The New Year
WHAT ITS SIGNS OF PROMISE ARE

By REV. WM. GARDAM.

NEW HOPES, ASPIRATIONS AND AMBITIONS SPRING UP IN THE HEART ON THE FIRST DAY OF THE YEAR.

NEW YEAR'S DAY has ever occupied a peculiar relation to the three hundred and sixty-five days on which are etched the doings and history of a whole calendar year. The Romans observed the day as a public holiday, and on this day all litigation and strife were suspended, social visits were exchanged, presents were given and received, and feasting throughout the empire was the order of the day. The early Christians at first set themselves against the usages of the day as observed by the Romans until the fixing of Christmas day on the 25th of December, and New Year's day came to be observed as the octave of the Nativity and also as the Festival of the Circumcision.

The observance and spirit of the day have not changed very greatly in the onrush of the centuries. We might go back across the long stretch of years between the day we live in and the day when the Romans interchanged their social visits and their good wishes and both gave and received their strenae, and between the then and the now the identity of feeling, emotion and sentiment concerning this day is readily discovered.

So many sentiments crowd themselves into New Year's day and all are mostly children in the way in which the day appears to them and in the simple feelings and emotions by which it is observed. The greeting: "A Happy New Year!" pushes up through the hard strata of the years, and the simple emotions, which make the whole world kin, bring friend nearer to friend and melt life together into a richer affection, and good will becomes the keynote of life on this day. Grudges are dropped, resentments dissolved, and the average man with the average endowment of affection for his fellows finds it almost impossible to vitalize any of his hatreds through the emotion-laden moments of New Year's day. The personal life has many things to say to itself; it is at once a closing of accounts and the opening of a new career. Old things pass away and all things seem to become new. The things that might have been and have not become are forgotten in the new hopes and aspirations and ambitions which spring up in the heart on the first day of the year.

Of course, nobody will ever be what the hopes and faith of the day project for the individual life. The most ardent believer in the better day, the most sanguine architect of the richer fortune yet to be will fall short of the ideal that controls his imagination. But the very fact that the day stirs these noble impulses and floods the prospective days with the glow of hope is in itself an assurance that the year shall be rich in the gifts and the good will of the gods.

> Another year! another year!
> The increasing rush of time sweeps on!
> Whelm'd in its surges, disappear
> Man's hopes and fears—forever gone!
>
> Oh, no! forbear that idle tale!
> The hour demands another strain,
> Demands high thoughts that cannot quail,
> And strength to conquer and retain.
>
> 'Tis midnight—from the dark blue sky
> The stars, which now look down on earth
> Have seen ten thousand centuries fly,
> And given to countless changes birth.
>
> Shine on! shine on! With you I tread
> The march of ages, orbs of light!
> A last eclipse o'er you may spread—
> To me, to me, there comes no night!

The sentiment that phrases itself in the quite depressing words:

> The world is very evil,
> The times are wearing late,

is hardly in tune with the modern spirit when life is thought of as a corporate business and this modern spirit takes account of its own enlarged and enlarging kingdom.

Not the most credulous and believing prophet a generation ago could have forecast the world we know and are perfectly at home with to-day. Bulwer Lytton in his short book, "The Coming Race," endeavored to tell the story and achievement of mankind in the day that was shortly to be, but his seeming impossible world has been more than realized in our own day. The half has not been told. The great note of the day is the large grasp human life possesses over its own career and destiny, the growing confidence that this old yet ever renewing world is solving its own problems, and, under the guiding of that Providence which Pope's well-known lines so beautifully express:

> All nature is but art, unknown to thee;
> All chance, direction, which thou canst not see;
> All discord, harmony, not understood;
> All partial evil, universal good;

is working for the day of a perfectly ordered and perfectly adjusted civilization. The greater power man, in accumulating and employing over his own bodily life, his mastery of the secrets of life which have been hid from the foundation of the world, the realization that man himself is his own providence in a vastly larger degree than hitherto he has dreamed of, and that the "greater things" the greatest of all Teachers foretold ages ago that he should be endowed with competence to do—these he is doing in this very day with a miraculous confidence and a mighty faith. He has discovered that his own commission over life, over the happiness and health and the fruitage of the life that now is, as well as of that which is to come, is a vastly larger commission than the world hitherto has dreamed of. He is finding out that Providence is a partnership and that on man, may be a sleeping partner in the business of living without the penalty of losing the very thing that life is—a world of potencies converted into achievement.

