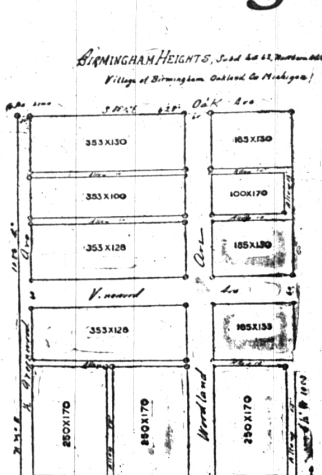
HOME SITES!

If you are planning a Country Home, convenient to the City, let us call your attention to one of the best locations for this purpose between Detroit and Bloomfield Hills. Our new

Birmingham Heights



Subdivision!

Is right in the popular and fashionable district, only a block from Woodward Avenue, with 15-minute electric car service, 10-cent fare, and half an hour ride to city limits.

City Water, Cement Walks, Electric Light, Good Drainage, 600 feet above the Detroit River, and altogether ideal sanitary conditions.

Consider the rapid rise in Birmingham real-estate values for the past three years; no feverish boom, but a steady, reliable increase in values, due to the building of beautiful homes for the better class of home folks. Let us tell you about our easy terms and small payments--then make an investment. You cannot lose.

Short distance from the select private school--Bloomfield Hills Seminary--becoming popular among particular people.

Twelve large building sites, varying in size from 100x169 feet to 250x338 feet; soil a gravelly loam, fine for gardening, just what will appeal to you. Larger than a Village Lot, but small enough to dispense with the services of a care-taker.

Only 12 miles from the Detroit City Limits.

Restricted to Residences.

Numerous Beautiful homes have been built in the immediate vicinity during the past year.

Write us or call for terms and prices.

Whitehead & Mitchell

Birmingham Michigan

LETTER FROM THE STATE CAPITOL

ATTORNEY GENERAL PASSES ON A NUMBER OF QUESTIONS.

FLAW IS FOUND IN MOTHERS' PENSION BILL.

Excerpts From Address of Secretary of State On Desirability of Building and Loan Associations in Every Town.

[By Gurd M. Hayes.]

Lansing, Mich—Attorney General Fellows holds that the bill passed at the last session of the legislature providing that oleomargarine may be used as a substitude for butter in the various penal institutions, does not apply to the Industrial School for Boys at Lansing and the Industrial School for Girls at Adrian. Fellows says that these two schools are regarded more as educational institutions and he does not think that the legislature intended that oleomargarine should be used as a butter substitute in these places.

In an opinion rendered to Warden Simpson of Jackson prison, Attorney General Fellows says that the semi-monthly pay bill placed on the state books does not apply to state department or state institutions. However, it has been the practice in the state departments to pay the employes every two weeks.

It is Fellows' contention that the governor cannot appoint probation officers or their assistants in the various judicial circuits, except on the recommendation of the court and Executive Clerk Austin was notified to this effect in an opinion today.

Solicitors who go from house to house taking orders for a foreign corporation, cannot be compelled to take out a hawkers' and peddlers' license under a village or city charter, says Fellows. Assistant Prosecuting Attorney Brown of Ingham county, inquired whether a solicitor who was simply an order taker and neither received money or delivered the goods could be forced to take out a local license.

That there is a flaw in the mothers pension law, so-called, which was passed at the last session, developed as the result of a ruling by Attorney General Fellows. Where a mother ceases to be the legal guardian of a child there is no way that the child can be benefited under the act as the money must be paid directly to the mother.

This decision from the state's legal department arises as the result of a case in Cass county. Probate Judge S. S. Eby referred to a case where the mother of a dependent child had been committed to an insane asylum. The child was placed in the care of the grandmother and funds were needed for the child's education. Fellows informed Judge Eby that he had no legal right to enter an order fixing the amount to be paid to the grandmother for the support of the child.

Although the baseball season for this year is practically closed, Fellows received a request from Sheriff William F. Skell, of Gladwin county, for information as to whether it is possible to stop Sunday games.

"In the case of Yerkes vs. Smith, which was an action brought to compel the police commissioner of Detroit, to take action to prevent a game the supreme court held that the mere assembling of persons to play and witness any Sunday game is not sufficient without overt acts of violence or disorder, to authorize an officer to make a summary arrest," said Fellows.

