

MICHIGAN BANKS ON SOLID BASIS

Report is Issued by H. M. Zimmerman.

INTERESTING FIGURES SHOWN

Capital Stock Paid in Amounts to \$23,654,500, While the Surplus is \$11,923,482.77—Reserves Reach \$300,520,727.62.

Lansing.—The report of the condition of the 387 state banks and five trust companies in the state of Michigan for the period ending September 1, 1910, as issued by H. M. Zimmerman, commissioner of the banking department, shows some interesting figures.

The loans and discounts in both commercial and savings departments amount to \$122,962,428, while the bonds, mortgages and securities reach \$117,546,858.72. The investments in banking-houses, furniture and fixtures total \$5,739,955.02, and the real estate holdings \$1,094,918.31.

The resources reach the amount of \$300,520,727.62. The capital stock paid in amounts to \$23,654,500, while the surplus is \$11,923,482.77. Undivided net profits are \$5,919,609.79. The commercial deposits subject to check amount to \$67,102,565.75, while the commercial certificates of deposit reach \$15,714,725.50. The state moneys on deposit are given as \$300,395.25.

Savings deposits reach \$129,836,443.22, and savings certificates of deposit \$37,271,278.18.

A gain in the aggregate business of Michigan state banks since June 20, 1910, of \$2,543,401.57 is shown.

The following figures show the increase compared with the report of January 20, 1910:

Loans and discounts (commercial) increase	\$1,582,931.40
Loans and discounts (savings) increase	1,583,732.69
Bonds and mortgages (commercial) increase	742,667.20
Bonds and mortgages (savings) increase	1,492,714.19

Net increase in loans \$3,066,664.09
Commercial deposits increase \$ 92,702.13
Savings deposits increase 2,242,867.17

Total increase in deposits \$2,256,303.39
Capital stock increase \$ 2,078,000.00
Compared with the corresponding report of a year ago, September 1, 1909,

the items mentioned the following increases are shown:

Loans, discounts, bonds, mortgages and securities	\$1,525,246.73
Commercial deposits	1,189,444.67
Savings deposits	1,511,728.97

Total increase in deposits \$2,256,303.39
The total reserve maintained by Michigan state banks is \$50,810,237.72, or 19.6 per cent. The total cash reserve is \$17,203,420.96, or 6.10 per cent.

State Sues G. T. R. for More Taxes.

Attorney General Kuhn is starting a new attack on the Detroit, Grand Haven & Milwaukee company, a branch of the Grand Trunk system, which, entrenched behind its perpetual special charter, has been able to avoid paying the proportion of state taxes which other property in this state is obliged to pay.

He is starting a suit in the Kent county circuit court to have the capital stock of the company determined to be \$7,000,000 rather than \$2,517,140, the amount upon which the company pays a tax, and if successful the company's state tax will be increased from \$25,141.40 to \$70,000.

For many years the state has been endeavoring to get that special charter set aside in order that the railroad might be reached for its share of the expense of state government.

The supreme court, however, held that the charter was perpetual, setting aside taxes running from \$99,777.95 to \$109,259.76 per annum, which the state board of assessors had assessed against the road. It is the only railroad in the state now enjoying the privilege of paying a special tax, and state officers have been seeking everywhere for means of bringing the corporation to time and place it on the same taxing basis as other property.

Creamery Men Organize.

About 100 creamery managers assembled at Saginaw from all over the state and organized the Michigan Association of Creamery Owners and Managers, electing officers and deciding to meet every three months. The next meeting will be at Grand Rapids the first Thursday in December. Officers were elected as follows: President, H. L. Burroughs; Gwosd; vice-president, Leonard Freeman; Fenton; secretary, treasurer, Martin Seidel, Saginaw.

Case of Oil Company Against State.

One of the cases which will be watched with considerable interest during the September term of the Ingham county circuit court will be that of the Germania Refining company vs. Auditor General Fuller. The case was brought by the Germania company of Oil City, Pa., in an effort to avoid payment of taxes levied by the state board of assessors last year. There were five companies interested and they combined with the Germania to fight the state in the courts of Michigan.

Midland Assessment Nearly Doubled.

Members of the state tax commission, who went over the tax rolls in Midland, Midland county, announced that the assessments there were in a great many cases nearly doubled. The figures are not yet complete. A member of the Detroit United Railway company's "tax commission" also investigated the rolls and took copious notes. He will use the Midland figures to support the company's argument that its property has been assessed higher than that of individuals in a great many instances.

