TALMAGE'S SERMON.

THE NEW YEAR, WITH ALL ITS GLORIOUS POSSIBILITIES.

Great Events That the World Will See in the Coming Twelve Months—Advice and Encouragement for Those in Trouble.

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Washington, Jan. 5.—In this, Dr. Talmage's first discourse for the new year, he speaks words of encouragement to all the timid and doubting. The text is Exodus xii., 2, "This month shall be unto you the beginning of months; it shall be the first month of the year to you."

The last month of the old year has passed out of sight, and the first month of the new year has arrived. The midnight gate last Wednesday opened, and January entered. The present year will, I think, be one of the greatest years of all time. It will abound with blessing and disaster. National and international controversies of momentous import will be settled. Year of coronation and dethronement, year that will settle Cuban and Porto Rican and Philippine and South African and Chinese destinies. The busiest year for many a decade past has dug its millions of graves and reared its millions of marriage altars.

We can expect greater events in this year than ever before, for the world's population has so vastly increased there are so many more than in any other year to laugh and weep and triumph and perish. Would to God that before the new opening year has closed the earth might cease to tremble with the last cannonade and the heavens cease to be lighted up with any more conflagration of incendiarism and the foundries that make swords be turned into blacksmith shops for making plowshares.

The front door of a stupendous year has opened. Before many of you there will be twelve months of opportunity for making the world better or worse, happier or more miserable. Let us pray that it may be a year that will indicate the speedy redemption of the hemisphere. Would to God that this might be the year in which the three great instruments now chiefly used for secular purposes might be put to their mightiest use in the world's evangelization—the telegraph, the telephone, the phonograph! Electricity has such potent tongue, such strong arm, such swift wing, such lightning foot, that it occurs to me that it may be the angel that St. John saw and heard in apocalyptic vision when he started back and cried out, "I saw another angel flying in the midst of heaven having the everlasting gospel to preach unto them that dwell on the earth and to every nation and kindred and tongue and people." They are the wires of fire that sat on the heads of the disciples at the Pentecost, and why not the world called to God by tongue of electric fire? Prepare your batteries, and make ready to put upon the wires the world-wide message of "whomsoever will."

Furthermore, I notice that January has been honored with the nativity of some of the greatest among the nations. Edmund Burke was born this month, the marvel and glory of the legislative Parliament of the religious world; Benjamin Franklin of the philosophic world; William H. Prescott of the historic world, Sir John Moore of the military world; Robert Burns of the poetic world; Polycarp of the martyr world; Peter the Great of the kingly world; Chrysostom of the sacred rhetoric world; Daniel Webster of the statesman world.

In this month at Hampton court, 1604, a new translation of the Holy Bible was ordered. King James appointed a commission of fifty-four men, afterward reduced to forty-seven. Those men presented the world with a Bible that held mighty sway among the nations for more than 250 years, the revision of the Bible thirty years ago being founded on that revision, which began under King James of 1604. The old translation, made more than two and a half centuries ago, sustained the martyrs in the fire, illumined the homesteads of many generations, was the book that was read aloud at the embarkation of the forefathers from Delft Haven, cheered the weary voyagers on the Mayflower, comforted them in the wilds of America, was the book on which the first American congress, as well as the last, took the oath and with which all the presidents of the United States have solemnized their entrance into office, is the book that has advanced the world's civilization as no other influence ever could, and which now lies on the table of more homes than any book that was ever printed since Johann Gutenberg borrowed money of Martin Brether and John Faust to complete the art of printing. What a January in the world's history—the January that gave the ages a book like that!

According to my text, "This month shall be unto you the beginning of months; it shall be the first month of the year to you." Through it make preparation for the other eleven months. What you are in January you will probably be in all the other months of the year. Prepare for them neither by apprehension nor too sanguine anticipation. Apprehension of misfortune will only depress your body and gloom your soul and unfit you for any trouble that may come. On the other hand, if you expect too much, disappointment will be yours. Cultivate faith in God and the feeling that he will do for you that which is best, and you will be ready for either sunshine or shadow. The other eleven months of the year 1902 will not all be made up of gladness or of grief. The cup that is all made up of sweetness is insipid.

Start right, and you will be apt to keep right. Before the ship captain gets out of the New York Narrows he makes up his mind what sea route he will take. While you are in the Narrows of this month make up your mind which way you will sail and unroll your chart and set your compass and have the lifeboats well placed on the davits and be ready for smooth voyage all the way across or the swoop of a Caribbean whirlwind.

Behold also in this January month the increasing daylight. Last month the sun went down at 4:30, but in this month the days are getting longer. The sunrise and the sunset are farther apart. Sunlight instead of artificial light, and there is for our dear old battered earth growing light. "The day-spring from on high hath visited us." We shall have more light for the home, more light for the church, more light for the nation, more light for the world—light of intelligence, light of comfort, light of rescue, light of evangelization, light from the face of God, light from the throne. The day enlarges very little, and the reign of sunlight is so much increased but not despise the minute of increasing light each day of this January, and do not despise the fact that more light is coming for the church and world, though it come slowly. As we are now in this season gradually going toward the longest day of next summer, so our world is moving forward toward the long day of emancipation and Christly dominion. It may now in the state and the church and the world be January cold, but we are on the way to fully harvests and September corn and wine.

