J. OGDEN ARMOUR ONE OF AMERICA'S KINGS OF FINANCE

Multimillionaire Works Harder and Has More Hours of Business Than Any of His More Than 20,000 Employes—Has No Time for "Society"—His Home and "The Game" Take Up His Whole Life.

Chicago.—By virtue of his millions, his diversified financial and commercial interests, his methods, and his means to business ends, J. Ogden Armour is one of the accredited great captains of industry of Chicago.

But when you seek to discover of his friends the social side of the man, they are not certain even of its existence.

Ask Mr. Armour himself and he regards the subject as not at all worthy of discussion in business hours.

And J. Odgen, Armour has more business hours in the course of the calendar year than has any other millionaire in the western metropolis. He eats his luncheon in his private office in the general offices in La Salle street; sends out for it somewhere and satifies his hunger with the least possible loss of time. When the day's work is done he starts home in his automobile, just within the speed limits of the ordinances, for a seven o'clock dinner.

Responsible for a day's work as the head of Armour & Co., with its pay roll of 20,000 men, looking to his own private interests in half a dozen lines of investment, meeting in one way or another the multitudinous calls that come from a great world to the desk of the millionaire.

—

Home and "The Game."

"Home—and "the game" of business, measured by tens of thousands of miles and tens of millions of money—would you ask more of flesh and blood? "The game" is at once the man's diversion and his toil; home is the atmosphere and the physical environment of his recuperative necessities. For him there can be no social world, writes Hollis W. Field, in the Chicago Tribune.

Home? Why, J. Ogden Armour is spending a million dollars on a summer home to the west of Lake Forest. Its basement walls measuring 180 by 500 feet! There are 400 acres in the estate, costing $200 to $500 an acre, and for months a construction gang that would affect the pay rolls of a great railroad has been at work digging, ditching and leveling for the landscape gardener.

Lakes will be formed where only swamps existed before. Five lines of railway, one of which Mr. Armour is heavily interested in, will be shut off by a great embankment 25 feet in height and half a mile in length. A driveway ten miles in length will encompass the estate. The chief material in construction of the house will be marble.

—

His Best Beloved.

Some one may find food for thought on compensations in the fact that Mr. Armour's family consists of only wife and daughter.

All the world has heard of this little daughter, now 11 years old—the little Lolita Armour, weighing three pounds at her birth—nurseling of the incubator, with the little life hanging by a thread—finally the active child with the handicap of a dislocated hip, to become the patient of a world-famed surgeon, and, restored to health and strength, stand as one of the marvels of twentieth century surgery.

But this little daughter is the light of the Armour household. She is legion in the affections of the father. The brusqueness of business speech softens in her presence. The man in the business office becomes the father in the home. And the transformation is complete.

Of Few Words in Business.

There are men high in the employ of Armour & Co. who never have seen this man of the home environment. Thousands would not recognize him in the position. To thousands of these he is a man to stand in awe of—to fear, even.

Ogden Armour in business is the man of the fewest words. In utterance he is of the steel trap speech. His "yes" or "no" is not to be anticipated. They spring out of his set fixed inscrutability like the crack of a rifle. And, once spoken, they are irrevocable.

In J. Ogden Armour the man associated with him in the business of Armour & Co. finds in this head of the concern the master of details. In the famous hearing of the beef trust before the federal court in Chicago, there is the Armour testimony that in the matter of rebates of $700,000 or so, Armour considered this a detail—a mere something which had been delegated to a Mr. Armstrong of the concern.

—

Master of Details.

One may find stories among former Armour employes, told not with a view to contrast with this testimony but with due recognition of the man's capacity and mastery of the routine of a great business, which are in conflict.

One of these men for years had been a traveling auditor of the business of the Armour branch houses, scattered over one of the great sections of the west. In this organization of the Armour business each branch house has its own manager. Each of ten or 12 houses comes under the supervision of a superintendent, and about the same number is in the territory of a traveling auditor.

The poultry business of Armour & Co. is not one of the money making ventures of the company. Armour, in his touring of the country in which his plants are located, always has an eye to the records of this poultry business. Occasionally the manager of a particular plant overstocks in poultry. He may buy 10,000 pounds of fowls when the market proves to justify only 5,000 pounds. There is a consequent loss of two to five cents a pound on the stock.

Manager "Called Down."

The manager may be 500 or 1,000 miles out of Chicago. The manager, counting upon the distance from the home office and the possibility of the head of a great concern scarcely knowing of the poultry department of that particular branch, receives the personal call of the corporation's head in sublime optimism.