"Under this decision of the supreme court it follows that a crowd exceeding thirty persons assembled on Sunday to witness a ball game or for any other similar purpose, if riotous or tumultous within the meaning of the act, may be ordered by you as sheriff of the county to disperse. A refusal to obey your orders renders such persons so assembled liable to arrest and prosecution. In other words, persons present at and participating in such game may not under the general laws of the state be summarily arrested and prosecuted unless the conduct of the assemblage is such as to warrant an officer to command its dispersal and then arrests may be made only upon refusal to comply with such order. Of course, as stated in the opinion of the court in the case of Yerkes vs. Smith, any person participating in such a game is liable to the penalty of $10 to be enforced in a civil action brought for that purpose."

"Building and loan associations properly conducted are ideal institutions of mutual co-operation," said Secretary of State Frederick C. Martindale in an address at the annual meeting of the Michigan Building and Loan Association League. The supervision of these associations is placed in charge of the state department and Secretary Martindale has had abundant opportunity to observe their workings during the years that he has been in office.

"They have ceased to be an experiment and are now recognized as an economic factor and play an important part in the progress and welfare of the state and nation," continued Martindale. "By their plan of operation they have encouraged thrift and economy and have developed a systematic saving to the extent not surpassed by any other financial institution.

"Michigan associations have, during the past decade, more than doubled their assets and, at the present time are in a prosperous and flourishing condition. This growing popularity is due to various reasons; state supervision, conservative and skillful management and high business integrity of the men directly in charge. The most important factor to my mind has been the reduction of interest to the borrower and the elimination of complex fees and premiums. Without new borrowers, an association must necessarily decline and an association that intends to advance and be of benefit must treat the borrower, the source of its income and the cause for its existance, well. A simple mortgage and a low and uniform rate of interest provides the best security. Under a high rate the association becomes the last resort of the borrower.

"There is probably no city or town in the state of any consequence in which a properly conducted association could not be organized and operated to the mutual advantage of all concerned and also be of inestimable value to the community. I believe it would be a benefit to this league if an educational campaign should be started to popularize the building and loan movement in these localities, in view of future legislation and protection. As the times change so must methods, consequently new laws and regulations.

"During the past few years many changes have come up for discussion and consequently among those have been the 'borrowing of money.' Borrowing where it is cheap and loaning it where it is dear does not fall within the object contemplated by building and loan associations. It should at best be only a temporary arrangement and should not be carried in large amounts from year to year, as it is sometimes done in some associations. It does not as a rule increase the dividends to members, but only increases the risk. In most cases the only investment is derived from real estate promoters or contractors and I question the advisibility of making too many loans to contractors, who in turn sell on contract. This is more or less speculative and in case of a slump, unless the builder be a man of means, is apt to saddle the association with burdensome real estate.

"The law provides that at least one per cent of the net earnings should be set aside annually and some are very loath to do this. In my estimation one per cent is not enough. It should at least be five per cent until it reaches the required five per cent of outstanding loans. This is provided in the laws governing building and loan associations in many of the other states. In Ohio especially, where building and loan associations thrive in great numbers, thousands of small houses were destroyed by fire and flood, but thanks to the reserve fund, not a dollar was lost to the depositors. The argument advanced—'we never had any losses'—is not a safeguard against the elements."

Secretary of State Martindale says that the assets of the various building and loan associations in Michigan at the close of the fiscal year amounted to $24,008,662.40, and increase of $1,978,222.08 over the previous year. Loans on mortgage security and on association stock increased $2,189,833.32 or 11.4 per cent.

The amount to the credit of members on stock and dividends is $22,198,594.04 while the reserve fund has been increased to $338,947.68 which is 1.6 per cent of the loans in force. The total receipts for the year were $15,015,488.59. Approximately $4,492,000 by way of installments withdrawn and $647.00 in profits were distributed to the shareholders. Through the co-operations of the members of the local associations 1196 new homes were built last year with an estimated value of $1,500,000. New earnings were $1,210,030.06 which was 6.1 per cent of the dues and dividends credited. The operating expense was one per cent of the assets. The total membership is reported as 55,920, an increase of 8,171 while the shares in force have increased from $581,712 to $619,188.

The accident board affirmed the decision of the arbitration committee in the case of Hills vs. The Pere Marquette. A fine legal point is involved in this case and it will probably reach the supreme court. Erwin Hills, an employe of the Pere Marquette was killed on the company's property at Williamson several months ago. He was on his way home for lunch and taking a short cut down the tracks was hit by a switch engine and killed. Owing to the fact that Hills had not left the company's property the accident board awarded the widow $4.95 per week for a period of 300 weeks. It is expected that the railroad will carry the case to the supreme court.

Weld T. Burdick, one of the inspectors of the state fire marshal's department says that women have been the chief offenders in the arson cases that have been investigated by the department recently. "Several cases are being investigated at the present time in which women are suspected of having started fires in order to secure insurance on their property and warrants will be issued in some of the cases within a few days," said Burdick. Recently the department has spent considerable time investigating alleged arson cases and in several cities sufficient evidence has been secured to bring about convictions, it is claimed.

