

D. K. MITCHELL, Treasurer and Manager of the Huff & Mitchell Company.

The notion that a boy who grows up in any town will never amount to anything until he gets away from home

has been dispelled in the case of D. K. Mitchell, who has resided in Gaylord as man and boy for 31 years, coming here with his parents when the town was about the size of a postage stamp. However, as the town grew so also did D. K. until today he is in every sense of the word one of our substantial citizens.

As a young man he assisted for a number of years in his father's store, worked a spell for Jackson, Wylie Co. and in 1898 the voters of Otsego county decided that he was good enough to be their sheriff, which was an honor indeed, considering he being a Democrat and the county Republican. After filling this important office for two years with marked ability and rare judgment he retired and formed a co-partnership with B. A. Huff, the firm being known as Huff & Mitchell, which was later merged into the Huff & Mitchell Co., D. K. being made treasurer and manager, and under his successful management the company is in a

flourishing condition. His home is evidently held for him many years of among the finest in town and the future property and usefulness.



D. K. MITCHELL



RESIDENCE OF D. K. MITCHELL

DAVID R. HARRIS

Although not at present a resident of Gaylord, legibly every man, woman and child in Otsego county knows "Dave" Harris, who has been more or less in the forefront of affairs in this county for these many years.



"Dave" was prominent in political affairs when Bryanism ran rampant throughout the county, and right valiantly did he work for its success, for his work went for naught. However, no matter where he is or what his occupation, hosts of Otsego county friends wish him success and long life.

J. B. SCOTT, FARMER, POTATO BUYER AND DEPUTY SHERIFF

J. B. Scott—there are few citizens in Otsego county who do not know "Bert"—is a farmer and potato buyer, filling in his spare time by discharging the duties of deputy sheriff. "Bert's" farm is but a short distance east of town and is among the best tilled in the county, his potato and hay crop bearing evidence of his ability as a tiller of the soil. A half-acre of his cozy home on East Main street will be found on another page. He is largely interested in timber and farming lands throughout this section, and a firm believer in Otsego county, the land of the big potato. Mr. Scott is a Mason and takes a deep interest in the doings of the local lodge and chapter.

JOHN COVERT, VETERAN

Early pioneer, veteran of the civil war, ex-captain of Otsego county and excellent citizen of a genial nature is "Jack" John A. Covert, known and respected by hosts of friends. Mr. Covert came to Gaylord from Cuyahoga county, Ohio, the same year the railroad reached here. He took up a homestead east of town on which he lived a number of years, but disposed of it to good advantage and moved to

town. He relates many interesting anecdotes of pioneer life and has in his parlor as a souvenir of his hunting days, two finely mounted deer heads. He owns a fine home on East Main-st., a half-acre of which is shown elsewhere, and is rounding out a useful and busy life in peace and plenty.

T. P. GREEN & SON, FURNITURE

T. P. Green and Son, furniture dealers, are among Gaylord's progressive business firms. Although here but a comparatively short time they have shown business ability of a high order and have succeeded in building up a fine trade. A complete line of articles necessary to furnish and beautify the home are carried in stock and sold at most reasonable prices. The Messrs. Green are both gentlemen with whom it is a pleasure to do business, and as they handle only high grade goods the buyer can rest assured of getting value received on every article purchased from them.

A. H. Green is a licensed embalmer and in co-partnership with J. Lee Morford carries on the business of undertaking and funeral directing.

JAY BUELL, PRODUCT OF GAYLORD

It is safe to say that Jay Buell is a worthy product of Otsego county, his birth date at Otsego Lake 23 years



ago. He went to school and drank at the fountain of wisdom as all good children do and graduated with honor and credit in the college.

lord High School in the class of '99. After a term or two in the Bay City Business College to further fit and qualify himself for clerical work, he entered the office of his father at Gaylord and has performed his multitudinous duties in a creditable manner. Jay is an exemplary young man worthy of the confidence and respect of all, and the forecast of his future is bright and rosy with hope and ambition.

JOHNATHAN PUTMAN, HOUSE MOVER

The business of raising and moving buildings requires a level head and steady nerves. Jonathan Putman is Gaylord's representative in this capacity and his efficiency has been amply demonstrated time and again. Mr. Putman has all the tools and apparatus necessary to carry on the business, knows what to do and when to do it, consequently his jobs always terminate successfully. This gentleman has done a vast amount of work throughout this section and the service rendered has been universally satisfactory and we have no hesitancy in recommending him to all who have work of this kind they wish done. Mr. Putman is a thoroughly reliable gentleman.