Brusque but pleasant interchange of conventional greetings lead up to the business talk. The weather may be touched upon. The health of the manager may be inquired after. No words are wasted, however. Suddenly, like the explosion of a shotgun, the head of Armour & Co. touches upon business.

"That overstocking in poultry just before Thanksgiving, Mr. Jones. It wasn't a good business move. Loss of five cents a pound on 5,000 pounds of 'soft' stock. It mustn't occur again."

The manager stammers a little. He has an excuse, perhaps, and the excuse is listened to respectfully. Talk may drift away from the subject a little. Then, as suddenly and unexpectedly, the head of Armour & Co. comes back to the topic from a new angle. It is an explosive recurrence, but in the inevitable low, even tones of the dictator. It is disconcerting to the degree that it is unexpected—and a disconcerted employe is regarded as one of the inspirations of Ogden Armour. Before he is done with the department head he may have come back three or four times to the unpleasant subject. But when he has gone the manager has the lesson of his mistaken judgment firmly impressed upon his mind. He will not offend again.

The possibility of $200 loss in each of 250 branches is an item, even in a business which nets $5,000,000 or $6,000,000 in a year.

There is a story extant in which just one man did resent the Armour finding.

He was the cashier of the Boston branch of the business, and he drew one of the big salaries on the Armour rolls. One day, unexpectedly as usual, Armour entered the Boston office a quarter of an hour ahead of the cashier.

Most men will admit that it isn't a pleasant experience to go to one's office expecting to find an employe there and who for any reason has not yet shown up. In the height of the baseball season it requires an unusually good American to accept any kind of excuse for the absence.

But when a man who never had any time for society himself finds himself in such a position of cooling his heels because of an employe who has had entirely too much time for that particular thing—

Well, it is exasperating, to say the least.

Downfall of Cashier.

The cashier came at last, wearing the patent leathers, the gloves, the silk hat, tie, and a few other of the evidences of a night in the company of dressy friends. He bowed to the head of the Armour business, who had been filling in the time looking through an office ledger.

It was a nice morning, according to the Armour weather report, apropos of the cashier's silence.

The cashier admitted that in his chief's meteorological observation the chief had beaten the weather bureau by ten degrees.

Mr. Armour had been waiting for some time, he said.

The cashier hadn't a doubt of it.

The ease, and composure, and painstaking care with which the cashier laid aside overcoat, hat, and gloves were a little irritating at best. Just when the cashier was removing his gloves, careful of the wrinkles, the head of Armour's brought a hand down upon the open ledger.

"Mr. Jones, that's a ——— bad example of bookkeeping. If I know anything about what a set of books should be!"

"Mr. Armour," and the cashier shook the desk with the force of his clinched fist, "that's a ——— creditable ledger, and I know what I'm talking about!"

But knowing or not knowing the Boston branch had a new cashier within a week or two. Which was no surprise to the cashier, either.

—

Enemies are Many.

J. Ogden Armour is 44 years old. He has made enemies—bitter ones—in his time; men who have fought him at "the game," and nursed defeat in vengeance. They have fought him fairly and unfairly.

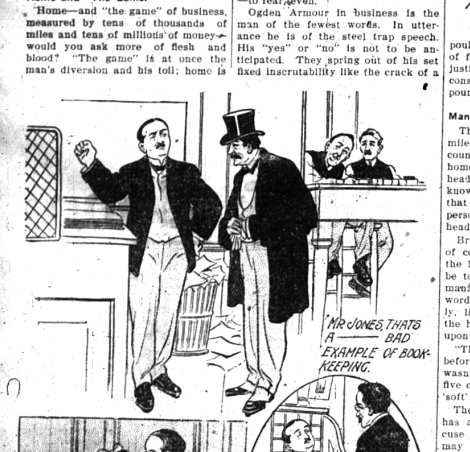
They have called him the head and shoulders of the "beef trust;" he is credited—or discredited—as the "leather trust;" he owns 50,000 shares in one great railroad in the central west, huge blocks of stock in other lines reaching to the Atlantic and to the Pacific; owner of lines of huge elevators that have strangled competition; owner of street railway stocks; arbiter in the destinies of almost countless aggregations of capital; defendant of the privately owned refrigerator lines, and pleading innocence in the matter of huge rebates that have been in violation of federal laws. Only a few years ago he was a sick man, prostrated by the publicity which came of his aggressiveness in "the game."