In an opinion the industrial accident board sustained the decision of the arbitration committee in the case of Mrs. Gerrit Visser vs. The Michigan Cabinet company of Grand Rapids. Gerrit Visser died while at work in the Michigan Cabinet company's factory, and the insurance company made the claim that inasmuch as he was a victim of organic heart trouble the compensation should not be paid. The insurance company's contention was upheld in both instances.

Why Work?

Gambetta once offered a prefecture with a salary of 6,000 francs to an incorrigible Bohemian, who, however, declined with thanks, saying: "I can make more than that by borrowing."

Enemy of Rhetoric.

Another thing that depresses us slightly is to refer in our classical way to Jove's bolts and then have the little type machine make its spiel. Jones'—Ohio State Journal.

REAL ESTATE EXCHANGE

Of WHITEHEAD & MITCHELL

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.

No. 1.
Fine residence practically new, 7 rooms, bath, toilet, furnace, electric light, lot 112 ft. front, 300 ft. deep, good barn, city water, 3 blocks to electric. Terms to suit.

No. 2.
Vacant lot in Buell addition fronting on Woodward and electric. Fine building site cheap.

No. 4.
Vacant lot on Willow avenue, 100 ft. front, 300 ft. deep, city water, fine lot of berries.

No. 5.
One thousand dollars cash and the balance on easy terms will buy 6 acres of excellent land on electric in Royal Oak village. Excellent for platting. 1,200 berries, 34 grapes, pretty little lake from which $250 worth of ice was harvested last season, ten cents and forty minutes to city hall, Detroit. Don't delay.

No. 6.
Here it is! Nine-room two-story cottage just finished, in fine location, lot 56x133, bath, toilet, furnace, electric light, five minutes walk from electric, good neighborhood, high and dry, $2,600. There now!

No. 7.
Delightful Maple avenue residence, 4 rooms, bath, toilet, furnace, electric light, 140 ft. front, 206 ft. deep, 3 blocks from electric, fine locality, price right and terms easy.

No. 8.
Eight rooms, 1 1-2 story cottage, hot water heater, bath, toilet, hot and cold water, barn, lot 40x103, two blocks from electric and $2,600 cash will buy it.

No. 9.
Pine Lake cottage, 1 1-2 story, 4 rooms, lot 90x150, with good barn, one of the finest locations on this most beautiful portion of the lake region of Oakland county. Fine bathing, boating and fishing. Just the place to get rid of that tired feeling and patch up those nerves. Wait a minute, here's the price that will make you think it just fits your pocketbook. Go down in your jeans and buy it for $1,500.

No. 10.
Two and one-half story residence on Maple avenue, 12 rooms, furnace, city water, good barn, electric light, fine shade, about half an acre of land with fruit and the desirable qualities of one of the finest homes in Birmingham. Two blocks from electric. Look it over, come across with a reasonable offer for cash and you'll see us help you get it.

No. 11.
Seven-room bungalow, latest improved, bath, toilet, furnace, hot and cold water, eelctric light, good big lot 60x180, nice barn, sewer, no better locality in town, 3 blocks from electric, 2 blocks from school, nice, new, cozy home for $3,800. Take it away on easy terms and be happy.

No. 13.
Modern two-story frame dwelling with all the conveniences in Rochester, Mich., lot 60x120 with good barn, in good residence portion, buildings insured for $2,000, three blocks from electric, and $1,100 above the mortgage will buy it.

No. 14.
Now listen. Prettiest little farm in seven states. Just outside village of Birmingham, 19 acres, 3 blocks from electric, 1-4 acre of berries, 3 buildings including barn, chicken house and fine, modern 5-room dwelling, with city water and all conveniences such as bath, toilet, furnace, electric light. Ideal place for city man with ideas regarding a little farm on the side. And we can assure you that the price and terms won't frighten you if you mean business. No? Well; you just ask Whitehead and see.

No. 15.
Here's another. House and store in pleasant little country village three miles from electric. An acre and a quarter of good land. Six room two-story house with cellar, well, cistern, and barn; all in good shape. Fine chance for some one with small means, to make a good living and something besides in a country trade in rich farming community, and the terms are so easy that they won't worry you and the price is only $1,600. Just scrape together enough to buy a small general stock and there you are.

No. 16.
Right in the central part of the village and valuable for business or residence. Lot 43x80, good comfortable, old fashioned house, will rent for $20 per month, but bless your heart, the land without any house at all is worth more than we are asking for it. If you're from Missouri, you are just the fellow we want. Come on and we'll show you.