THE OTSEGO COUNTY BANK



J. LEE MORFORD, CASHIER

Enterprising and accommodating banks exert a powerful influence in the upbuilding of a business community, and in this respect Gaylord is particularly fortunate. The Otsego County Bank was established in 1892 by A. B. C. Comstock, J. A. Quick and C. A. Quick. In 1894 J. Lee Morford purchased an interest in the business and assumed the position of cashier. Mr. Morford proved to be the right man in the right place and under his administration the bank is flourishing most satisfactorily. Only recently the bank moved to specially prepared quarters on the ground floor in the Comstock block and now has one of the finest appointed banking rooms in Michigan. A specialty is made of the savings department and this branch is increasing in a gratifying manner. Arthur W. Ladd is the Ass't Cashier, and is faithful and painstaking in all his duties.

WANTED!!!—5,000 young men of good moral character and a healthy ambition for work to come and locate on the fertile and productive farming lands of Otsego county, where the climate is delightful, rainfall abundant, the harvest sure and plentiful, markets at your door, good schools and churches for the family, and where life is worth living.

NEW FARRAR BLOCK



An illustration is shown above of what will be occupied by the Michigan Mutual-Farrar's new block and a portion of tual Bank, next is the hardware store another block owned by this gentleman of Crego & Pelton, Wilson Bros. hawman. The new block was erected late in the third store. The building is last year, the finishing touches being substantial and has a pleasing appearance on this spring. The corner store aces.

FACTS IN REGARD TO GAYLORD

- The county seat of Otsego County.
- Population (estimated) 2,000.
- Altitude of 700 feet higher than Lake Michigan.
- Municipal ownership of water works.
- Municipal ownership of electric light plant.
- Independent telephone system with state connections.
- Baptist, Catholic, Congregational, M. E. Advent churches and Salvation Army.
- Best public schools in Michigan; on university list.
- Wide streets and cement walks.
- Beautiful homes and substantial business blocks.
- A number of manufacturing industries; room for more.
- Another railroad now building—will be in operation by October.
- Secret and fraternal orders of all kinds in a flourishing condition.
- The largest potato market in northern Michigan.
- An ideal town in which to make a home.

It's What You SAVE, Not What You EARN That Makes WEALTH

\$1.00

STARTS YOUR BANK ACCOUNT AT

\$1.00

A Dollar Saved Today May be the Foundation of Your Fortune

A. B. C. COMSTOCK
JAMES A. QUICK
CHARLES A. QUICK
J. LEE MORFORD, Cashier.

THE OTSEGO COUNTY BANK

Drop us a Postal or Phone 71 and we will deliver a Bank to your home.

of Gaylord, Michigan, or The Exchange Bank of Vanderbilt.

Responsibility, \$75,000.00

We invite your business. In our Commercial Department a general commercial business is transacted, and in the Interest Department interest is paid at the rate of 3 per cent per annum on deposits. We give careful attention to small accounts as well as large. For benefit and assistance of depositors in our Interest Department, we have adopted the Home Savings Bank system of the W.F. Burns Co., Chicago

You Have the Bank

These are handsome oxidized steel banks with Yale locks and we will loan one without charge to any person opening an interest account with us. The banks help you save, as they afford a safe, convenient place in which to accumulate small amounts and as we keep the key you cannot be tempted to spend what you have saved. In order to give every one an opportunity to try our new plan of saving, we have decided to LOAN A BANK to anyone who will

OPEN AN INTEREST ACCOUNT FOR \$1.00

or more. We will deliver the bank to your home.

The gratifying condition of this bank is largely due to the guidance of its proprietors each of whom takes personal pride in the success of the bank.

BEGIN SAVING TODAY and in a few short years you will have a capital with which to go into business or buy a home. The \$1.00 with which you open the account draws interest and will be returned when you close the account.

Our Home Banks are made of STEEL and will not break if you should happen to drop one of them on the floor



THIS IS THE BANK—EXACT SIZE

We Have the Key

Our representative will call upon you to explain our savings plan and leave a Home Savings Bank with you if you will deposit a dollar with which to open the account.

REMEMBER, YOU GET THE DOLLAR BACK WITH INTEREST AND THE USE OF THE LITTLE BANK COSTS YOU NOTHING.

REMEMBER, WE PAY 3 PER CENT INTEREST ON SAVINGS DEPOSITS.

Cheerful and careful attention will be given to all depositors whether their accounts are large or small. A dollar saved today may be the foundation of your fortune.

Every dollar that you have no immediate need of will soon be more than a dollar if you leave it with us for a specified time.

THE OTSEGO COUNTY BANK

Any Man Can Earn Money, But Only the Wise Man Saves It

J. LEE MORFORD, Cashier

Begin Saving Today—Tomorrow You May Forget to Do It