This is the note, surely, as civilization faces the year 1910—the note of competency, the sense of added powers to life, the feeling that the greater things are coming on the earth, and that man is using the key to unlock the treasure-house of his own life with a sureness and a wisdom that give promise of a vastly better, richer, juster universe than he has yet known.

Another note of our time is the fact that life mirrors itself in such a wonderful way and the things and forces that make for the better day to be are known and read of all men. We live in the open, and no man may become champion of any cause and keep the world in ignorance of the character of the cause and the nature of his championship. No man to-day may hide his light under a bushel. It is a tell-tale world, and, more than any past time, the world to-day has a juster sense of values and knows both the things that are saving it and the things also that threaten and endanger it. Public service was never so responsible as it is to-day, because civilization never had the almost miraculous power of analyzing and testing the value of public service as in this present year. Public life is an open book, and the most impossible of all impossible things to-day is that any national or international movement should be misunderstood or misinterpreted by the world's best mind. And what is true of public movements is true of public men. No public man can deceive his constituents to-day, for his constituents are the world. And the strong man to-day is the man who frankly recognizes this.

Startling Figures.

The lives of all the 85,500,000 residents of the United States are worth $250,000,000,000.

Unnecessary deaths every year cost the capitalized earnings, $1,000,000,000.

Workmen's illness annually costs in wages $500,000,000.

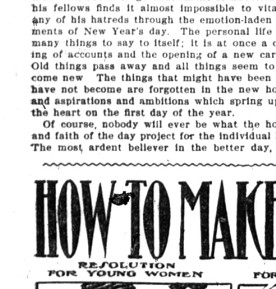
Care of the sick and dead every year costs $160,000,000.

Tuberculosis taxes the nation $1,000,000,000, annually.

Typhoid fever costs $350,000,000

Malaria costs $200,000,000.

HOW-TO MAKE NEW YEAR'S RESOLUTIONS



NOT TO BREAK A PIPE IN CHURCH.

NOT TO SNEEZE ON GRANDMA WHEN SHE HAS A COLD.

STRIKE up the band, here comes the good resolution. Let the whistles blow their heads off, let the bells ring out, let the fog horn on the lake front shatter the atmosphere to atoms, let the similar gladsome noises be let loose upon the vibrant ozone even in the uttermost corners of our beautiful city. For the good resolution is marching forward. Only a few days more and we will bask in its splendid presence.

Like the village drum major it comes proudly prancing toward us through the week. Get a seat early and avoid the crowd if you would behold it in its glory. Keep your eyes glued to the splendid spectacle, keep your ears open for the lofty sounds, for it will not be long in passing

It's safe to say that if all the high-resolves that go into effect on New Year's day had half the endurance of a Marathon runner the millennium would come so fast that we'd have to enact new speed laws to keep it from melting the asphalt.

If good resolutions were salt mackerel what a universal thirst would spread abroad!

Human experience seems to indicate that progress in any line is necessarily gradual. Take the flying machine, for instance. At present the scientists engaged in the development of this interesting device are in a position to assert that many of their problems are already solved. They can get up into the air without the aid of dynamite and they can come down again with practically no effort. Of course there are other difficulties to be overcome such as the tendency on the part of the machine to select its own time and place for coming down. But these problems are minor and doubtless the answer is in ahe book somewhere if they can only find it.

The practice of resolving presents a similar aspect. It is not entirely perfect at present. But considering the few years since Adam inaugurated the outdoor sleeping fad and became grandpa to the human race it is not surprising that some details are still to be worked out. The forming of the resolution has been beautifully worked out, till almost any one, the merest novice, can resolve. The date, too, has been firmly fixed as on the first of January. The chief difficulty that still remains has to do with keeping the resolution once it is made. Something like keeping your aeroplane right side up once you have established a neighborly relation with the stars.

Probably several years will elapse before the custom of resolving reaches perfection and in the meantime it might be well to adopt a makeshift for the present unattainable.

It would seem as if the difficulty might be minimized by more attention to the subjects taken for resolving purposes. It is well to use care in selecting our resolutions, and because of the proximity of January 1, a few suggestions may not be out of place.