No. 17.
Lot in Campbell's sub-division, 60x120, new house, nice neighborhood, city water, furnace, etc., $2,300. Terms so easy that you can't help pay for it if you just pay a little more than rent would come to. Then you would soon have a home of your own.

No. 19.
Good house and lot on Highland avenue in the hustling village of Highland Park, house insured for 1,500. Will exchange for small farm property or $2,600 will buy it.

No. 20.
Farm of 147 acres in Oakland township, 125 cleared, 15 acres oak timber, house and barn, price $45 per acre, one-half cash, balance on easy terms.

No. 21.
Good farm of 154 acres in Orion township, 70 acres under plow and balance in young growing timber, two miles from Orion village, half mile from D. U. R. house and barn, all kinds of soil. Will exchange for house and lot in Royal Oak or Birmingham, or will sell for $45 per acre on easy terms.

No. 22.
Good cotage on Watkins street, full basement, barn, chicken house, lot 60x178, some fruit trees, wants to sell bad enough to let it go for $1,800.

No. 23.
Fine new brick house, nine rooms on large lot on Pierce street. Bath, toilet, furnace, electric lights, cement walk, two blocks from electric. $2,700 above little mortgage, will land it and you'll have a home as good as any of em.

No. 24.
Twenty-five acre farm, 1 1-2 miles from Rochester electric, small house, barn, two sheds, excellent land in high state of cultivation, easy terms, $3,000.

No. 26.
Here's another $2,500 home on Willits near electric, eighty feet front and 103 deep, seven room house, good cellar, beautiful maples shade the premises, and it is true that you couldn't build the house for the price asked. One of the many good things in our list, if not the best.

No. 27.
Forty acres on D. U. R., gravelly loam, good natural drainage, seven fine building sites, flowing well can be obtained where desirable, 17 miles from Detroit, just the place for subdividing into the small farms every one is crazy about just now, and $200 per acre will buy it if you come quick with cash.

No. 28.
Bully little farm of 45 acres, 2 acres timber, 4 acres orchard, 1 1-2 miles from electric, good house and barn, delightful shady location, right among the high priced ones and $125 per acre with small payment cash and balance on land contract if desired. Think it over.

No. 29.
Here's a little farm for your life; 25 acres, extremely fertile garden soil, 2 acres strawberries in bearing, 9-room, 2-story brick house improved, (every convenience), all necessary outbuildings, new green-house, school and church within ten minutes walk, beautiful avenues of maples, one mile from electric. You can't find fault with this lovely place and you won't quarrel over the price when you once go over the premises.

No. 30.
Yep; here's your chicken farm! seven and one-half acres on electric about 40 miles from Detroit, 10 room house, bath, toilet, furnace, grate, electric lights, flowing well, barn, chicken houses, 60 fine fruit trees just coming into bearing and $5,000 will buy it.

No. 31.
Ten minutes walk from electric, cement walk from Woodward, 3 2-3 acres with small buildings, (you would want to build anynow, and the buildings are not considered in the price,) just outside village limits, finest location, $3,000.

No. 32.
Pretty little place half mile outside the village on electric, fine grounds, best example of landscape gardening with trees, shrubs, etc., 7 1-2 acres right among the high priced Bloomfield Hills district, with River Rouge bordering the premises.

No. 33.
Five acres vacant on Willow avenue, just outside corporation, 15 minutes walk from car, cement walk, fine for platting, will sell all for $600 per acre or any part of it you want. Will sell lots 60x135 from $2.00 per front foot up, according to location.

No. 34.
Excellent farm of 160 acres on new State road, 20 acres orchard, 15 acres timber, buildings insured for $5,000, only 3 1-2 miles from electric, will sell eighty acres without buildings separately if desired. Farms in this locality have sold within the past six months for $300 per acre cash, but you can buy this one for much less.

No. 37.
Now, here's a farm for $75 per acre and of course you will say it must be a poor one to sell for that, in these times of high prices. Now just to show you how easily you can be mistaken, listen to this: One hundred and sixty acres, fine, productive land in good locality with comfortable buildings, barns rebuilt and a mile of new wire fences, 2 miles from electric and nice country village, 80 acres heavy loam and 80 lighter sandy loam. Pretty little creek runs through the lovely meadows. There; we knew you would be interested. Detroit 15 miles.

No. 39.
If you could hear of a good farm of about 70 acres for $2,500 you'd sit up and begin to reach for things, what? Well, here you are: 10 acres orchard, fair farm house, new cement barn, 1,000 peaches, rolling land, large pit of first class gravel, a little over a mile from electric. High! That gravel pit will pay for the whole outfit in two years. Fact.