But he is a millionaire many times. He has power, which is compensation in "the game." Who would not have that he could? He gets up at six o'clock in the morning and goes to work at seven. He has few friends that are intimates in the sense that men have friends, tried and true. He has one child, who sees less of him, perhaps, than most children see of their fathers who are day laborers.

Yet this is success. Who disputes it?

A MANAGER ON THE CARPET

HE SATISFIES HIS HUNGER IN THE LEAST POSSIBLE TIME



MR JONES, THATS A BAD EXAMPLE OF BOOK-KEEPING.

HE ADORES HIS LITTLE DAUGHTER

WELL, SMITH, HOW ARE YOU GETTING ON? HOW'S THE LITTLE HOME DOWN ON THE DES PLAINES?

JUST WHAT AILED HIM.

Case of a Man Puzzled the Doctors, But Not His Wife.

A policeman had found a man lying on the sidewalk in an unconscious condition and sent him to the hospital in an ambulance. A doctor spent half an hour in overhauling him, and then gave up in despair and astonishment. The man appeared to be on the point of dying, and yet he had no malady that could be discovered.

The doctor was anxious to bleed the patient and then follow with electric shocks, when a tall gaunt woman, with an iron jaw, made her appearance at the hospital and was admitted. When she was ushered into the ward where the new arrival lay she said to the doctor who had worked over him:

"Yes, that's my husband. I knew I'd either find him here or at the morgue. Is he pretending to be unconscious?"

"He is unconscious, madam. In fact, he will not live half an hour. Has he been ill?"

"Not in 30 years."

"Has he met with any accident of late?"

"He is too lazy for that."

"Do you think he has taken anything to commit suicide?"

"You couldn't drive him to such a thing."

"But it's a queer case, madam—a very queer case. I don't think I ever met one like it. Can't you give me the slightest hint to help me understand it?"

"Yes, I think I can," replied the woman. "After supper this evening I told him that he would have to start in the morning and help me clean house, and he turned as pale as death and rushed out of the house. That's all that ails the lazy coot of a man. He wants to throw all the work on me, and I'll be ammuned if I stand it. Here, Reuben, you get up and toddle along with me or I won't leave a whole bone in your body!"

She seized Reuben by the hair and gave a yank and a twist, and he sat up and said he'd begin taking down bedsteads and wrestling bureaus as soon as he could dress and get home.

BOOKS THE CONVICTS READ.

Works on Trade Are Most Popular, Followed by the Languages.

What kind of books do convicts read? Contrary to the general belief that class of men, at least in the federal prison at Leavenworth, do not show a marked desire for the "blood and thunder" stories, nor even for other light fiction.

The most popular books among the prisoners in the 7,000-volume library of the penitentiary are text books and works on the various trades and languages.

Among the languages Spanish is the most popular, and in the last years several prisoners have taught themselves to read and write the language. The text books upon French and German come next in popularity, and those, as the Spanish books, are always out of the library.

The trade books are even more popular than the works on languages and those upon plumbing and engineering especially are spoken for in advance.

The demand for books on blacksmithing, bricklaying, stonecutting and other artisan labors are always out of the library. Many of the prisoners are excellent workmen, as the new buildings which are being built by convict labor indicate.

Books of poetry and the standard novels are read by the prisoners to a great extent and the mathematical works are always in demand. Many of the prisoners read Shakespeare and the works of Bryant, Longfellow and Whittier have many admirers. Dickens is a popular author often asked for. Robert Louis Stevenson's novels find many friends among the convicts, as do the works of Edgar Allan Poe.

It is not unusual for prisoners to ask for books upon theology. A prisoner allowed to take a book from the library for two weeks at a time. If no other prisoner desires it then he may have the time extended another two weeks. Dozens of the prisoners subscribe for newspapers and magazines. Among these are many technical journals.

Real Estate Exchange

Of WHITEHEAD & MITCHELL

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.

5.
Elegant house and lot 68 feet front and 30 rods deep on Maple Ave. East, (half an acre). Fine location; no sires; all conveniences, gas and water, and sewer. Can be bought for what the land is cost. Will exchange for good city property for portion of the purchase price.

55
Village lots on Woodward avenue, bounded north by land of Mollie G. Smith, east by D., G. H. & M. R'y, south by Bower street, west by Woodward avenue, 140 feet front on Woodward avenue, 179 feet deep on north side and 141 feet on south side; all in the Village of Birmingham, Mich. One of the finest building sites in the village.

56
Lots 43 and 49 Randall's Addition, price $135 so for the two lots (which is half cost). Will exchange for small house and lot in Birmingham.