For a young woman—Try this one: "I hereby resolve with earnestness to no longer insist on grandma wearing French heels." There are several advantageous features to this resolution. To begin with it is more practical. Not to think of forcing the poor old lady to teeter down the street with little church steeples under her sole leather! Her silver locks bob under her dignified black bonnet and af every painful step she whispers "Ouch." Fie upon you! Shamey! Remember grandma is not so young as she once was and the penitential efficiency of a bunion is greatly enhanced by the shoving forward of the foot as accomplished by the French heel. Command the old lady to do a cake-walk once an hour around the dining room table if you will, but let her do it in comfortable shoes. Another item in favor of trying this resolution is the fact that you have probably never asked grandma to wear any kind of shoes she didn't like, so it should be that much easier to keep to your resolution not to do so.

For a young man—"I resolve from this day never again to smoke a pipe in church. This sample is highly recommended. The practice against which you issue the edict of banishment is reprehensible in the highest degree. Smoking, while of course it might be a solace to you during the sermon, could not but annoy your neighbors and fellow worshipers. The men ought to, owing to countless domestic difficulties for them, the preacher is unable to see whether all the deacons are awake or not by the haze from your pipe. Moreover, just as a distinguished statesman once officially declared that the odor of cigarettes annoyed him, there are those to whom the smell of a pipe is a nuisance and the offertory collector might be one of these. Besides, you would probably be thrown out or arrested or something.

For men who ride much in street cares "henceforth I will not mind the feathers." This is one requiring considerable care—but if strictly adhered to will be found of great assistance in your daily life. When depending from a strap and resting your toes on some neighbor's a long stiff quill suddenly jabs you in the nose giving to that feature the rich red that which another class of resolvists have already acquired, do not release your temper. Smile and pretend you like it. Oftimes you can make yourself believe that the things that are saving it and the things also that threaten and endanger it. Public service was never so responsible as it is to-day, because civilization never had the almost miraculous power of analyzing and testing the value of public service as in this present year. Public life is an open book, and the most impossible of all impossible things to-day is that any national or international movement should be misunderstood or misinterpreted by the world's best mind. And what is true of public movements is true of public men. No public man can deceive his constituents to-day, for his constituents are the world. And the strong man to-day is the man who frankly recognizes this.

Worm Turns at Last

It was the old story. The one we have all seen repeated so many, many times. Two young women entered the car together and the tired-looking man arose and proffered his seat. Then, while he groped unsteadily for a strap, the usual conversation ensued:

"Oh, thank you, sir."

"Thanks you so much."

"Sit down, dear."

"No, you sit down."

"I insist, dear; I'm not a bit tired."

"Neither am I, and I'd just as soon stand."

"Go ahead, dear, and take it."

"No, no, you take it. I—"

And then the tired man did what so many have wanted to see done so many, many times. He took it himself.

As he sank wearily but calmly back in his seat the smiles of mutual benevolence on the two faces froze into outraged dignity.

"Such impertinence!" snapped one.

"How insulting!" huffed the other.

But on the faces of a score of passengers was reflected more plainly than words:

"More power to you, old boy."

The Federal Constitution.

It is a fact that there was a tremendous and most bitter opposition to the adoption of the present Federal Constitution, both among the members of the various state conventions and in the federal convention. Men like Sam Adams, Patrick Henry, Richard Henry Lee, Yates and Lansing, Luther Martin, George Mason and Thomas Sumter, with many others were from start to finish bitterly opposed to the ratification of the Constitution. When the first vote was taken it was almost a tie in some of the states, New York, for instance, voting 30 for ratification and 27 against ratification. Virginia voted 89 for, 79 against, Massachusetts 187 for, 168 against.

Real Estate Exchange

OF WHITEHEAD & MITCHELL

Exchange Bank Birmingham Michigan

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 hy se, and lot 61 feet front by 20 rods deep (¼ acre) in East Side Village. Fine barn and sheds, every modern convenience in furnace, bath, closet, etc. Can be bought for what the buildings cost. Will exchange for improved 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—108 feet on Woodward Avenue, 176 feet deep on north side and 145 feet on south side, all in the Village of Birmingham, Michigan. One of the finest building sites in the village.

77

One lot on Woodward Avenue, just south of land owned by John Lerman, 50 feet frontage, 4 rods deep, running back to alley. Will sell this for a bargain. For particulars inquire of Mollie G. Smith, or at Exchange Bank.

