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BIRMINGHAM MICHIGAN

CAPITAL $20,000.00

We assure our customers of the most liberal, courteous treatment in accordance with good, sound banking principles.

We call your attention to our Commercial Department, where the most modern methods are used to facilitate business.

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Plain Cream in pails, 15c pint; per quart, 25c.
One color Cream in bricks, $1.00 gallon.
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Three colors Cream in bricks, $1.60 gallon; quart, 40c.
With Nuts, Fruit or special as ordered.

Anything we send out we guarantee to be the finest obtainable.

Meadow Brook Butter, in 1-lb. prints, 35c. The best Butter in the most sanitary package.

Charles J. Shain

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(Operates all Detroit City Lines)
PONTIAC DIVISION
Time Table in effect Nov. 2, 1907—Subject to change without notice.
All cars run on Central Standard Time.

Cars leave Birmingham for Detroit at 5:25 a. m. and every half hour thereafter until 7:55 p. m.; then hourly until 9:55 p. m. Car leaving Pontiac at 10:20 p. m. connects at Royal Oak with car from Flint for Detroit.

Cars leave Birmingham for Pontiac at 6:30 a. m. and half-hourly thereafter until 8 p. m.; then hourly until 12:00 midnight.

Cars leave Detroit for Birmingham at 6:30 a. m. and every half hour thereafter until 7:30 p. m.; then hourly until 11:00 p. m.

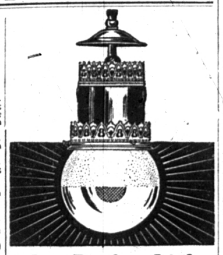
Last car waits for theatres.

On Sundays, first car leaves half hour later than the time given above.

FAST ELECTRIC EXPRESS

Operated over Detroit United Railway, gives quick express service between Birmingham and Detroit also reaching all points on Detroit United and Rapid Railway Systems.

WILLIAM R. HOLDEN,
Local Express Agent



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Inexpensive to install—no expense to operate — simple, safe —nothing to get out of order or cause trouble. Don't be under the thumb of any monopoly — own your own little lighting plant, save money and be independent. Just the light for country homes.

Agents wanted in unassigned territory—good money for hustlers. Write today for large free book, illustrating and describing our systems and full particulars. Mention this paper when you write.

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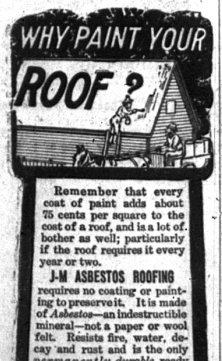

Remember that every coat of paint adds about 75 cents per square to the cost of a roof, and is a lot of bother as well; particularly if the roof requires it every year or two.

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requires no coating or painting to preserve it. It is made of Asbestos—an indestructible mineral—not a paper or wool felt. Resists fire, water, decay and rust and is the only *permanently durable* ready Roofing made.

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THE OBLIGATION TO GIVE

By REV. A. C. DIXON, D. D., Pastor of the Chicago Ave. (Moody's) Church, Chicago.

Giving is, doubtless, the most important part of stewardship. Jesus said: "Give alms of such things as ye have; and, behold, all things are clean unto you." (Luke 11:40.) Getting and holding pollutes us and our holdings with selfishness. The dirtiest thing in this city is accumulated wealth not a penny of which has been given to God or humanity. Jesus said again: "It is more blessed to give than to receive." And the word blessed means happy without the hap. In giving there comes a joy which is not dependent upon chance. It is a law as regular in its workings as gravitation that giving makes the giver happy and getting money with a view to doing good by giving it fills with joy. Paul says to the toiler in Ephesians 4:28: "Let him labor, working with his hands that which is good, that he may have whereof to give to him that hath need." The daily toiler goes to his work with a song in his heart if he has the high and holy motive of working that he may help others in need of body, mind of soul. "What are you doing this morning?" said a neighbor to a sturdy blacksmith. "Preaching the gospel to the regions beyond," answered the Christian man as he swung his hammer and remembered the subscription he had made to foreign missions the day before. Toil at the anvil had been glorified into joyful service for the King of kings.

Riches as Burdens.

The Hebrew word for riches means "burden," and some one has said: "There is often a burden of care in getting them, a burden of anxiety in keeping them, a burden of temptation in using them, a burden of guilt in abusing them, a burden of sorrow in losing them, a burden of account at last to be given up for possessing without improving them." But in giving them there is a burden of joy which like the wings of the bird lifts the soul upward toward God in the spirit of self-sacrificing love. The Dead sea takes in the Jordan and holds it. Hence the death and repulsion. The Sea of Galilee takes in the Jordan and gives it off. Hence its life and beauty. Getting and holding make a Dead sea with no life in its waters, while getting and giving make a Sea of Galilee full of life and beauty.

One-tenth is the law: "as God hath prospered" is the gospel, which, as always, goes beyond the law. For Israel to withhold the tithe was to rob God. (Mal. 3:8.) The law said: "All the tithe is the Lord's." (Lev. 27:30.) The tithe was, therefore, a debt to God which the Israelite must pay before he could give anything. The Christian, to be sure, will not insist that, he ought to do less than the Jew. One-tenth of his income ought, therefore, to be laid by in store for the Lord's work, while he gladly gives freewill offerings prompted by considerations of "judgment, mercy and faith."

Real Giving.

These freewill offerings should be inspired by "the grace of our Lord Jesus Christ, who, though he was rich, yet for your sakes became poor, that ye through his poverty might be rich." (2 Cor. 8:9). Try to compute "his poverty" and our riches through him. Then ask how much ought we to give? If you would build symmetrical Christian character do not let the grace of giving languish.