Death Rate in State Increased.

There were 2,587 deaths reported to the secretary of state's department as having occurred in Michigan last month. This corresponds to the annual death rate of 15.9 per 1,000 population. There were 599 more deaths returned for August than for the previous month, the increase being attributed to the unusually large number of deaths from typhoid fever.

As compared with the preceding month, an increase is noted in the number of deaths returned from pulmonary tuberculosis, typhoid fever, diphtheria, croup and cancer. The important causes of death were as follows: Pulmonary tuberculosis, 178; other forms of tuberculosis, 33; typhoid fever, 40; pneumonia, 74; enteritis, children under two years of age, 74; cancer, 196; violence, 216.

Accidental drowning was responsible for 32 deaths during the month and lightning caused one death. There were 5,197 certificates of birth returned to the office for August, which is an increase of 203 over the preceding month.

Board to Make Express Rates.

One of the most important hearings which has been held since the state railroad commission was created commenced when representatives of the various express companies doing business in Michigan and delegates from shippers' associations and boards of trades appeared before that body to discuss the problem of express rates.

Chairman Glasgow of the commission conveyed a pretty broad hint to the representatives of the express companies that the commission proposes to establish a new tariff of rates, when he said to them at the opening of the hearing that it would be well for the companies to defer for 20 days any new tariff which they proposed to publish.

One of the principal grievances of the shippers is that there is a lack of uniformity in the rates charged by the companies for carrying goods between new competitive points, and another that the companies often refuse to transfer express to another line, thereby causing the shipper delay and additional expense.

Midland Taxes Doubled.

The assessment valuation of property in the city of Midland was raised by the state tax commission from \$895,735 to \$1,528,785, an increase of about 65 per cent. Secretary Lord of the commission announced. He states that the commission has ascertained that \$175,000 in mortgage credits in Hancock are not on the tax rolls, while no mortgage credits were assessed in Chassela township, Houghton county, and many thousands of dollars of this class of property are not on the tax rolls in Munising, Menominee and other places in that section. The commission is ordering supervising officers to list this property for taxation.

Michigan Corporations.

The following companies have filed articles of incorporation with the secretary of state: East Saugatuck Telephone company, East Saugatuck, \$2,000; Bierdorman & Smith company, Detroit, \$10,000; principal stockholders, Frederick Bierdorman, Charles Smith, B. Jacob, S. E. S. Shoe company, Detroit, increase from \$5,000 to \$10,000; principal stockholders, H. P. Minneson, C. H. Schweider, Edmunds Jones Manufacturing company, Detroit, increase from \$25,000 to \$50,000; principal stockholders, D. M. Ireland, F. T. DuCharme, George E. Edmunds; Maurice S. Gordon company, Battle Creek, \$15,000; Jackson Chemical company, \$20,000; Commercial Credit company, Detroit, increase from \$25,000 to \$35,000; principal stockholders, J. Dowling, E. P. Dowling, H. Covert.

Assessments Are Boosted.

Secretary George Lord of the state tax commission has returned from a trip through several counties in the northern part of the state, where the commission has been reviewing assessments. He reports that the assessed valuation of Midland county was boosted from \$895,735 to \$1,528,785. Lord says that this is but one example showing how property in the lower peninsula is under assessed. In Houghton county it was discovered that there was \$175,000 in mortgage credits which had not been placed on the assessment rolls, and it is said that there are few tax rolls showing where any valuation has been placed on this class of property.

State Federation Opens Session.

Child labor, and increase of the white slave traffic in this country will be the main topics discussed at the annual convention of the Michigan Federation of Labor, which opens at Muskegon. Mr. Emery states that undoubtedly the federation will adopt some strong resolutions regarding child labor and that conditions of white slavery in Michigan will be shown to be the result of child labor.

Michigan Pensions.

The following Michigan pensions have been granted: Lovisa M. Atkins, \$12; Oren E. Corning, \$12; Emily M. Estelle, \$12; Henry H. Hoyle, \$15; Franklin Lewis, \$12; Robert F. Lewis, \$15; Ralph R. Baker, \$6; Eugene F. Bates, \$15; Thomas C. Clendening, \$20; Benjamin B. Davis, \$15; George W. Edwards, \$15; Anson T. Foote, \$15; Samuel J. Lawrence, \$12; Charles E. Perry, \$15; Peter W. Reeves, \$15; S. M. Brock, \$14; Nelson G. Tupper, \$15; Charles W. Vanalstine, \$15; Nathaniel H. Winans, \$20.