147

Nice little home for some one of small means—1¼ acres in town 2 south, range 9 east of sec 31, township of Troy; 7-room house; barn in good shape; well at both barn and house, never go dry; one mile east of Rochester electric; fare to Detroit 15c; R. F. D. All cash and no grumbling will buy it at $750. Hurry up!

167

Wants to trade for 50 or 60 acres on or near electric. Ninety-four acres on e ¼ of e ½ of sec 11, Troy township; 3 buildings valued at $2,000 (insured for $1,700); fine well piped to barn; farm well adapted for stock or dairy; 1½ miles from electric at Troy Corners, where there are good schools and churches. Fare 17c to Detroit; 40 per acre.

178

Seven-room cottage on west side of Bates Street; or 42 feet front, 130 feet deep. You could build for $2,000 and sell for $3,000. Here is a chance for it. City water, woodshed, cellar, all ordinary conveniences. One of the best bargains we have. Show it to you any time.

180

Farm in Avon township; 75 acres of good clay loam, all cleared; small orchard, no buildings; small amount down. For sale, or exchange for small farm.

188

One of the best-arranged and finest-equipped residences in the village, and in absolutely the best location—East Maple Avenue, 2 blocks from electric road; bath, toilet, hot and cold water, and gas, 10 rooms, 2 stories; rebuilt last year, better than new; 2 buildings, fine orchard; 112 feet on Maple, 320 feet deep; plenty of room for chickens and garden; good barn, fine workshop—no fake. What else do you want, anyhow? Will sell house and 82 feet front by 150 feet deep for $2,800. One of our best bargains.

193

Thirty-five-acre fruit farm, 1¼ miles north of Birmingham, on the town line; 6 buildings, insured for $1,900. All kinds of soil—clay, gravel, sand and dark loam. A part of this farm produced 123 bushels raspberries, 29 bushels blackberries, 111 bushels strawberries, 18 tons hay, and a grand ridge 60 rods in length, with an almost unchanging front yield of great fruit. It would be cheap at the price of the farm alone. No waste land, and under a high state of cultivation. Worth looking at anyhow. Price $5,000; terms easy.

194

Fifty acres in Township of Troy, adjoining the Joy Stock Farm; 5 buildings, good house, basement barn, plenty of small fruit, orchard of excellent fruit; 2¼ miles from Flint Division D. U. R.; 2 wells and fine spring. Price $4,000.

195

Fifteen acres in Township of Royal Oak; no buildings; small grove of maples in a pretty feature; new land, well drained, clay bottom, black top soil; one of the 5½-mile Royal Oak Rural Roads, ¼ mile east of electric road; adjoins J. L. Davis and Sheffield tracts; offered for a short time at $500.00 per acre; 1½ miles north of State Fair Grounds. Fare 15c; $150 an acre; will exchange for Detroit property.

198

Ten acres 1 mile east of Royal Oak village; excellent land; 40 fine apple trees, no buildings. Price $1,200. The place is well fenced, and the land is of the kind where you to build the kind of house you may require.

201

Fine 2-story residence on Maple Avenue, corner of High Street; 50 feet front, 132 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 $2,850, and have your own way about payments. Ask the man at the bank.

219

Tidy little place for some one with moderate means. Corner Chestnut and Palm, Campbell Addition, for one week at least $800, and the house is insured for $1,200—that's $1,700, and prices are advancing for living purposes in that location. If you come right away we will consider an offer of $1,650, and if that is a high after we have shown you over the premises we will introduce you to the owner, and you can make your own terms.

222

Two-story tenement or terrace, on the east side of Woodward Avenue. Two distinct dwellings of 5 rooms each. Furnace, water-closet, 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 $2,850, and have your own way about payments. Ask the man at the bank.

229

A pleasant and slightly rolling 37 acres in West Bloomfield, ½ mile from the North western electric; 1 acres orchard, 4 acres good timber; 5 buildings worth $3,000, and the price only $4,000; and it is well worth it. Soil, sandy loam and clay loam, under high state of cultivation. Better investigate.

241

Fine new house with all modern conveniences within 200 feet of the west side of Woodward Avenue; 8 rooms, hard-wood finish; lot 56x100; plenty of fruit. You could not build the house for $3,000, and that's all we ask for the premises. Well worth looking at.

