette. She greeted me warmly from the rocker she had been sitting in while awaiting my arrival. After the greetings, she told me she had a surprise for me. She then handed me two spiral notebooks as she exclaimed, "I wrote the history of my life!" She asked if I would type it during my summer vacation.

To say Aunt Florence is a remarkable woman is an understatement! She knows who she is -- a descendant of greatness in Wales, a grateful child of a most worthy pioneer, a dedicated teacher, Bible Scholar, traveler, and a most devout Christian.

Florence Gwinn Schluchter adopted all her relatives and friends as her family. She has been a rich blessing, not only to relatives, but to the community at large. She has touched hundreds of lives who have happy memories of her youth groups, parties, classes, hospitality, and histories. Most of all, we are blessed with memories of a most singular, gifted human being who had the courage to live singularly as she, not others, saw fit. She had an unparalleled zest for life. Evidence continues: She wrote this book when 95 ½ years old. Each time I visited her, she'd talk about the book, often dictating a bit more.

On July 19, 1985, she dictated the following: "We were poor, but I didn't know it. We never had meat in the summer. Dad always said, 'Good bread and butter and potatoes... maybe some fish, just caught!'"

Each time the Hayes Sunday School sings, "Birthday Greetings," we sing a song Florence taught us. A song unique to Hayes. We are glad The Lord saw fit to enrich our lives with so unparalleled a human being. Florence Gwinn Sch-

luchter, we are glad you have been a part of our lives - as you will ever be

And now, as you enter your 96th year "Birthday Greeting we bring you Birthday Greetings today. May the Father in Heaven - Bless and keep you always."

Ruth Bedford Leinweber

September 13, 1985

Preface...

When I was 92 years, old, Dr. Akbar (a physician at Scheurer Hospital) suggested I write a history of my life. I had just finished a sketch of Mother and her work in the missionary society, and I felt too old to work on another history.

Since that time, I have toyed with the idea and decided to start it, at least, in spite of vision blurring so that I can hardly see the lines.

I began writing this book on March 21, 1985, completing it on April 8, 1985.

Two hymns have been my theme songs through the years: "His Eye is on the Sparrow" and "All the Way My Savior Leads Me." -

My Birth...

I was born the second child of Richard and Florence (Morse) Gwinn, November 19, 1889, in the bedroom of the house my father built when they were married. We had four rooms. My folks named me Florence after Mother, and Margaret after Grandma Morse. They told me it was a snowy day, so father entertained Vera by making her a snowman. I soon developed a colic which lasted many days. However, I developed into a sturdy youngster.

Mother told me that she entered me in a baby show when I was ten months old. Alf Morse came by to see how his niece was, doing in the show. When I saw him, I said, "Hello, Alf!" The judges said, "Take that child out. She is too old." So, that ended that.

One day, when I was about one and a half years old, Mother was busy with her baby, Dick, and I wandered out into the vegetable garden just south of the house beside the gooseberry and currant bushes. The peas were ready to eat, so I ate some. I also ate some of the green currants and green gooseberries. Then I took a convulsion and nearly died.

From then on, I was a very thin child and didn't grow properly. However, my brain developed. I had a good memory.

My Ancestry...

Richard Gwinn is a famous name in Wales. My grandfather's name was Richard, my father's name was

Richard, along with two cousins and two nephews named Richard. The Gwinn's were the earliest Kings of Wales.

Gwydir Castle in Llanrwst, Wales, was their first castle. Seven hundred years later they built another castle, and this castle was where Prince Charles was made Prince of Wales. Last year Dennis Sibthorpe visited his father and aunt in England. Dennis brought me a piece of rock. They visited Wales and stayed overnight in the Gwydir Hotel, which was built in 700 A.D. The Gwinn's trace their ancestry back to 1100 A.D.

Our branch of the family left Flint, Wales, about 300 years ago and went to Ireland. Some of the early Gwinn's went to Virginia. One rescued an Indian princess from drowning. He was given an island of 6,000 acres. It is called Gwinn's Island. The Gwinn's were friends of the Washington's and Carver's.

Grand Fall and Winter

Millinery Opening

Saturday, Sept 17 and
Monday Sept 19, 1898

NEW GOODS, NEW STYLES.

I HAVE A FULL LINE OF VELVETS, SILKS
AND RIBBONS.

Miss Ada Lobdell, PIGEON.

PEACHES PEACHES

400 Bushel Best Michigan Peaches will arrive latter part of this week or first of next.

Be sure and place your order NOW.

To parties placing their orders for peaches sugar will be furnished for 16c per pound.

These Peaches are the Finest Quality Michigan grown. The price per bushel will depend on freight.