Do not read your almanac backward. Do not go out and ask the trees hung with icicles by January storm whether they will ever again blossom in May and leaf in June. We are moving toward the world's redemption. The frozen fountains will melt, the rills of gladness will resume its flow, the crocus will come up at the edge of the snowbank, the morning star will open the door for the day, and the armies of the world will "ground arms" all around the world. The January of frost will be abolished, and the balm and radiance of a divine atmosphere will fill the nations. If you do not see it and hear it for yourself, I think at the utmost your grandchildren will see and hear it. The heavens will take part in the conflict between righteousness and sin, and that will end it and settle it aright, and settle it forever.

In this very month of January, 1643 two months after a great battle had been fought between the army of the king and the army of parliament shepherds and travelers between 12 and 1 o'clock at night heard the battle repeated in the skies—the sound of drums, the clash of arms, the groans of dying men, and then the withdrawal of the scene into complete silence. These shepherds and travelers repeated in the neighboring towns what they heard, and large numbers of people, expecting that all was a deception, went out on the following night, when they heard the same uproar and tumult in the heavens—the two armies in battle. The king, hearing of this seeming combat in the heavens, sent ambassadors to inquire into the mystery. In the night they also heard the conflict and came back to the king and took solemn oath as to this mysterious occurrence.

Whether these shepherds and travelers and embassadors of the king were in delusion, I cannot say, but this I know—that the forces of God and the forces of Satan are now in conflict, the heavens as well as the earth in struggle as to who shall win this world for blessedness or woe, and, as the armies of God are mightier than the armies diabolic, we know who will triumph, and we have a right to shout the victory through our Lord Jesus Christ, The King of Kings, the Lord of Hosts, the God of Joshua and Havelock, leads in the conflict. I have no fear about the tremendous issue. My only fear is that we will not be found in the ranks and fully armed to do our part in this campaign of the eternities.

Again, I remark that the month of January has seen many of the most stupendous events in the world's history and a rocking of cradles and the digging of graves that have affected nations. In this month American independence was declared, followed by Lexington and Bunker Hill and Plymouth and Valley Forge and Yorktown. January saw the proclamation that abolished American slavery. Though at the time there were two mighty opinions and they were exactly opposed—those who liked the document and those who disliked it—there is but one opinion now, and if it were put to vote in all the states of the south, "Shall slavery be reinstated?" there would be an overwhelming vote of "No." The pen with which the document was signed and the inkstand that contained the ink are relics sacred and valuable as the original Declaration of Independence, with all its erasures and interlineations. The institution which for seventy or eighty years kept the nation in angry controversy has disappeared, and nothing is left to fight about. The north and the south today are in as complete accord as ever were flute and cornet in the same orchestra. The north has built its factories on the banks of the Chattahoochee and the Roanoke, and the south has sent many of its ablest attorneys into our northern courthouses, its most skillful physicians into our sick rooms, its wisest bankers into our exchanges, its most consecrated ministers into our pulpits—all this the result of the proclamation of Jan. 1, 1863.

Rev. Solomon Spaulding was for some time in poor health, and to while away the time he wrote a preposterous religious romance. One Joseph Smith somehow got hold of that book before it was printed and published it as a revelation of heaven, calling it the "Book of Mormon," and from that publication came Mormonism, the monster abomination of the earth. Rev. Solomon Spaulding might have been better engaged than writing that book of falsehoods. However much time we have, we never have time to do wrong. Harness January for usefulness, and it will take the following months in full train. Oh, how much you may do for God between now and the 31st of next December! The beautiful "weeping willow" tree was introduced by Alexander Pope into England from a twig which the poet found in a Turkish basket of figs. He planted that twig, and from it came all the weeping willows of England and America; and your smallest planting of good may under God become an influence continental and international.

Now that the train of months has started, let it pass, January followed by February, with longer days, and March, with its fierce winds; and April with its sudden showers; and May, with its blossoming orchards; and June, with its carnival of flowers; and July, with its harvests; and August, with its sweltering heats; and September, with its drifting leaves; and October, with its frosts; and November, with its Thanksgiving scenes; and December, with its Christian hilarities. March on, O battalion of the months, in the regiments of the years and the brigades of the centuries! March on and join the months and years and centuries already passed until all the rivers of time have emptied into the ocean of eternity, but none of all the host ought to render higher thanks to God or into the larger comfort or more magnificent reserve than this the first month of the new year.