243

Farm of 160 acres, Saginaw county, 2 miles from Fergus Station, on the M. C. R'y. Clay loam, buildings valued at $5,000, and $8,000 will buy a farm if you come right away—now. The pile within 2 feet of the house; room for a nice garden; can live in one apartment and have a steady income over the rest. This is something to ponder over. Come and let us help you ponder. Always at your service. If you can't call, write.

244

If you could buy an acre and a quarter of land with a brick house equipped with hot and cold water, bath, water-closet, furnace, and every possible convenience, and barn, chicken-house, lots of fruit and cement walks—and the house and barn 400 feet back from the road—would it call cheap, wouldn't you? Well, we can do it. Look on and we'll show you.

246

One hundred and twenty-seven acres in the Township of Avon. Six buildings worth $5,000; 7 acres of timber, 5 acres of orchard; well watered by Clinton River and Paint Creek. Soil sandy loam; land is 120 feet above the river; fine cedars, 4 wells, 2 never-failing ones. The place is well fenced; only ½ mile from the thriving Village of Rochester. Will trade for a smaller farm, or will consider an offer of $8,500 with one-third cash. Take you to see it any old time at all.

247

House, barn, and about an acre of good garden land on north side of Hamilton Street. Good, old-fashioned house, and a cozy home at a low price. Party has decided to go West and wants to sell badly enough to make a decided sacrifice. Ask the man at the bank about it.

248

Nice, warm, old-fashioned house on the south side of Maple Avenue, among the best class of residences in the village. Plenty of room for a good garden, and it can be bought for $2,800. Why not? Well, just come and talk it over with us, and after you look the premises over you will make us an offer anyhow.

250

Now; here is a "Beaner!" House, barn and chicken-house, with two acres of land on western side of Woodward, opposite Electric Park, known as "Elmcrest." 10 rooms, bath, toilet, 2 cellars, furnace room, good hot-air furnace, 2 grates and mantels, one of the best-equipped lot of buildings in the village—city water, fine soil, large orchard and beautiful lawn; buildings insured for $4,000; $3,500 cash will buy it and the balance of purchase price can be had on long time and low rate of interest. Will consider exchange for vacant lot or action and the best lot of buildings on our list and the price is right.

251

House and lot in Campbell's Subdivision; corner lot 60x130, fine hedge on front and side, cellar, city and cistern water in the kitchen, fine veranda on front and side; cherries, peaches, pears, crab apples—all bearing—and some other fruit trees. $1,450 will buy it, and terms can be made so that it won't ah-w a millionaire to handle it. Come on.

256

Lots 33 and 34, Buell's Addition, Birmingham. Price $467.50 for both lots. Terms, $25 cash; balance on contract.

269

House and lot, east side Woodward Avenue; will exchange for other property to the value of $1,000. House is 6 rooms; small barn, large garden, some fruit; 1,000; buildings are insured for $600.

270

House and lot, west side of Ann Street; 5-story frame cottage, cement-block foundation, 8 rooms and cellar; one block from Woodward Avenue. $1,850; terms easy.

271

Forty feet front on Southfield Avenue, 176 feet deep; 2 buildings, 6-room house, 3 bedrooms, water in house, garden, fruit, new cement walks; $1,850.

273

New cement house, one block from Woodward Avenue, 4 bedrooms, bath and closet on second floor, 4 rooms downstairs; large veranda, hot-air furnace, hot and cold water, hard-wood floors, good barn large enough for horse or auto; cement walks, cistern, etc. Worth looking at; also worth more money than we ask for it, but we'll sell it for $5,800 on easy terms.

274

Nice little country place for some one of small means. House, barn, and all necessary outbuildings with two acres of good land; buildings insured for $725; cistern, good location, 2¼ miles from Clawson on the Flint electric line; $800; terms easy.

275

Fine new house and 102 acres of good land on west side of Woodward Avenue, near Pontiac; 12 acres timber, 8 acres orchard; 2 buildings, valued at $7,000; hot and cold soft water, tubular bath-tub furnace, bath, toilet, water closet; grapes, peached and apples in great abundance; one mile from Pontiac on D. U. R. electric. Prices and terms on application.

276

Farm of 160 acres, west of Birmingham; excellent soil, good buildings; 1 mile from electric; 18 acres timber, 5 acres orchard, 20 acres timber; one of the finest farms in the country. Price low and terms. Take you to see it any day.