Campaigns for Better Strip.

Those who love their buckwheat cakes and strip will have as the strip article this winter, as far as the strip part is concerned, if the state dairy and food department has anything to do with it. Just at present the department is making a test of various samples that are being forwarded to the department from the makers, and a little later in the season the army of chemists will make a tour of the state and see to it that the samples sent to Lansing are the same quality as placed on the market.

Paul Conover's Angel

By GERALD PRIME

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Commencement was over. Still in academic cap and gown, Paul Conover sat, pensive and alone, in the little dormitory quarters which had sheltered him for the past four years. The roll of parchment which empowered him to write the coveted A. B. after his name rested on the table beside him.

There were few evidences of comfortable living about the place. The plain furniture supplied by the college authorities could be made attractive only by effective draperies, and they were wanting. An unattractive looking couch, a table strewn with textbooks and lesson papers, two chairs—there was little else.

But it had been home to Paul Conover and he had no other. When he had matriculated, four years before, he had in his possession a sum of money that would not have been sufficient to carry many a one of his classmates through a single semester. It had been his sole inheritance from his father's estate and it had been the dead man's last counsel that it should be used as it had been.

The newly made A. B. put his hand in his pocket and drew forth his remaining capital. He knew what it was without further reckoning, for he had watched it dwindle day after day with an interest that took largely from the anticipated joy of commencement week. He had in cash precisely 27 cents—a bright quarter and two dingy pennies. Besides his diploma, his scant wardrobe and a few personal belongings, there was the property of most college men, a remainder of 27 cents represented his entire available assets.

All? No, there was something more. He had been appointed to the

neighborhood belonging to a couple of business girls and proceeded to tidy up the place, as was her midweek custom, at an honorarium of 20 cents an hour. Before she had finished, one of the young women, Miss Betty Ferguson, who was a first reader of manuscript in a leading publishing house, came in, weary and flushed, and threw herself down on a couch with a big sigh over the general pervasiveness of things.

"I wonder if it's really worth while," she groaned despondently. "Certainly is, Miss Betty—at your salary," the old woman declared without hesitation.

At this Miss Betty laughed. "I suppose I ought to be ashamed of myself," she admitted.

"You certainly ought," Alleen agreed, giving her dust rag an extra flourish. "If you was in Mr. Conover's fix, you might complain."

"Mr. Paul Conover?"

"Do you know him?"

"Well, yes—a little. I've met him at one or two of the college teas. What has happened to him, Alleen?"

It was the old woman's opportunity and she embraced it, enthusiastically. Although on her knees in the act of oiling the floor of the little parlor, she did not let it interfere with her exceedingly complete version of the difficulty which confronted Paul Conover.

"How very interesting!" said Miss Betty. "Can't you really do anything without losing the fellowship?"

"Not a blamed thing," confirmed Alleen excitedly.

"How peculiar!"

After the old gossip had gone, and possibly before, Betty had evolved a scheme in her sympathetic mind that was as generous as it was quixotic. She had been impressed favorably by Paul Conover and now that he was in such a trying position she was seized with a burning desire to help him out of it.

She was a thrifty little woman and at that very moment had \$100 in her trunk. Without pausing too long for reflection, she put the money in a big yellow envelope, inclosed with it a slip bearing the typewritten legend: "From a friend of education," sealed it, directed it to Paul Conover, called a messenger—and the deed was done.

After Paul had recovered from his first surprise and mystification he arrived at the conclusion that the trustees had foreseen his difficulty and had hit on this delicate method of providing a way out of it. The idea was so plausible that he accepted it and did nothing to imperil his possession of the fellowship. When the time came for the first payment of the stipend he was too much interested in his post-graduate course—and in Betty Sanderson—to worry over the identity of his unknown good angel.

It was not until five years later, when they had been married a week, that Betty confessed.

of our friend's figure he turned and cried with a loud voice: "James! bring me up a number five—fat!"

The old coat was done up in a neat package, which the purchaser said he would carry himself, for being a suburbanite, he had been feeling strange going home without his usual bundle. When relating this incident he remarked to a friend that he had always wondered what he was like, but that now his doubts were set at rest.