But what fleet foot hath the months and years! People lightly talk about how they kill time. Alas, it dies soon enough without killing. And the longer we live the swifter it goes. William C. Bryant said an old friend of his declared that the going of time is like the drumming of the partridge or muffled grouse in the woods, falling slow and distinct at first and then following each other more and more rapidly till they end in a last in a whirring sound. But Dr. Young, speaking of the value of time, startlingly exclaimed, "Ask deathbeds!"

REFUSE OF THE UNIVERSE.

Curious Beothuk Indian Legend About Newfoundland.

It was a Beothuk Indian legend that when God made the world he swept the universe of the refuse and cast it into the sea, and when the white men came from the rising place of the sun they called the heap Newfoundland and made it for a dwelling place.

It may be so. In its remoter parts Newfoundland might easily be taken for the leavings and rejected materials of the work of creation there cast away.

It is as fertile as an ash heap, which, moreover, it resembles in that it contains no seed and no good bearing. The soil entered into the making of the world—iron, copper, coal, gold and all other treasures under the ground.

The interior is a soggy, rock-strewn barren, an interminably vast waste, where not so much as a shrub is to be seen and no man chooses to live.

Stunted forests fringe the coast, a skinny growth of pine and spruce and birch, through which you may walk miles in vain search for a schooner's spar.

The shore line is rock, in some places swept by flood and fire, bare of all soil—firm, splendid rock. To many a Newfoundlander a sandy beach would be as great a wonder as a horse.

"An' you may say what you please," said a woman of the northeast coast, notwithstanding, "but Round 'Arbor's good enough for me. They do say, them that's been there, that 'tis wonderfully cleaned at Twillingate, an' that the smoke t' St. Johns is something barb'rous."—Ainslee's.

SEIZED THE OPPORTUNITY.

His Courage Helped Out by a Lucky Introduction.

He was a bashful man, was Trotter. He loved Miss Budd so ardently that he was afraid to tell her so, lest his dream be resolved to ashes and smoke, and yet he was certain that at the critical moment she would say "Yes."

So it went on, and Trotter kept adding to his stock of courage until he had accumulated almost enough to brave the inevitable.

About that time Trotter escorted his ladylove to a public reception given in honor of one of the royalties, who came to open a big bazar in the town.

They were ushered into the crowded room, and waited their presentation. Finally the time came, and Trotter whispered to the man who did the announcing:

"Miss Budd and Mr. Trotter."

But the first half of the whisper was lost in the noise, and to the horror of Trotter, he and Miss Budd were presented as "Mr. and Mrs. Trotter."

For a moment he was overcome; then his stock of courage asserted itself, and forgetting all about the personage before whom he stood; he turned to his fair companion and asked:

"Isn't that right?"

They never noticed royalty. They were hurried in the crowd. But Trotter didn't care, for he heard beside him a gentle voice answer, "Yes."—Stray Stories.

Found a Duck Inside a Fish.

The remarkable discovery of a full grown duck in the stomach of a halibut is reported by Captain Kilgore of the United States revenue cutter, Rush, now stationed at Sitka. The fish, an unusually large one, was caught by one of the quartermasters of the cutter Nov. 13. In a letter dated Nov. 14, Capt. Kilgore describes the landing of the fish and the discovery of the bird as follows:

It has been the habit of the crew when the cutter comes into the harbor to set a troll near the vessel for halibut, which are found in these waters weighing from 50 to 75 pounds. When Quartermaster Pedersen, an enthusiastic fisherman, hauled in his line yesterday morning, he was rewarded with a fine halibut weighing 170 pounds. The landing naturally produced quite a commotion on board. But the surprising feature occurred when the halibut was opened in process of distribution to the messes. A blue bill duck as large as a mallard was found in his stomach in a perfect state of preservation, in fact bill, feet and feathers all in place as in life. The fish, evidently, not satisfied with his meal, feathers not being very digestible, came along, took the hook baited with salt herring, which resulted in his capture. I have seen thousands of fish opened, from the smelt to shark, and knew that sea birds caught fish, but this is the first instance in my experience when the order was reversed and a duck was found in a fish."

There have been four postmasters-general from the state of Wisconsin—Alexander W. Randall, Timothy O. Howe, William F. Vilas and Henry C. Payne, the incumbent of the office.

Five years are five centuries when they are watched upon the face of untoward circumstances.

Few people would be satisfied if they got all that's coming to them.

JEWELRY FOR MEN.

According to one New York dealer jewelry is worn much more by men now than a year ago and among some men luxury even to effeminacy, in the line of personal adornment, is growing very fast.

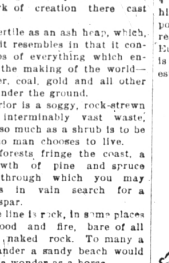
"Signet rings with crests, real or invented," he said, "are the fad just now. They are usually very large and heavy. The snake rings with jeweled eyes for the serpents are also very popular.