77
One lot on Saginaw street, just south of land owned by John German, 50 feet frontage. Anyone wishing to purchase will find this a bargain. For particulars inquire of Mollie G. Smith or at the Exchange Bank.

101
Farm of 81 acres in sections 22 and 15, Southfield; 40 acres best graded fruit; 8 buildings insured for $2,100; all fences in good condition; all under a high state of cultivation. Price $8,000.

103
Eighty-acre farm in White Lake township, w ½ of s e ¼ of section 22; 70 acres cleared, 10 acres timber and huckleberry swamp. Don't laugh; this swamp netted the owner over $150.00 last summer. The balance of good orchard; house of 7 rooms, good neighborhood, 4½ miles from Milford, 3 miles from Commerce; proposed electric road comes within a mile of the house. Price, $2,000.

114
Fine farm in the Township of Southfield; 80 acres, of which 75 are cleared and the balance in good maple timber. Large acres of orchard; building's worth $3,000, and this exceptionally fine place can be bought for $5,000. Wof cot.

116
Farm in Southfield. Really you will begin to think we have the whole Town of Southfield for sale. Well, we have a lot of it, and there is no better farming land in the world. Only they have been asking too much for it. Now they are just getting down to reason, and some are very cheap. For instance, 65 acres at $80 per acre; 4 buildings; nice spring of ever-flowing water; all good plow land, except 1½ acres of scattering timber. No marsh land on the place. There!

120
Farm formerly belonging to Edward Coater and located on the east shore of Pine Lake, in the lovely slope of Bloomfield and West Bloomfield; one of the loveliest locations in all the lake region of Oakland county; 80 acres with its story frame dwelling and seven rooms, in a very beautiful oak and hickory grove; land touches Long Lake in the eastern portion and Pine Lake on the west. The price is less than sixty dollars per acre and the portion bordering on the Pine Lake part is laid out in lots which are well worth five times the whole amount asked for the farm. 3¼ miles from the city of Pontiac and at the opposite end of Pine Lake from the steam and electric railway stations at Orchard Lake. Worth investigating and we are here to answer all your questions, either by mail or in a personal interview—which we would greatly prefer.

123
Nice little 40-acre farm near Big Beaver (S. ½ of N. ½ of S. E. ¼ Sec. 22, Troy). Barn 32x46 and 2-story house with 11 rooms. An acre of good orchard and 5 acres of timber; a little over a mile from the Rochester Electric Railway. Less than $80 per acre will buy it, and the terms are so easy that any man who means business can pay for it.

126
Vacant lots 16, 17, 18 of Willson's Subdivision, Royal Oak village, $125 each. Price $100 each. Terms easy, with small payment down.

127
House and lot on Fremont street in Birmingham, Mich., 50x150 feet. House nearly new; rooms and closets well planned. Price $1,100.

140
House and lot in the Campbell sub-division, on north side of Forest Avenue; 10 rooms, furnace, cellar under the whole house, open stairway, hardwood floors, all natural woods, all kinds of fruit; a bargain at $2,400. Say, the house cost more than that to build it.

146
Farm, 57¾ acres; good buildings; 8 acres timber, 2 acres orchard; one mile east of the Electric Railway, in Royal Oak township; in W. ½ of S. W. ¼ Sec. 22; loam and clay soil. If you come with the good hard cash in your hand, you can buy it for $3,800.

147
Nice little home for someone of small means, 1¼ acres in n w ¼ of n e ¼ of sec 34, township of Troy; house 7 rooms, barn in good shape; well is built in solid stone, never dry; ¼ mile east of Rochester Electric; fare to Detroit 15c. R. F. D. All cash and no grumbling will buy it at $750. Hurry up!

157
The celebrated Cooper stock farm, situated one-half mile north of Birmingham on the D. U. R. electric line, and right among the summer homes of some of the most prominent of Detroit wealthy citizens. Three hundred and forty-five acres of excellent farm land, with its buildings, well adapted to the requirements of a first-class stock farm. Forty acres of timber, and 10 acres of orchard of fruit there are here, and five hundred plum trees, and six acres of bearing apple orchards. One of the finest half mile race tracks in the state is situated on the farm. There is an artesian well also that does supplying an unlimited amount of mineral water which is properly developed and advertised, would be worth more than the price of the farm from $25 to $50 a month is even now realized from the use of the water, which is acknowledged by the first medical specialists of the present day to be the best known remedy for Diabetes and all the serious other kidney diseases. A chemical analysis of this water will be furnished on request. The principal dwelling on the place cost over $5,000 and it's worth the money. It has a modern hot air furnace and all the other conveniences which are almost considered necessary now-days. A good brick tenant house in fact twelve good buildings in all.