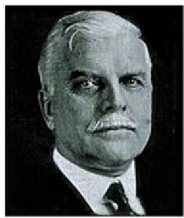
Mose Kahn

TIBBIT'S SPECIALS

For Saturday & Monday

Full line of Ginghams	35c
9-4 Unbleached Sheeting	89c
9-4 Bleached Sheeting \$1.35 value for	\$1.10
9-4 Bleached Sheeting	89c
3 lb. Full Sized Batts	\$1.58
All Percales, per yard	40c
50c Bleached Cotton	39c
40c Bleached or Un-bleached Cotton	32c
GROCERY SPECIALS	
1 Package Sunmaid Raisins	19c
1 lb. Bargain Coffee	25c
4 Bars Galvanic Soap	25c
25c Can Salmon	19c
35c Can Salmon	25c
2 Packages Puffed Wheat	25c
2 Packages Puffed Rice	25c
2 Packages Armour's Flakes	25c
2 Packages Post Toasties	25c

A. W. TIBBITS



CAUSE OF HUMANITY BOUND UP IN PROGRESS OF THE LABOR MOVEMENT

Out of the changes, the perplexities, the disappointments, the multitudinous happenings of the past year, one fact stands out distinctly - position of power and influence the organized labor movement has won.

The labor movement represents the demand of the oppressed for opportunities for freedom. It is an organism existing to meet real needs in the lives of people. It has virility and an effectiveness that belong to no artificial organization. It has existed since industrial oppression began and will always exist in some form.

Progress of the labor movement means the progress of the cause of humanity and freedom, for the movement is for the purpose of protecting the oppressed against those who have the power to enforce their interests.

The works of the labor movement is a struggle in which all success of the workers depends upon their power either exercised or held in reserve. The agency upon which workers as well as all other members of society rely is power.

The power of the workers is the essential service that they contribute to society - that is their power to produce, their ability to work. Whoever controls the producing power of the workers controls the workers.

When employers control this working power and dictate the terms under which it is to be used, then employers dominate the workers and oppression results. When the workers control their own power to produce and have the right to determine when they will work and under what terms and conditions, then the workers have real freedom, they are free men and women, are able to protect themselves and their own interests.



Funny thing about New Year's Resolutions.

- There's one you cannot keep - I resolve not to make any New Year's resolutions.

- There's one impossible to break - I resolve to make only one New Year's resolution

Autumn & Winter 1920

TAILORING ANNOUNCEMENT

Our complete new line of fine woollens—imported and domestic—for your Autumn and Winter Tailoring has arrived from...

ED. V. PRICE & CO.

It is without question the finest all round showing that we have ever presented to the men of this town—Tailored to your own individual measurements—they'll speak for themselves.

Our Fall Footwear is the newest and most up to date. A complete stock to fit all the family.

L. Staubus & Son

PIGEON, MICHIGAN



WHAT IS IT?

Is it a closet? A secret door to another dimension? Maybe an ancient elevator? A steampunk coffin? Visit Berne Junction to see for yourself!

BUY YOUR Stoves, Tinware &c OF LINK BROS.,

who can also fill your orders for all kinds of

Tin Copper and Sheet Iron Work

promptly and at the lowest of LOW PRICES. Stop in and get our figures.

A full line of
COOK AND HEATING

STOVES!

always on hand at
ROCK BOTTOM PRICES.



Character backed by Ambition

is the greatest asset one can have.

In extending necessary help to those who carry checking accounts in this bank we always give first consideration to those possessing character.

We take pleasure in assisting our commercial clients.

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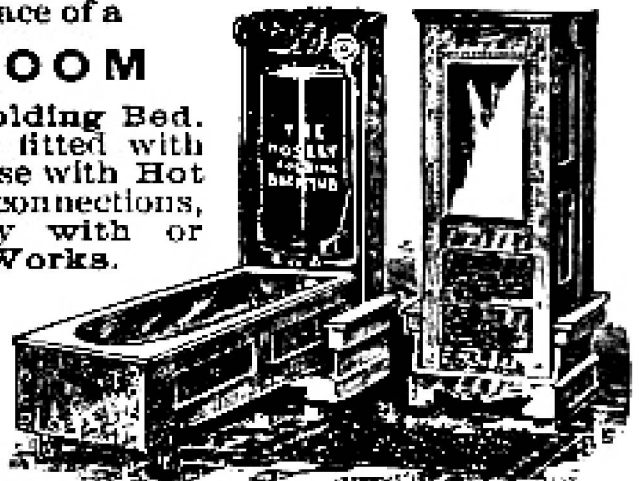
F.W. HUBBARD PRES.	PIGEON STATE BANK	ERNEST CLARKE CASHIER
A.L. WRIGHT VICE PRES.	PIGEON, MICH. WE PAY 4% INTEREST ON SAVINGS DEPOSITS.	S.D. MCGREGOR ASST. CASHIER

THE MOSELY FOLDING BATH TUB

Takes the place of a
BATH ROOM

Operates like a Folding Bed. Self Heating or fitted with toilet cabinet for use with Hot and Cold water connections, advantages, apply with or without Water Works.