"The wholesale men who make a specialty of badges and buttons are having their hands full in attending to that trade nowadays. Just keep your eyes open when you ride in a street car and notice how many men wear lapel badges; the number will surprise you.

"In the popularity of the fob and the relegation of the watch chain the jewelers have a good field for richness and ornate design. On fobs you will now find suspended from the heavy gold buckles, lockets, turquoises set in gold claws, baroque pearls in dragon's jaws and intaglios of beautiful design. All of this work is made finer than any which could be done on a chain without making the chain look heavy and vulgar."

GRAND DUKE MICHAEL.

The Grand Duke Michael, upon whom Emperor William has just conferred the order of the Black Eagle, is the heir presumptive to the throne of Russia and brother of the czar. He is the third child of the late Czar Alexander, and was 23 years old Dec. 4 last. Michael is said to resemble his father in size, strength and disposition. He has been engaged, by report, to half a dozen princesses of Europe. At present the grand duke is hunting with the kaisar in the forests of Germany. It was the invitation



INTERIOR OF GRAIN OF WHEAT.

of the German emperor to the young Russian prince to join him in the hunt that drew Michael to Germany. The young man is said to be consumed with patriotism and to meditate great reforms for the benefit of the people should he ever be called to the throne of the Russias. One bit of gossip about him is that he is in love with his cousin, Princess Helen, but that the czar will not consent to their marriage.

MINIATURE STORE-HOUSE.

Most people appreciate the value of wheat in the world's food supply, but how many ever examined closely to see what the interior of a grain looks like? If you were to cut a grain of wheat open, and place it under a powerful magnifying glass, you would see something like what is shown in the picture.

Here you would find a little storehouse, in which nature has carefully laid away a quantity of nutriment. The grain of wheat has four distinct parts: an envelope or sheath, a digestive layer, an embryo and the albumen. Each layer has a certain value, or lack of value, as food. Scientists now assert that the envelope is of no use as food. The digestive layer is composed of large, transparent cells containing a large quantity of fatty material, useful to a certain extent. It is the albumen, however, so scientists say, that is most nutritious. The embryo lacks substantial qualities.

Where Turquoises Are Found.

The finest turquoises in the world come at present from the Mount Sinai Peninsula. Formerly the mines of Persia supplied them in abundance, but now these mines are becoming exhausted, and concessions have recently been obtained from the Egyptian government for working the ancient Sinai mines, which, as hieroglyphics carved on the rocks show, were originally opened by the Egyptians.

Plague Spreading in Honolulu.

Bubonic plague is spreading in Honolulu, particularly among Asiatics, and it is charged that the health authorities of the city are concealing the facts, the Honolulu papers not being allowed to print any particulars. The port of Honolulu is to be quarantined against the world.

Alarming Forecasts.

Russia's expansion in Central Asia is logical and inevitable. Sooner or later England will have to fight for her hold on India. Persia is ear-marked for Russia.—Berlin Kreuz Zeitung.

Real Estate Exchange

Of Whitehead & Mitchell at the Exchange Bank, Birmingham, Mich.

The following is a partial list of farms, city and village lots and real estate generally which we have for sale. As our list is constantly changing, we request that parties will write us if they do not see what they want in this list.

1.

John McCarroll has a nice little farm of 11 acres in the town of southfield and Lyon that must sell it pretty soon. All necessary but dispo in good repair and ready for the successful prosecution of a profitable farm and the establishment of a happy little home. Lots of good fruit and flowers and shade trees. Price very easy: Price $1,700, of which $500 will be taken in mortgage at 4 per cent. Speak quick or you lose it.

2.

Farm of 80 acres, well fenced, well watered—never failing stream, 30 acres timber, 15 miles from Bloomfield Center and electric railway to Detroit and Pontiac. Terms easy.

3.

Twenty-nine and two-thirds acres of land near Irish church in Royal Oak township. It is a resident land, four good buildings and fences all in good repair, 65 apple trees, plum trees and plenty of other small fruit. Buildings insured for $1,600. Price $2,000. Terms easy. The land is just outside of the lighter soil of Royal Oak and cannot be taken for anyone requiring a small farm for large farming. Only a few left farming. Come and let us show you over the place some day.

4.