No. 162
Seventy-acre farm in Waterford township. Price $2,700; $1,400 cash, balance on easy terms and long time; buildings alone worth $2,000; cranberry marsh produces 75 to 100 bushels per year without cultivation; Clarkston ¼ miles, Waterford four miles.

No. 165
Eighty-acre farm in Township of Wells, Tuscola county, Mich.; 36 acres cleared, two acres orchard, balance in second-growth timber; black sandy loam. At $1,000 cash will buy it.

No. 166
Seventy acres just north of the base line in Royal Oak township; 50 acres cleared, 15 acres second-growth, and five acres orchard; no buildings; soil sandy. Price $80 per acre. Rail walk 5 minutes. It's only a short distance from the new State Fair Ground, and within 15 minutes of the City Hall.

No. 167
Wants to trade for 50 or 60 acres on or near electric. Twenty-four acres on east ½ of southwest ¼ Sec. 11, Troy township; no buildings; valued at $6,000 (insured for $1,500); flowing well piped to house; 2 acres fine orchard; 4 acres in dairy; 1½ miles from electric at Troy Corners; where there are good schools and churches. Fare 15c to Detroit; $60 per acre.

No. 171
Finest building site between Birmingham and Pontiac, on electric railway; well worth of Birmingham, among the country homes of Detroit men, as Bishop, Endicott, Brady, Shaw, Cocklin, and others; 43 acres in Township of Troy, which is timber, and pretty little branch of River Rouge (river of Troy) runs through the place with grand elms and oaks overhanging. No finer place for a country residence. 43 acres. Price is high, but if you have the cream you must expect to pay for it.

176
Farm of 225 acres on the town line between Troy and Bloomfield. Seven buildings valued at $4,000; some oak and hickory timber; 3 acres best beautiful apple orchard; 40 acres cleared; 2½ miles south of the River Rouge runs through the end, good water; 2½ miles from Pontiac; 2½ miles from Birmingham; 1½ miles from Pontiac Electric; 40 acres seeded for Stock Farm; well drained; 10 miles from Detroit; there are Pontiac, Birmingham, Nice little drive for a pleasant afternoon. Come and let us show you the prettiest place in Oakland county.

178
Seven-room cottage, good size of Baker street, 42 feet front, 120 feet deep, with barn and fruit trees for $1,200, and that's all we ask for it. City water, wood sidewalks, and all modern conveniences. One of the best locations we have. Show it to you any time.

179
Farm in Springfield township for sale or exchange for property in Royal Oak, Birmingham or Pontiac; 120 acres; 40 cleared, 12 of cedar timber; 5 acres good apple orchard. Two buildings valued at $400; property unencumbered; buildings insured. Price $2,700, enough down to secure.

180
Farm in Avon township; 58 acres of good clay loam, all cleared; small orchard, no buildings; small amount down. For sale or exchange for small farm.

181
Farm for sale in Town of Southfield; 80 acres, all cleared; four acres good orchard; gravel and clay loam; three buildings worth $2,000, insured. Will sell for $3,800, enough cash down to secure.

183
Two lots in Royal Oak, Block A. Splendid location.

185
Corner lot, 100 feet front on Maple avenue, 120 feet deep; one good building, insured; plenty of small fruit. A bargain for $2,000, one-half cash down.

187
House and lot, in Campbell Subdivision, Birmingham; buildings insured. Come in and say the price, and let us surprise you.

188
One of the best-arranged and finest-equipped residences in the village, and in absolutely the best location—East Maple Avenue, two blocks from electric road; bath, toilet, hot and cold water for gas, 10 rooms, 2 stories, rebuilt last year, better than new; 3 buildings, fine orchard; 112 feet on Maple, 320 feet deep; plenty of room for chickens and garden; good barn, fine workshop—Say! What else do you want, anyhow? Will sell house and 52 feet front by 150 feet deep for $2,800. One of our best bargains.

190
Seven-room cottage on Ann Street, just finished; one block from electric road, cellar, cistern, lot 50 x120 feet. Two buildings, insured for $1,800; fine location in growing part of village. Price $1,800.

191
Vacant lots Nos. 54 and 55, Block B, Willson's sub-division, Royal Oak Village; most desirable part of this growing village. Price $250 cash—no trade.