No. 40.
Southfield farm of 96 acres, new 8-room house, 2 barns and chicken house; all buildings in first class shape, stream runs through middle of farm, 2 acres orchard, no waste land, 3 miles from electric, $90 per acre or will exchange for Birmingham improved.

No. 43.
Sixteen acres in high state of cultivation, good 9-room house which needs but little expenditure to make modern improved, barn and chicken house, wire fences, good drainage, pretty little wood lot six acres, fine old maple, walnut, elm, etc., Birmingham one mile, quarter mile to little River Rouge, ten minutes (auto) to electric. The price is easy, we won't tell you right out in public. If we did everybody would want it at once, but it's right. Wh[illegible] is that? Well, now you [illegible]

No. 44.
Seven-room bungalow, vitrified brick veneer, 1 1-2 stories, toilet, bath, Peninsular furnace with hot-water coil, city water, electric light, Cabot shingle stain, all new and up-to-the-minute in every particular, first class construction of A1 material throughout and located in the new Birmingham Heights, 1-2 block from electric on Woodward.

No. 45.
A bully good Troy farm of 120 acres lying on both sides of the Pike, fine electric, 8-room house in fine shape and five other ample and first class buildings, flowing well furnishes enough water to supply a dozen such farms, best new Page wire fences, 4 acres good orchard, cow barn for 23 head with cement floor and stanchions, school 10 rods, churches and stores 1 mile, 17 acres beautiful woods, hickory and walnut, no waste land, no foul seed, price is low enough to be very attractive and 25 per cent of purchase price will swing it.

No. 46.
Modern two-story home in the very best residence portion of the village, about 1 1-2 acres of land, 13 rooms, 2 toilets, bath, furnace, barn, fruit, everything to make it comfortable and convenient, all buildings compartively new. Will exchange for good farm of 100 acres or more, within a mile or two of the electric, either line, or will sell for $7,000 on easy terms.

No. 47.
St. Clair Lake property, 300X300, sheet piling just put in, 65 fine shade trees, buildings, ice house, boat-house with water channel, fish houses, tool shed, building worth $2,000, finest place along the shore for summer resting place. Go and see it and then submit offer.

No. 48
Two story frame dwelling, modern in every particular; bath, toilet, furnace, electric light; built 1911; finished in natural oak; good shade, fine shrubbery; two blocks from electric, in best residence section; lot 88x90; $4,000, terms easy and—well, we dassent print it. Just ask Whitehead.

No. 49
Fine farm of 120 acres just over the county line in Redford township, less than a mile from electric, nine miles from Detroit; 12 acres orchard; three buildings; ten room house; rich soil, well drained, good wire fences. Would be cheap at $200 an acre, but—whisper! $125 per acre will buy it. Now won't blame us if this is sold when you get around to ask about it.

No. 50
Thirteen hundred dollars cash will buy a nice home a block from the electric; two stories, eight rooms, bath, toilet, furnace, electric lights; barn, 18x24, with cement floor; lot 50x124; good residence neighborhood. The balance of the purchase price can be paid in installments on long time and easy terms. You couldn't do better than to investigate this.

No. 51
It seems hardly probable, but it is barely possible that you do not see anything in this column to suit you. Well, listen! Just come and pay $25 dollars down and select your lot from those not already sold in Birmingham Heights, and pay the balance in monthly payments on the easiest terms you could ask. City water, electric lights, cement walks, and the most desirable building sites in Beautiful Birmingham. Then build a house to suit your own tastes and be happy. Come on! We'll help you!

No. 52.
One of the very best and most productive farms in this locality. 150 acres; well fenced, no waste land, 5 buildings, 2 houses, larger residence ten rooms, good road, only forty rods from electric, entire farm under high state of cultivation, excellent drainage. 10 miles from Detroit, 2 1-2 from Birmingham. If you want one of the best and cheapest bargains on our list, just ask about this number.

No. 53.
Two-story, modern, frame cottage with barn, All new and every convenience. Lot 42x134, two blocks from electric in fine neighborhood, cement walk, fine shade, $2,700.

No. 54.
Two-story, frame, modern, new and complete with every convenience, nine rooms, insured for $2,000, lot 60x170 on north side of one of our best residence streets, and you can buy it on land contract for $4,800 with small payment down and balance on easy monthly payments.

Remember

That every added subscriber helps to make this paper better for everybody.

THE VALUE

of well-printed neat-appearing stationery as a means of getting and holding desirable business has been amply demonstrated. Consult us before going elsewhere