No better farm in the State of Michigan is the John Keyser farm in Bloomfield township, 2½ miles west of the Detroit & Pontiac Ry and one mile south of the village of Birmingham, over good roads, consists of 153½ acres, of which 60 acres are cleared and 80 acres are in timber and 4 acres of orchard, all in high state of cultivation and good fencing. The soil is rich clay loam and there are nine good buildings such as house and barn all new and upon which there is $3,500 insurance. They consist of good two story brick house with ten rooms, furnace heating, with large barn, granary, corn crib, horse-barn, chicken-house, shop and tool house and cement floor. Well and pump piped to the creamery and to barns. The large barn (30x60 ft.) new and set on cement foundation and with basement stables and all conveniences. We challenge comparison with any for productiveness. During the month of 1901 there was sold upon this farm 28 tons of sugar beets to the acre; 130 bushels of corn to the acre, seven acres of wheat raised 160 bushels when wheat was an average crop, and all the way from 40 to 80 acres are in timber and 4 acres of orchard, all in high state of cultivation and good fencing. The soil is of such a character that it is well drained, thoroughly tiled and lies on a gently sloping surface to the south. It is all ready to cultivate, including the farming tools. The farm is duly considered the best is well worth every cent of the price, $200 per acre, and if you see what it is for sale upon this basis. If you have the most remote desire to come the possessor of one of the most desirable and productive farms in Michigan, we ask you to write, telephone or call and let us see you about it. If you want to look the farm over we will be very glad to show it to you. We will treat you well and we will get acquainted if nothing else and if you do not buy you will never hear us complain of the time wasted in showing you the premises.

5.

Elegant house and lot on best front and 20 rods deep on Main st. in Plymouth village. Fine barn and every modern convenience. Furnace, bath, closet, etc. Can be bought for what the buildings cost. Will exchange for improved city property for portion of the purchase price.

6.

The VanEvery farm on the north shore of Wing Lake, 80 acres, two good houses, three barns, fine lake frontage, 10 acres fine orchard, 15 acres timber. Excellent fishing, boating and bathing. Terms easy.

7.

Beautiful lake property for sale, located on the east side of Gilbert Lake in the township of Bloomfield, Oakland county, 9½ miles from the Detroit & Pontiac Electric Ry with half hour service each way. It constitutes the northerly part of the farm formerly known as the Henry Gridley estate, and is now owned by Mrs. Mary A. Frances O'Brien, of Detroit, Mich., who finds it inconvenient to manage the property and prefers to sell it on account of the large investment she where. These circumstances combine to make it necessary to sell the farm at once and have ind ced the owner to offer it at the extremely low price of $75 per acre. The farm comprises 80 acres of land in all, and the gently sloping shores go down to a gravelly beach, affording excellent opportunities for boating, fishing and bathing. The house is comparatively new and has all modern conveniences. There are two good barns and other buildings for the ample accommodation of stock. There is an excellent orchard and 80 acres of hardwood timber bordering the lake. The fences are in good shape and the buildings are in repair. $75 an acre. The terms will be made extremely favorable and persons having money cash to invest across the purchase price, will receive every consideration. Call or write for further particulars or one of the most beautiful lake farms in the country for a home and price. Parties are desirous of making a personal inspection and can go over at any time, conveyances will be gladly furnished.

8.

One of the best farms in Oakland county. It is almost enough to say when we tell you that it is a John Gallagh farm in the town of Troy, 10 miles from Detroit, 2 miles from Birmingham, 2 miles from Royal Oak, 3 miles from Troy, 2 miles from Troy Center, 2 miles from Troy Corners, 2 miles from Troy Station, 3 miles from Troy Union, 3 miles straight south of Troy corners, where there is a church, store, post office, etc. D. S. & A. R. R. runs past the door. Cars every hour to Detroit, Rochester, Romeo and Lake Orion. Price low and terms easy.

10.

Large, roomy two-story house on Townsend St. in Birmingham, good barn, city water and all ordinary conveniences, 120 ft. front and 198 ft. deep. Small fruit and good neighborhood.

11.

The old Shutes farm in the township of Troy, 1 mile east of Birmingham, 50 acres, all cleared, 7 acres on the finest orchard, good house and barn. Also 10 acres timber. Price $6,000. Terms and none of the inconveniences. There other things, too. Come and find out all about it.

12.

The Bayley farm in the town of Troy, 127½ acres. Good farm house and farm buildings; flowing well and windmill; 1 mile from the village of Troy; 20 acres good beech and maple timber, 6 acres fine grafted orchard. Circumstances render it advisable to sell at once, and the man who comes first will secure one of the best bargains in the country. Look it up.

13.

Farm in Southfield, 67 acres, of which 16 acres is timber, good beech and maple. Soil, clay loam of the best quality. Farm is level and every lot the year round. New, small house and small barn. Terms easy and price low that it will pay you to look it up. Will trade for Birmingham property.

14.

Two hundred and four acres in sections 15 and 16, Southfield, with finest farm buildings in the township. Large and productive orchard of all kinds of best varieties. Soil, clay loam of very heavy timber. Will sell or exchange for city property. Call and will gladly show you or write for quired. Buildings on each tract. Price as low as any on our list, all things considered. Ask us about it.

15.

House and two lots on Ann St. in Birmingham, 100 ft. front, 240 feet deep. Small fruit. House insured for $300. Price $600. Small enough sum to secure and balance can remain at low rate of interest. Send for a postal card, you get full particulars by return mail.

16.