193
Thirty-five-acre fruit farm, 1¼ miles north on Birmingham, on the town line; 6 buildings, insured for $1,300. All kinds of soil—clay, gravel, sand and dark loam. Last year this farm produced 123 bushels raspberries, 20 bushels blackberries, 115 bushels strawberries, 10 tons hay, etc. A gravel ridge 60 rods in length, with an almost inexhaustible supply of gravel, is worth almost the price of the farm alone. No waste land and under a high state of cultivation. Worth looking at anyhow. Price $4,000, terms easy.

194
Fifty acres in Township of Troy, adjoining the Stock Farm; 3 buildings, good house, basement barn, plenty of small fruit, orchard of excellent fruit; 2½ miles from Flint Division D. U. R.; 2 wells and fine spring. Price $4,000.

199
Fifteen acres in Township of Royal Oak; no buildings; small grove of maples in a pretty location; new land, well drained, clay bottom, black top soil; corner of the 9½-mile road and Campbell road, ¼ mile east of electric road; adjoins J. L. Hudson and Duffield tracts. Which are held at $500.00 per acre; 1¼ miles north of State Fair grounds. Price $350 per acre; will exchange for Detroit property.

196
Six acres, part of s w ¼ of n e ¼ of section 34, Troy township; new barn, fair house, soil clay loam, fine drainage; 1 mile east of Flint electric road, 2½ miles from Big Beaver; good farm for somebody. Price $225.

198
Ten acres 1 mile east of Royal Oak village; excellent land, 40 fine apple trees, no buildings. Price $1,300. The place is well fenced, and the price will enable you to build the kind of house you may require.

199
One hundred and six acres, ¾ mile east of Northwood station on the Woodward Avenue electric and ¾ mile west of the Flint line D. U. R. Good buildings, new wind mills, two good houses, farm well fenced and tiled. Excellent buildings, insured for $3,500, 1½ miles from Royal Oak village; 5 acres excellent orchard; 6 acres oak and white ash timber; everything in splendid condition. Will exchange for improved Detroit city property. Price $125 per acre.

200
One hundred and twenty-six acres near Birmingham; good buildings, well fenced, fine orchard, flowing well; pretty little River Rouge runs through the farm; 3 miles from Birmingham. Worth looking at. Take you to see it any day. Price, per acre, $10,000, and the terms easy. Farms not as good as this have sold within the past year, in the immediate vicinity, for $150.00 per acre. Let us take you to see it. It will please you, and if you don't buy we won't grumble.

201
Fine 2-story residence on Maple Avenue, corner of High Street; 50 feet front, 125 feet deep; hot-water heater, hot and cold bath, toilet, city gas, city water; every convenience found in the best class of city residences. Cement walk (cost $200), and best neighborhood in town. House would cost at least $3,000 to build today; ask any one to build it for less and see what they say. You can buy this beautiful home for $2,800, and have your own way about payments. Ask the man at the bank.

203
Forty acres on the line of the Flint electric, at Harris Corners, in Township of Troy. Excellent soil, clay loam, no waste; one of the pleasantest locations for building a nice country residence. The place is held for more money, but make us an offer of $2,600 cash, and we will see what we can do for you.

208
Five acres and 4 good buildings, making a nice little home near the little Village of Southfield. Stores, schools, church, etc., within 200 rods. The buildings cost more to build than the price asked for the place, and are well worth the money. The price is $1,000, and $250 cash will take care of it, and the balance you can pay at your leisure.

209
Fine home with good barn on Townsend Street. Good 2-story house, plenty of fruit, beautiful maple trees on south side make it a shady, restful place to live. Lot 50x150 feet. Sewer passes alongside of the premises. Present location in the back end of the premises. Plenty of room for buildings, but can be bought cheap enough so that you can build to suit yourself. Remember, we have one of the finest homes among the many in the Birmingham District. Careful card request will bring prices and full particulars. Rather better it to you, though.

210
Nice little cottage with barn just west of the High School, on Adams Street, Birmingham; price for $400; good location. Well, what do you want for $400, anyhow? Ask the man at the bank. About $300 will swing it.

211
Just an acre of land. (Ever read that book that was so popular some years ago, entitled "One Acre Enough?" No? Well, you ought to. It's worth while.) There's a house on this acre. Good location; price, $400. In Southfield village. Possession given any time before April 1, AND $225 gets it if you come now.

214
The premises formerly owned and occupied by the late G. C. Gibbs, in Township of Troy; house and some small buildings on the south side of the road with 10 acres of land can be bought separate if desired. Fine orchard on the north side of the road, with barns and all other necessary buildings. Location is pleasant, about ¼ mile from electric line—Flint Division D. U. R. After you take out the cost of the house and buildings the price we ask would bring the land down to about $50 per acre. Take you to see it any time.