Linked with Christ, money brings large returns. The widow's two-fifths of a cent given in love and faith have increased to millions of dollars. The alabaster box, broken and poured upon the head of Christ, has filled the ages with its perfume, and, as a result, millions of alabaster boxes have been poured upon his head. A Christian man, once prosperous in business, but now poor, says: "The only money I really saved was what I gave." Another man with an income of $7,500 a year lived on $500 a year and gave $7,000 to religious and benevolent objects. Another, whose annual income was $10,000, lived on $1,000 and gave the rest, thus reversing the law of tithing by keeping one-tenth and giving nine-tenths, which was his gospel privilege.

Wesley's Method.

When John Wesley in preaching his sermon on giving to a large audience announced his first division: "Make all you can," an enthusiastic brother in front of him exclaimed "Amen. That's good," and when he announced his second division: "Save all you can," the enthusiastic brother said even more emphatically, "Amen. That's better." But when he announced his third division: "Give all you can," the brother lost his enthusiasm and growled: "There, now. You've spoilt your sermon. Too bad." And yet the divisions of Wesley's sermon are a good motto for every Christian steward: "Make all you can, save all you can, give all you can."

To Pull Him Out of Trouble.

A short time after a certain representative in congress, defeated for reelection, returned to Illinois, his native state, there to resume the practice of law, there came to him an old acquaintance seeking legal advice.

The client had become involved in a series of financial troubles calculated to cause him great embarrassment, to say the least. When he laid the whole case before the lawyer, he awaited, with an anxious expression, the former's opinion.

"Yours is certainly a sad story, John," said the attorney, "and I am downright sorry for you. You have, however, come to the wrong man. You don't need a lawyer. What you do need is a locomotive."—Harper's Weekly.

What Changed the Old Town's Name?

Mr. Brown of SLEEPYTOWN,
He wouldn't advertise;
So along came Mr. Strong
And took him by surprise.

Mr. S., as you may guess,
Was strictly up to date;
Knew the game and played the same
At early hours and late.

Strong is still in WAKEFULVILLE,
The merchant of the town;
He advertises and still surprises
Such chaps as Mr. Brown.

Peanut Oil Well Liked.

In Europe a first-class peanut oil is the most highly esteemed of vegetable oils after olive oil. It is also used in the manufacture of butter substitutes. The low-grade oils are used for soap.

As We Sow, We Reap.

Man is the artificer of his own happiness. Let him beware how he complains of the disposition of circumstances, for it is his own disposition he blames.—Henry D. Thoreau.

A Matrimonial Oversight.

It never seems to occur to persons who are getting married that they ought to take each other for good as well as for better or worse.—Philadelphia Record.

To Kill an Evil Odor.

Dried orange peel allowed to smolder on a piece of red-hot iron or on an old shovel, will kill any bad odor in a room and leave a fragrant one behind.

World's Largest Incubator.

The largest incubator in the world is at Batary, near Sydney, Australia. It accommodates 11,400 ducks' eggs or 14,080 hens' eggs.

Daily Thought.

To refuse to yield to others when reason or a special cause require it is a mark of pride and stiffness.—Thomas a Kempis.

High-Priced Havana Cigars.

Havana cigars quoted at five dollars each were recently shown at a London tobacco exposition.

GREAT MUSIC OFFER.

Send us the names of three or more performers on the Piano or Organ and twenty-five cents in silver or postage and we will mail you postpaid our latest popular Music Roll containing 20 pages full Sheet Music, consisting of popular Songs, Marches and Waltzes arranged for the Piano or Organ including RUD KNAUER'S famous "Flight of the Butterflies," "March Manilla" and the latest popular song, "The Girl I've Seen."

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Will cure a cough or cold no matter how severe and prevent pneumonia and consumption.

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This is to certify that all druggists are authorized to refund your money if Foley's Honey and Tar fails to cure your cough or cold. Contains no opiates. The genuine is in a yellow package. REFUSE SUBSTITUTES.

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Our constantly increasing list of subscribers is an evidence that our service is good and our methods fair. Mistakes will occur; our employes are efficient but human. Our aim is to furnish the best. If your service is satisfactory, tell your friends.

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of Michigan-Pacific Lumber Company of Grand Rapids Mich.

Bearing Interest at the rate of 6% Payable semi-annually Mar. 1st and Sept. 1st.

$500,000

Denominations: $1,000, $500 and $100.

These bonds are dated March 4th, 1909, and mature at the rate of $50,000 each year, commencing March, 1911. They are subject to redemption at $105 at any interest period and carry the privilege of registration as to principle.

Trustee: THE MICHIGAN TRUST COMPANY, Grand Rapids, Michigan.

Michigan-Pacific Lumber Co.

of Grand Rapids Michigan.

Capitalization, $1,500,000. Par Value $10.00. Bonds, $500,000.00.

The property securing this issue consists of 51,652 acres of virgin Fir, Cedar and Spruce, located on the southwest shore of the Island of Vancouver, thirty miles up the Strait from the City of Victoria and within 120 miles of all important ports on Puget Sound, including Seattle, Everett, Tacoma and Vancouver. Mr. J. P. Brayton of Grand Rapids, Mich., and Chicago, one of the foremost timber experts of the country has examined this tract of timber for us and reports a stand of more than 2,500,000,000 feet. Therefore this issue of bonds is for less than 20c per M ft. stumpage.

The present equipment comprises a complete logging outfit, including Dock, Railway, Steam Tug, Rolling Stock, etc., capable of logging at the rate of 50,000,000 feet annually.

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We offer these bonds at par and accrued interest to yield 6%.

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