Fine fruit farm of 68 acres about 3 miles from Birmingham, in the village of Farmington. Soil, No waste land; 2,500 peaches, 100 p unus, 500 grapes, 300 apples, 1,000 raspberries, 2 acres strawberries, etc. Good house and barn. Price $40 per acre. Ask us for other property for part pay. Tell you more about it if you ask us.

17.

Nice little farm of 50 acres, 3 miles from electric road, near Gilbert Lake, in Bloomfield. Good house and barn. Will sell for $35 per acre under the circumstances—which we will explain to you on application. This is positively one of the best bargains on our list, ask about it.

C7.

Fine new house located on lot 7 of Campbell's subdivision, Birmingham. Price $2,600. House cost that to build. All the price it would be all cash in cash but we can arrange that. Inquire about it.

Those Interesting Advertisements Kindly Continue This Page.

10.

A small farm of 9 acres, being part of the west of section 8, Southfield township, Oakland county, Mich. Free gravel deposit. Within 1 mile of Birmingham village. Good house and pig-pen. Buildings insured for $1,000. Furnished with cistern and well. Well supplied with cold pure water from flowing well, which is also used for furnishing plenty of water for stock or other purposes all the year round. Good fences, excellent soil, gravelly loam in high state of cultivation. Small fruit and apple trees. Near school, woodshed, cellar, eastern and all conveniences. 24 miles from Detroit, electric cars every hour. Reasons why this is a rare bargain: Owner needs what are the best in the country; or needs from me about $1,000; 10 rods from Kirby's mill. Excellent neighborhood. This farm is offered ready for business, without a cent for repairs or improvements. Price $1,500. Terms easy.

19.

A farm of 100 acres in the township of Ross, Ogemaw county, Mich.; 50 acres cleared, 25 acres timbered hardwood, balance marsh and meadow; sandy loam. Price $15 per acre; terms $500 cash, balance on long time at 6 per cent. Here is a golden opportunity for a poor man to acquire a good home in a short time. Better investigate.

20.

This includes all of the Corson addition left unsold, comprising lots 1, 2, 3, 4, 5 and 7. Lots 1 and 2 face Woodward Ave., next to the residence of W. C. Jenks and the new school house in Vinewood Ave. These are, without exception, the finest building lots in Birmingham. High and dry, city water, convenient to the D. & P. Electric Ry and will be sold on easy terms. Prices range from $125 up. Let us tell you all the particulars about them. There is nothing in this number lots at $8, 31 and 36, block 4, Urbanrust, near Royal Oak, at $40 per lot.

21.

House and one acre of land, corner of Sagtnaw st. and Cemetery Ave., Birmingham, $500 cash and the balance on long time. Opposite the electric park and one of the most delightful locations in the village.

22.

One hundred and ten acres in the town of Troy on section 28, 82 acres cleared, 28 acres in timber, beech, maple and elm. On the line of Detroit, Rochester & Lake Orion electric cars run every hour each way; 15 miles from the city hall, Detroit. Good weis, running water in house and on each side of the road with barns ramp for all the country. Other mill with three complete presses and a feed mill run by steam engine in good repair. Good productive farming lands under good cultivation. Best of reasons for selling. The farm is owned by Adam Most and Mary Most, and consists of part of the west half of section 28, and that is less than can be paid for in cash. Electric railways were thought of. Only 40 rods to a good school and ½ mile to the postoffice.

23.

House and lot No. 1 of block 1 in the Campbell subdivision. A comfortable little home for someone. Owner lives in New York City and will sell for $1,000. Terms of sale D. & P. Electric Railway. Forty acres on south side of W. B. Smith's farm and adjoining the Tuthill estate. Price $40, no waste land, beautiful rolling country. Will be sold in parcels if necessary and at prices which will be sure to please. Call at the Exchange Bank and learn about it.

24.

The Evanedina Farm on west side of Woodward avenue between Birmingham and Oakland Co., Price $150 per a re, cash. No trade, 49½ acres. This is one of the best farms within 20 per acre before the new electric road was thought of or even in the name, situated on the farms in the neighborhood have gone higher.

25.

One of the finest farms in the grand old township of Bloomfield, overlooking a lake for its fine scenery and productive soil; it is the Hart farm house, midway between Birmingham and Pontiac and just far enough from the electric railway to take advantage of all, a conveniences and be free from its annoyances; 240 acres gravelly loam, 18 acres of the finest orchard in the state, 2,000 peach and 700 plum trees, large house with all conveniences, 22 rooms, 2 w lls, good windmill, barn 36x56, with ample sheds; good school near the farm, and the land is all tiled, 2½ miles (18 minutes) to Pontiac. Excellent roads at all times. Price per acre $75 and terms are easy. Let us tell you about it. A postal card will do it.

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27.

Want to go west? Well, here's your chance, 160 acres of red loam in Delta county, Colorado. Said by experts to be the finest fruit land in the world. It is surrounded by good land, and there is an orchard of 45 acres of the best selected variety of fruit; 3 buildings and everything is ready for the harvest. The price is $7,000 and a proper discount for cash will be given from this date or will trade for Detroit vacant lots for part of the purchase money. Remember what the sage of Chappaqua said and let us explain about the beautiful climate of Colorado if you have any trouble or ailments this is worth your while to investigate.