213
Fine little farm of about 75 acres in Royal Oak, on the line of the Rochester Electric, 2 miles north of Royal Oak; fare to Detroit 15c; good cedar well 120 feet deep; good fruit trees; 2 acres bearing apple orchard; 6 buildings, insured for $1,200, and $1,600 will buy the whole; a bargain; price which can run at the pleasure. Will exchange for improved Detroit city property.

214
About 82 acres, 1 mile west of Rochester, 26 miles from Detroit. At land, 4 acres timber; house and barn worth $1,500; 2 wells, one of them 40 feet, bearing buttermut trees, 15 walnuts and 10 hickories; 1 acre of fruit. Nature's planting border the farm on east and north. Write for photographs and diagrams of this place, so that you will know as good an idea of it as if you went to see it.

Plow deep while sluggards sleep and you shall have corn to shell and keep.

There is no legal punishment for drunkenness in Russia.

215
Decidedly the prettiest lake farm in this country for sale; situated on Wing Lake, noted for its excellent fishing; 40 acres, 25 cleared, 15 timber; 3-room house with furnace; fine lawn; excellent barns; fifteen by good shape; plenty of young peaches, 4 acres bearing peaches, and 4 acres apples; 2 acres of small fruit; 3 hundred plum trees; apples the past year. One mile north of Franklin; fully shall and telephone; sewing. Abundance of excellent water pumped by windmill and force pump and other buildings. Eighty acres and the price is $7,000; small amount down. If we take you to see and you say it isn't worth the money, we'll take you for a ride on the lake, and you a ride around of base, and then you'll give us twice the money. And it's worth it, too. Try it.

216
A new, modern dwelling, constructed by a well-known builder for his own use, from best concrete blocks, boiler water, 2-story house, 8 rooms, and best localities in our village; lot 60x100 feet; 10 large apple trees, bath, toilet, hot and cold water, gas-pool, hot-air furnace, 9 rooms, beautiful finish and other buildings. Eighty acres and the price is $7,000; small amount down. Let us take you to see and you say it isn't worth the money, we'll take you for a ride on the lake, and you a ride around of base, and then you'll give us twice the money. And it's worth it, too. Try it.

217
Farm of 80 acres on Section 1, Troy; 8 buildings, 4 acres beech and maple timber, 18 acres cleared, 12 acres seeded; 1½ miles from Rochester line D. U. R. Can be bought for $2,000, and that's only a trifle over $50 per acre. Fine farm; will pay for itself; the balance on long time at low rate of interest. Seems as if that ought to interest almost anybody.

218
House and lot on the southwest corner of Townsend and Pierce Street, Birmingham. Modern house, city water, fine elm shade trees, delightful location; rent for $18 per month; lot 105 feet frontage on Pierce and 130 feet frontage on Townsend. Price? Well, if you think it's too low, we can raise it; but $1,800 will buy it. You couldn't build the house for the money, and the vacant lots are worth more than that. Think it over.

219
Tidy little place for some one with moderate means. Corner Chestnut and Hill Sts., Campbell Addition. Lot worth at least $500, and the house is worth the balance. Price, $1,800, and prices are advancing all along the lines in that location. If you come right away we will consider an offer of $1,500, and if that is too high after we have shown you over the premises, we will introduce you to the owner, and you can make your own terms. That's fair.

220
An acre and a quarter right on the west side of Woodward Avenue, just north of the power house on the electric line. Without exception the finest little home in the village. Room for chickens and a cow if you want it. Nice little 2-story cottage with 1-story wing, making 8 rooms in all. Barn, best well in town, plenty fruit of all kinds. Buildings are insured for $1,100, and the place can be bought for $2,800. Confidentially, this is one of the best bargains on our list. Let's look it over and talk it over together. Any time.

221
Fine house and two and one-half lots on Davis Street, Brownell's Sub-Division. Hot and cold water, furnace, water-closet—everything! Also vacant lot on corner of Davis and Maple Avenues, just east of the Presbyterian Church. We will sell the whole business, or the different parcels separately. Prices very reasonable. Ask the man at the bank.