277

Forty acres on the line of the Flint electric, at Harris Corners, in Troy township. Excellent soil, clay loam, no waste; one of the pleasantest locations for building a nice country residence. The place is held for rapid sale, but make us an offer of $2,600 cash, and we will see what we can do for you; we will sell for $2,800 on any sort of parcel, or any part of the 40, at prices which cannot fail to interest you.

277

Farm of 160 acres in Southfield; gravelly loam and clay; 4 good buildings, 6 acres orchard, 40 acres oak timber; 1 mile from cheese factory and Village of Franklin; 2½ miles from electric road; telephone, R. F. D. and $46 per acre will get it if sold before March 1. Postal will get full particulars, or we will take you to see it at any time.

278

How would you like a good big farm in Crawford county, Michigan, 240 acres, and the north branch of the Au Sable river runs across it. 30 acres cleared, 2 acres orchard, 2 buildings valued at $3,000; good house 8 rods from the river; abundance of game and fish, fine climate, pure air, school house on the same section; only four settlers in the township; ideal place for club buildings for hunting and fishing. Price $15 per acre; terms easy. We will take some stock in a corporation to buy it. A postal will bring full particulars, photographs and map.

280

Farm of 228 acres in Troy—15 acres oak and maple timber, 5 acres orchard, 4 acres apples, 7 buildings valued at $4,000, insured for $3,000. No waste land. Soil rich loam; flowing wells; tank and tank house; buildings fair; one mile from Rochester electric; 9-room house with good cement bottom cellar; 200 rods of new Page wire fence. $85 per acre will buy it, and the terms are easy at low rate of interest.

281

Two very desirable lots in the Buell Addition can be bought for $325 on account of the owner having moved. Both lots are level and have all sets in the neighborhood are selling for twice the money.

282

Lot 4 in Block 7, Campbell's Subdivision; good house insured for $650; fine location; price $1,200. Nice easy little home for some one with enough cash to make a small first payment.

283

Lots 28 and 34, Buell's Addition; one of the best locations in the whole addition, can be bought for $400, and you can get them by paying only $25, and the balance on land contract with easy payments.

284

House, barn, and 1¼ acres of excellent land, with plenty of fruit; 8-room house, good barn with cement floor; fine location on west side of Woodward Avenue, near Electric Park; good drainage; cement walks. Price $2,500.

286

Fine farm of 58 acres on Franklin Road, 1¼ miles from Court House in Pontiac. No buildings, good soil and new road; 40 acres under land, well fenced, nice grove of 3 acres on west end, new gravel State road ½ mile to city limits, 1¼ mile from electric line; view of farm well fenced. Price $6,000, enough cash to secure, balance on long time at 6 per cent.

288

Acreage, 16 acres one block from Woodward, streets on two sides, excellent land well drained; just the thing for platting. Price, $4,000. Terms, $2,600 cash and balance on mortgage, easy terms.

289

Two-story frame house, practically new; 10 rooms and bath, fine barn and carriage house, 120 feet frontage on south side of Townsend Street, two blocks from electric car line—everything in excellent condition; city water, all conveniences, and will be sold for $3,000 cash, or enough to secure and balance on easy terms. One of the best bargains on the list. Come and see it.

292

One of the best equipped and loveliest little farms on our list. 47 acres, new stone house, 10 rooms, furnace, bath, hot and cold water, city water, ½ acre beautiful grove of native trees, 4 acres of best orchard just coming into bearing; all kinds of fruit, new hip-roof barn and sheds; just outside of village limits; 23 rods to electric; no waste land; nice view of farm and country. Owner has business which takes him to other part of the state, and has decided to sell. Prices and terms call at the Exchange Bank, and if you want something better than the ordinary at almost your own price you will be with the man and look it over. Any time—any day.

294

ACREAGE—32 acres, high and dry, in the village of Birmingham, and the very thing for platting. Street on two sides and through the middle. One mile from Woodward Avenue; fine soil; terms easy, $3,000 will handle it. R. E. Dep't Exchange Bank, Birmingham, Michigan.

296

Nice 8-room house, built last year in Village of Royal Oak, one block from both electric railways—cellar, cistern, lot 80 feet front and 120 feet deep. Cost owner $2,600, but will sell for $2,150.