28.

Cutest little farm of 35 acres in the nicest location you ever saw. It's the Brown place, only 20 rods from Cloverdale school and the electric road; 8 miles north of Birmingham, trout brook runs through the farm; 6 rooms house, barn and all necessary buildings; plenty of fine fruit, a few acres timber. Soil is clay loam and a pretty stiff price but now—well, we will sell it to you at a low figure and on such terms that you will want to thank all your friends for calling your attention to it. Honest, that's a fact!

30.

One of the very nicest and best arranged homes in Birmingham, and in the finest location that can be desired; on the west side of saginaw St., close to the village; house of 10 fine rooms, gas, furnace, bath, hot and cold water, both hard and soft, cistern, cellar, barn, chicken house, and plenty of room for a nice garden, $3,500 will buy it and you can only have to pay part cash and the balance on easy terms and long time. Now, if you ask for anything better than that you are certain to be hard to please and if you will come and let us show you over the house and grounds we are sure that your pleasure and satisfaction will vanish. Ponder over it a minute and a half or two minutes.

31.

Lots No. 2 and 3 of Block 3 in Campbell's Subdivision of the village of Birmingham. No buildings. Fine soil of clay loam which will go with the lots, or will sell the lots separately as follows: Lot 3 for $400; Lot 2 $225; and the pile of stone for both, $100. Terms, cash or one-half cash in one and two years. These are acknowledged to be the finest building lots on the subdivision.

32.

A fine little farm in the township of Troy, about ½ miles north of the village of Big leaver, Good school, church, milk station on the D. & R. L. O. Electric R'y with cars every half hour to the city; 25 acres of excellent farming land; comfortable house and buildings all ready for a nice little chicken farm for some city man to bring his family during the summer. An hour's ride from the city hall. Price $1,500; $500 cash, balance on long time and easy terms.

33.

Twenty-three hundred dollars cash will buy one of the most profitable farms in the township of Southfield, consisting of 80 acres. The price is $50 per acre, but the balance of the purchase price will be allowed to continue on mor gage at 6 per cent, or will trade for a smaller farm or house and lot in Birmingham; three good buildings, good cellars, and orchard and all the usual conveniences. There are other things which we will whisper in your ear upon application.

34.

Nice little forty-acre farm up in Sanilac county for $25 per acre; 30 acres cleared, 8 acres of orchard; a good barn and a comfortable dwelling house; 5½ miles from Lexington; 4 miles east of Brockway center; 4 miles south of A. M. R'y; will exchange for Birmingham property or a small farm here besides if you have it with a small amount to invest and a right good chance to work out the balance, this will be worth coming to see us about. Now don't go along all year like working for someone else and without a home. Come and tell us what you can do and see if we can help you out. It don't cost anything if we can't help you. If not, the man who is selling the property pays all the commission.

35.

House and two lots S. & C. subdivision, Birmingham, 80x170 ft. on Southfield Ave., 1½ story frame house, 5 rooms, bath, hot and cold city water; fine fruit. Parties have removed from this locality and will sell for cash at the very low price of $1,600. Better inquire of it and to any person wanting a very desirable home in a good neighborhood it ought to be snough.

36.

Farm of 200 acres at $60 per acre and it is one of the most desirable farms in this locality Formerly known as the Wm. Durkee farm. 2½ miles from Birmingham village—and it is timber, not scrub oak and waste land. 7 acres of fine orchard. Modern dwelling of 12 rooms; flowing well, wind mill supplies house with excellent water; 3 fine barns. 3 miles west of Birmingham; 100 rods from school; 1 mile from Wing Lake, 1½ miles from Franklin village Well fenced and all tillable; no waste land. Well, what do you want anyhow? There are other things about it. Ask us.

39.

Lot 4, Harrison Ave., Campbell subdivision, Birmingham. Price $600.

40.

Two story house and lot corner Saginaw Ave. and Brown street, Birmingham; good hot air furnace, 9 rooms, bath, etc. Owner is one of the most desirable residences in the village; fine shaded lawn on west side of the residence street. Price $3,000. Come quick or you lose it.

38.

Two story house and lot on south side of Dalton street, 3 doors west of Saginaw street, 40 ft. front 116 ft. deep. Hot and cold water on first floor, water connections, furnace and every modern convenience. Terms $500 cash, balance $25 per month and 7 per cent. If you are curious or interested you will call for further particulars. If you are only curious it will be curious if we can't interest you.

41.

Two and one-half acres and good house and barn 15 rods from the Electric road at Clenville, 2 miles from Birmingham village. Will sell or exchange for small farm. Or, what the people want, I will sell and give you the rock bottom at once. It is a good thing for me to say it, but if we can properly accommodate you we will do it. Come and see us.