222
Two-story tenement or terrace, on the east side of Woodward Avenue. Two distinct 2-story houses of 8 rooms each. Furnaces, water-closet, bath, hot and cold water, city water and gas; each independent of other apartment. Rents for $18 per month each. Forty dollars per year will pay all taxes and insurance. Good barn on the premises, 40 feet by 18 feet front on the best Front-age on Woodward, and 185 feet deep; room for a nice garden; can live in one apartment and have a steady income from the other. This is something to ponder over. Come and let us help you ponder. Always at your service. If you can't call, write.

223
For sale or exchange—Brooks Farm, 1¼ miles west of Birmingham; 80 acres; the best stock and grain farm in Oakland county; 10 acres timber, 10 room house; horse barn, and box stalls for 12 head; grain and cattle barn, stable 25 head cattle, stalls for 100 head; corn crib and chicken houses; 2 miles of tile—every 4 rods; 4 good flowing wells; orchard and young fruits. Apply at farm, or Exchange Bank, Birmingham.

224
A 54-acre farm in the Township of Troy, on the line of the Romeo & Flint branch of the D. U. R. 19 acres maple timber, excellent clay loam, 2 acres fine bearing orchard, 2 buildings valued at $4,000, 10-room brick house, flowing well piped to barn (every stall), basement barn 30x56—2 floors—accommodation for 20 cows and 6 horses; good silo; entire farm nearly fenced with wire and cedar posts; fare to Detroit 15c; 40 rods to good school; 1 mile east of Pontiac; $6,000; terms easy. If this farm was on the Pontiac line among the fashionable Bloomfield people, it wouldn't last 10 minutes at that price. Come on; let's go and see it.

225
Forty-acre farm on Section 7, Troy; 8 acres timber, 6 acres orchard, 4 buildings (which are worth $3,000); 9-room house, good cellar, well and windmill; water piped to house and barn; 1 mile new wire fence with cedar posts; 2 acres grape vineyard, which will realize $400 per acre; 400 peaches, 100 plum, 100 pears and 25,000 small fruits. Buy this good little farm, free and clear, 2½ miles from Rochester line, and 3 miles east of Kimball's Corners, on the Pontiac line.

227
Five acres just outside of the corporation limits of Birmingham; 10 rods frontage on Woodward Avenue, on the Pontiac electric car stops in front; about 80 rods deep, with nice little creek (fresh) of the Rouge River crossing the back end of the premises. Finest location in the county for a fine home. Plenty of room for buildings, but can be bought cheap enough so that you can build to suit yourself. Remember, we have one of the finest homes among the many in the Birmingham District. Careful card request will bring prices and full particulars. Rather better it to you, though.

228
Fine stock farm in the Township of Troy; 230 acres, no waste land, flowing well piped to the house, good house and six other buildings, on gravelly ridge; farm well fenced and thoroughly drained. One mile from the Rochester line of the D. U. R. 15 acres of good timber, 3 buildings, plenty of best fruit; buildings are insured for $2,300. Terms easy and price $85 per acre. Seems as if that would interest any one who had an idea of buying such a farm as this. Take you out to see it any day.

229
A pleasant and sightly farm of 71 acres in West Bloomfield, ½ mile from the Northwestern electric; 3 acres orchard, 4 acres timber, 3 buildings worth $4,000, and the price is $100 and it is well worth it. Soil, sandy loam and clay loam, under high state of cultivation. Better investigate.

230
Seventy-one-acre farm in Township of Troy; good buildings, well fenced and drained, well watered; house and six other buildings; 10 acres farm—never dry; ½ mile from good school; 1-story house, basement barn 22x60, other barn 30x36, two good silos; price, $4,000; will buy it. Just enough to amply secure will take it. One of the most desirable farms in the Township of Troy, and that's one of the best towns for fine farms in Oakland. Not Well, we'll prove it to you if you'll let us.

231
Two-story, 7-room house in good repair; well, barn, cellar, etc. This place would cost more than $1,000 to build—and that's all we ask for it. Opposite school house, between Merritt and Mathews, on Chester Street. Terms easy.

Life Sentence or Execution.

The strongest argument I can see against capital punishment is that it constantly exposes the course of justice to be interfered with by maudlin sentiment. If a man prefers to be hanged and the law decrees that he shall be hanged, what intelligible reason is there for keeping him in prison instead to spend the rest of his days miserably at the public expense? There is no mercy about it.—London Truth.

Peace That Passeth Understanding.

One stormy day the minister of Jedburgh, Scotland, called upon a member of his church, a very poor old man, who lived all alone. The snow was drifting under the door and through the rafters and there was but little fire on the hearth. The pastor greeted him with "What are you doing to-day, John?" and the old saint's reply was, "Oh, sir, I am just sitting under His shadow with great delight."