297

Without exception, the finest farm for stock raising or high-class farming in the county. On the line of the Rochester electric, 18 miles from Detroit, 2 flowing wells, pond of nearly an acre of pure spring water in basement, an abundance of pure clean ice, 9-room house, new silo, barn 74x40, accommodation for 50 head of cattle in cement floor stable, milk house with flowing well, 13 acres timber, 345 rods new wire fence with cedar posts, 140 acres of blue-grass sod and not a foot of waste land; pretty little creek runs through farm. Nothing finer on our list, and less than $150 per acre will buy it on easy terms. There!

298

House, barn, wagon shop, blacksmith shop, two lumber yards, two acres of land, fine orchard; buildings in good repair; 2½ miles from electric, in Village of Franklin, prettiest village in Michigan. All ready for an enterprising blacksmith and carpenter to make a good living in a prosperous farming community. Best of reasons for selling, and $2,000 cash will buy it right off the bat.

299

FOR SALE—80-acre farm all under cultivation; good buildings; on rural mail route and telephone line. Four miles from railroad station, in a well-settled country, and 6 miles from a proposed railroad from Grand Rapids to Lansing, which is sure to be completed within two years. This farm is all No. 1 black soil, the best for corn, hay, oats, onions or peppermint. A good distillery and factory to start with the farm. One-half mile to church and school. This farm is well worth $4,000.00, but to make a quick sale will take $2,800 —$1,200 cash and balance on easy terms.

300

GOOD BUSINESS CHANCE.—Country store, stock of general merchandise, house and barn for sale. Eight-room house, hard and soft water, hot-air furnace in store and dwelling, acetylene gas machine; stock will inventory $2,000; sales run from $150 to $250 per day. One mile from electric. Telephone and R. F. D. Fine farm trade—best of reasons for selling. Will make sacrifice for cash. Take you to see it any day. Address R. E. Dep't Exchange Bank, Birmingham, Mich.

302

Nice little farm of 33 acres, about a mile from the electric, and by miles from the village of Birmingham. Rolling country, beautiful view, 4 acres orchard, fine maples, pretty little brook, excellent ground State road, 12-room house just finished, fine new barn with accommodation for 20 cows, cement floor, single hay room, good new stables, 10 acres plow land, 20 acres timber—and a trifle over $100 per acre will buy it. Glad to show you any time, and if you don't buy will not be scolded a little bit. Worth looking at anyhow.

303

One of the nicest lots on the Buell addition, facing on Woodward Avenue, 50 feet frontage and 150 feet deep. Corner lot, and one of the most desirable building lots in the village. Can be bought for cash at a price that will surely appeal to any one—either for building purposes or an investment.

304

Fine large 8-room house three blocks from electric, practically rebuilt this year; water-closet, bath, electric lights, hot-air furnace, 2 barns, lot 80x3 3, best neighborhood and location in the village; cement walks; house newly painted and decorated, ready to occupy without further expense. $3,5 .

305

New 7-room cottage just finished, one block from electric, 1 block from P. M., west of Woodward Avenue, north side of street; house 28x30. Fine cement walks, hot-air furnace, bath, toilet, 2 mantels, 2 bedrooms, new and neat. House never rented or occupied. Sure to please you at $1,600.

306

Two-story cottage on Campbell Addition, two blocks from cars; 8 rooms, bath, 2 closets, wood-shed, cellar, small fruit; cost $1,300 will sell for $1,200. Worth more money, but owner has best of reasons for selling.

307

Twenty-seven acres on the line of the Rochester electric; 9 acres timber, 18 acres fine clay; no buildings; 1½ acres orchard; good school, nice neighborhood; 1½ miles from Birmingham; will build to suit you, or nice country residence. Take stops directly in front; fare to Detroit 15 cents, and can be bought for $2,700, on easy terms.

308

Now, here it is! Best-equipped stock-farm in the country. Township of Troy, 238 acres; 18-room house and seven other buildings, all practically new; 28 box stalls, cold pure water piped to all the barns; 125-ton silo; never-failing water in every field but three, beautiful shade, tree view, 10 wooded acres, and every acre high state of cultivation—altogether one of the most beautiful farms and best-equipped in this country of fine farms; buildings insured for $12,000; big old-fashioned fire-place, hardwood floors, 10 acres timber, 21 acres fall, all the buildings, fences, drainage and every detail to apple-pie order. Will sell for $250 per acre. Only 30 miles from our office, and good roads. Come on!

309

Vacant lot, Merrill Plat, fronting on Merrill Street, 40x198, near Methodist Church; fine location. Price $3.0.