42.

Brick house, good barn and seven acres of land suitable for planting on south side of Maple road, 2½ miles from Birmingham village and 2 miles from Franklin village. Price $3,500 and it is worth every cent of it. Will exchange for city property if it and we will prove it.

43.

Lot No. 68 of Randall's subdivision, Birmingham, which has been lost in the past Next to park. Price $75.

44.

Fine Stock Farm—the celebrated Cotton farm in Bloomfield township, 2½ miles from Birmingham village. Buildings are well painted and in good condition; large 8 room frame house, with cellar divided into three rooms, with cement floor; also rounded with to go handsome elm trees. Horse barn with stalls for a horses and cattle, and large carriage room. Bank barn with granary, over head if you please, and basement with Vinegar and 3 or 4 additional stalls, sliding doors, hog pens, cattle guards, stone foundation, etc., etc. Horse barn with 12 box stalls and paddock. Horse barn with 4 box and 2 single stalls and paddock and shed for cattle in yard. Straw shed. Tool house, enclosed with sliding doors. Large corn crib and granary, loading hog trail attached and paddock. Bull pen and shed. Well and windmill; pump and tank for this purpose and isolated from other buildings. Outside closet for house. Outside closet for barn. Large and well kept apple orchard well trimmed and in good condition. Baldwins, Greenings, Kings, Russets, and Jonathans and Russets; 500 pear trees, 300 peach, 25 cherry trees, 2 acres of best varieties of apricots, 8 quince, currants, grapes, strawberries, etc. 3 acres timber or wood lot. Water well with iron pump at house; well with windmill with iron pump at stables; branch of River Rouge runs through farm. Soil is clay loam and IS NEVER DRY. Farm is well tiled. Fences all in first class shape, many of them entirely new. Condition of soil: Farm has carried an average of 40 head of stock during past five years. One feed of any kind sold off entire farm annually manured. No commercial fertilizers used. Better inquire about this farm it may pay you.

45.

Seventy-acre farm in Bloomfield. Buildings, small house of little value, good barn, good well, good fences, small fruit. Free gravel deposit within 2 miles. Entire 70 acres heavily seeded to clover and timothy. A good bargain.

46.

We can now offer for sale one of the finest building sites in the hill country north of Birmingham and on the line of the D. & P. Electric Railway. Forty acres on south side of W. B. Smith's farm and adjoining the Tuthill estate. Price $40, no waste land, beautiful rolling country. Will be sold in parcels if necessary and at prices which will be sure to please. Call at the Exchange Bank and learn about it.

48

The Evanedina Farm on west side of Woodward avenue between Birmingham and Oakland Co., Price $150 per a re, cash. No trade, 49½ acres. This is one of the best farms within 20 per acre before the new electric road was thought of or even in the name, situated on the farms in the neighborhood have gone higher.

49

Double house corner of Merrill and Henrietta streets, and one house on Merrill street and Henrietta on east side of Merrill street in Birmingham. Owner has removed and only wants to sell. This will be a profitable investment. Rents for $240. Now just let us say to you that this is one of the best bargains on our list.

50

Nice little home on Willets street belonging to a widow lady who really wants to sell. Price $650. Can't tell you about it here. Ask us.

51

Farm of 29 acres with excellent buildings—they cost over $2,00 an* are modern and complete. On line of D. & P. electric railway. Never-failing stream runs through south part of the farm. It will sell for little more than the cost of the buildings.

52

Good little home with new house and barn on Hood's addition, Birmingham. Plenty of fruit; nice place. Is even hundred dollars. Terms will secure this bargain. Terms and particulars on application,

53

House and 2 lots in Randall's addition, Birmingham. Price $1500. Mortgage for $500 can run.

Forty acres fine farmin land and there's 10 acres of timber. Fine gravel deposit. Within ½ mile of electric railway in Birmingham. Good as a gold mine. Price $60 per acre.

Just think, if you are interested in any of these it means if you just write us we would like to know more about any one or more of them, a postal card will do it, if you address it to

THE EXCHANGE BANK,

Birmingham, Mich.

MRS. A. M. PROWDLEY,

NURSE,

Birmingham, - Mich.

All calls promptly answered. I want work as a general nurse. Recommendations furnished. Address all orders to above name, care of Rev. H. Hood.

I cheerfully recommend Mrs. A. M. Prowdley as a nurse—tenacious, good, general nurse and anyone needing the help of a nurse could not do better than to secure Mrs. A. M. Prowdley.

C. M. BAYLISS, M. D.

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ECZEMA AND DANDRUFF CURE

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WE DON'T MEAN RELIEVE, BUT CURE!

Eczema is the most dreaded disease of the human system. It is a torment, a disfigurement and a bane to your comfort.

White Cross Eczema and Dandruff cure is backed by the testimonials of hundreds who have found it an unfailing remedy. So confident