Only complete Folding Bath Tub in the market endorsed by the Jobbing Trade. Write for catalogue to



The Mosely Folding Bath Tub Co., 178 S. Canal St., Chicago



This is a Mosely Folding Bath Tub from about 1894. It was originally in the 2nd floor front apartment in the Campbell's Drug store on south Main Street, east side just south of the railroad tracks. It later was Spence's Jewelry Store. It was demolished to make way for the Independent Bank. Thanks to Steve Schulze for acquiring this one-of-a-kind item!



1880—1900 The Closet Folding Bathtub

Description -

Enjoy taking baths but hate the space your tub takes up? Circa 1900, you could've opted for a bathtub that folded upright and out of sight. First seen in an 1895 Montgomery Ward catalog, the tub—made by the Mosely company out of Chicago—could be moved out of the way when not in use, with the underside sporting a vanity mirror. The dirty water was drained into a basin for emptying.

With daily bathing becoming more accepted by the 1880s, many attempted to develop innovative ways to heat bath water and to incorporate the portable bathtub within a room setting. The folding tub (or Murphy tub as it is sometimes called) was made by The Mosely Folding Bath Tub Company and advertised in the 1895 Montgomery Ward Catalog and 1902 Sears catalog. This tub, disguised as a mirrored wardrobe, folded down and out of its wood casing into the room, revealing the gas fired heater above. The bathtub was not connected to drainage plumbing, so it had to be scooped out after use which may have contributed to its demise.

Apparently on an Antiques Roadshow, a similar style folding tub was valued at \$3500.00.

Date Made—1880-1900

Manufacturer—Mosely Folding Bath Co.

Place Made—United States: Chicago, Illinois,

Physical Description – made from wood, iron, glass and tin.

Measurements - overall: 24 in. x 62 in. x 26 in.; (60.96 cm. x 157.48 cm. x 66.04 cm.)

Folding Bath Tub manufactured by the Mosely Folding Bath Tub Company of Chicago, USA, circa 1880's. It has a water storage tank with a burner. It stands 77" tall, 29" wide, 25" deep (30-1/2" including the feet). The bathing area is 22" X 64" X 15" deep. Mosely Folding Bath Tub 177 S. Canal St. Chicago, IL

Chicago, IL

VINTAGE MOSELY FOLDING BATH TUB

Manufactured in Chicago, IL. In the 1880s

Donated by: Dr. Robert Spence Family

This folding bath tub came from the upstairs front apartment in the Campbell building or in later years known as the Spence building. This unique bath tub is thought to be the first bath tub in Pigeon in the late 1890s or early 1900s.

Also, located in the back on the second floor was Pigeon's first telephone company founded in, 1908, by Jack J. Campbell. Campbell sold the company to James Spence in 1921. James Spence was the father of Dr. Robert C. Spence and his brother, Crawford "Ham" Spence.

From *Pigeon Progress*, July 23, 1920 - Comments: John J. Campbell sells Telephone company to James N. Spence. on July 1st, business pass to new owner. Mr. Campbell purchased exchange 14 years ago from Valley Home Telephone Co. with only 13 phone(s) at the time, today 500. 200 owned by farm line company and 300 by James Spence. Miss Eva Campbell in charge of office work will continue.

P. O. & N. R. R

PASSENGER TRAIN TABLE.

In Effect Oct. 10, '98.

Trains Depart for Pontiac and Detroit
Pigeon, 7 a. m. 3:05 p. m.

Trains Arrive from Pontiac and Detroit
Pigeon, 12:05 p. m. 0:10 p. m.

CONNECTIONS—Pontiac with D. G. H. & M., Oxford with M. C. R. R. Imlay City with U. & G. T. Clifford with F. & P. M

W. C. SANFORD, Supt.

The Pigeon Progress

Published Every Friday at
Pigeon, Michigan.

The Malleable Range

will last longer, bake better and quicker, heat more water and all in less time and with less fuel than any other range made.

It is about time to commence figuring on

Doing Your Painting.

Why not figure a little early. Let me quote you prices and show you what I have.

A full line of Paints and Oils.

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A complete line of light and heavy hardware at prices the lowest.

JOHN A. McLEAN,

PIGEON, MICH.

We'd love to see you on our Team!

An individual or business can become a member by contracting any active member or by sending your tax deductible cash or check to Pigeon Historical Society, 59 S. Main St. / P. O. Box 523, Pigeon, MI 48755. Dues are renewed at the annual meeting each year.

Individual Membership: \$20.00 (active member with voting privileges)

Life Membership: \$120.00 (active voting member with lifetime privileges)

Supporting Membership: \$15.00 (non-active supporting member)

Business Membership: \$20.00 or more (contributing member non-voting)

Name: _____

Address: _____

City: _____

State: _____

Zip: _____

Email: _____

Phone: _____

Everyone is welcome to attend our meetings. Be our guest and become a member!