310

Brand-new 2-story cottage, finished in golden oak, with bath, water-closet, city water, electric light, and every convenience to be found in best-appointed city residence; 6 rooms and bath; two blocks from electric, and two blocks from Birmingham High School. Price $2,500; terms easy. You must be convinced that this is very cheap after you look at this beautiful, new, well-equipped, cozy little home. Let us show it to you.

312

Eight-room, 2-story dwelling on west side of Southfield Avenue, between Brown and Bowers; walk, good neighborhood. Why, see here! The buildings cost at least $2,500 to build today, besides the other improvements, and that's all we ask for the whole outfit; will take $1,600 cash and balance on mortgage at easy terms. If you don't look at this, you will be sorry after you have bought elsewhere.

313

The very cream of all farms on or near the electric on Woodward Avenue, between Birmingham and Pontiac, in the thriving Bloomfield Hills district; 106 acres, nice old-fashioned farm house, cement cellar, 8 rooms, modern conveniences and frame additions—7 buildings in all; 10 acres of good timber; beautiful branch of the River Rouge runs through the farm; 4 acres orchard, with fine old elms and other shade trees; 3 acres of fine apple and peach orchard; this farm would make one of the best and most productive in the county. The price is low for the quality of the land when other places in the vicinity, and 10 times more desirable, have been sold and are now being put on the market. We want you to know about it. Take you to see it any time—any day.

314

Good comfy 2-story, 9-room cottage on Pontiac Street, with good walk; 2 blocks from Woodward; from electric. City water, hard-wood floors; and the price is right, and we know many that you will have to call at our office and let us take you to see the property if you have no way to get yourself circumstances you'll sit up and take notice. There it!

315

Fine Lake Farm, with good buildings, excellent natural drainage, well fenced with cedar posts and Page wire; 95 mile apple trees in full bear, solid banks and plenty of shade; stone barn with cement floor, five stalls, and modern hip roof; new oak timber; six acres excellent pasture, all kinds of fruit; even buildings. And all at a price which will make you sit up and take notice. We have looked over all the other lake propositions in this county of beautiful lakes. Take you to see it without expense any day—any time. Only about 25-minutes ride from our office.

316

New brick house, two blocks from electric, Bates Street, fifteen minutes' walk to Court House; all modern conveniences; 2-story up-to-date residence, slate roof, cement walks; finest location in village $2,700 above little mortgage will buy it. Ask us about it.

317

Fruit and Poultry Farm of 28 acres—1½ acres full-bearing grapes; berries, currants, peaches, plums, apples, cherries; all kinds small fruit. Flowing well supplies an abundance of water for the stock, and a never-failing one for the house. Fine 8-room house, 2 barns, chicken-houses, etc., all in about 20 miles from Detroit; steam heat in house and large cement cellar; house completely equipped with woven wire fences, and all buildings in excellent repair. Price and list of other property on application.

318

A cozy, convenient home which cost $2,000 to build the house and it is now for sale in the best residence localities in Birmingham, and would be sold but for the conditions existing. But that's all we have to say about it, except that if you come here we will take $1,800 and no grumbling. Terms easy and long time to the right kind of a purchaser.

319

Three and one-half acres, 7-room house, barn, tool-house, and chicken-house; fine location; gravel walks; hard-wood floors, kitchen range, wood and coal; cement cellar; 2 blocks from Woodward, and the most conservative have inventoried the whole outfit at $3,700, but if you come with the money right in your hand we will let it go for $3,000. Think it over. Now, if that wouldn't make you sit up and take notice, we will say further that the place is on fine electric, midway between Detroit and Pontiac, and is one of the newest, brightest and best-kept little places along the road. Won't cost you a cent to investigate, and it is a snap which will surely look good upon the market. Ask for further particulars.

320

Excellent business chance in a small village. Store and dwelling, 1¼ acres, 3 buildings; fine chance for some one with small means, unable to do hard labor, to make a living and something besides. Wealthy farming community, and a good country trade has been done in the same location. The price is $1,600, and the terms can be made easy for any one who will pay enough to secure a lien for house, barn, and good living in a prosperous good cellar, fine well, good chicken-house. Particulars for the asking.

The Wiseheimer Says.

If you are a real hero you will never meddle with trifles, nor trifle with medals.—St. Louis Star.

Weight.

Some people seem to think they add weight to their words by using more