"I know what I look like and what I am; I am a No. 5—fat!"

He had found his formula—Atlantic.

Friend of Lincoln Dies.—John B. Allen, ninety-six years and six months of age, who as a New York delegate turned the tide in favor of the nomination of Abraham Lincoln for president in the Republican convention in Chicago in 1860 by making known his stand in favor of Lincoln after the chairman of the delegation had announced William H. Seward as the choice for president, died a few days ago in New York City.

SELLING OFF THE OLD HENS

Now is Good Time to Cull Out Non-Layers and Fowls Two or Three Years of Age.

(By T. E. FERGUSON.)
At this time of the year hens hatched a year ago last spring may be roasted nicely if they are in good condition, and let me say right here that it is bad policy to market chickens that are poor in flesh.

A thin hen can be well fattened in three weeks. She can be made to advance in weight from 4 1/2 pounds to six pounds, and this gain of one-third in flesh is surpassed by the advance in price per pound of the hands of a discriminating purchaser.

There is another kind of fowl that the shrewd farmer wishes to get rid of before winter and this is the time of year to do it.

I refer to the hen two or three years old. The hen that you kept over the last season against your better judgment, for you knew that as a pullet and as a yearling she did better work at the egg basket than she ever can do again.

She accumulated fat during last winter and will do all right to stew lots of good gravy about her; or she will, if stewed a while first, make nice chicken pie.

If steamed a long time she will even make a prime roast. Sell her now before the price goes down.

In June last year we disposed of

our surplus old hens at 15 cents per pound; that is more per pound than they will bring next fall.

From July 1 to November I old hens scarcely more than pay for their food by the few eggs they produce, and as the price of live poultry drops so fast in the meantime it is best to sell early.

You need the room in the summer quarters for younger and more profitable hens.

Whenever gapes attack a flock of turkeys the first thing to do is to remove the birds affected to new ground. The most effective cure is the inhalation by the birds of carbolic acid fumes. The bird or birds are placed in a wooden compartment box as shown in this illustration. The car-

bonic acid in small quantities is sprinkled on a hot brick or live coals put on a tin or iron vessel in the lower compartment. The fumes escape through holes in the floor. Care must be taken that the birds are not killed as well as the gape worms. Two or three minutes' inhalation at a time is sufficient.

Green bone supplies both animal and mineral matter. Sunlight is essential to success in chicken raising. Chickens will eat clover either in a green or dry state.

Dealers in feathers say there are not nearly enough goose feathers to supply the demand. The sale of baby chicks throughout the country during the past season has been something wonderful.

The French mix spices with the mash food, and say they can flavor the flesh of the fowls by doing so.

Well managed poultry is preferable to farm crops in that poultry will produce an income at all times of the year.

An old hen can do for her chicks what no incubator or brooder ever can do—fight for them till the last dog is hung.

During 1908 over 4,000,000 dozen eggs were exported from the United States. Great Britain alone bought 2,900,000 dozen.

Ducks should prove profitable on the average farm. They are easy to raise, develop fast, and soon are ready for the market.

Do not despise well-bred poultry. No territory has even been noted for its poultry products unless well-bred fowls were the rule.

Head lice are deceiving. They are so small and thin that they are often mistaken for down on the chick's head and throat, where they are the most numerous.

Sudden chilling, if it follows greening, may result in diarrhoea or catarrh of both. Particularly is this true of little chicks in the brooder or with the mother hen.

Not only is there more money in raising thoroughbred poultry, but they give the owner an appearance of taking great care and pride in his possessions.

Power can do by gentleness that which violence fails to accomplish; and gentleness best enforces the imperial mandate—Gentleness.

Poverty produces masterpieces, but wealth smothers them. You would be able to count on your fingers all the masterpieces produced by rich people.

Gentleness Better Than Force. Power can do by gentleness that which violence fails to accomplish; and gentleness best enforces the imperial mandate—Gentleness.

He Knew About Ice Cream. The first time three-year-old Ray noticed a rainbow he shouted: "Oh! That looks just like ice cream in the sky!"

Government. The largest ancient mosaic known, covering more than four thousand five hundred square yards, has been uncovered at the site of Assandria, a city the higher than the sea—W. J. H. has a map that was destroyed in 1880.

THE OLIVER PLOWS

have a reputation earned by long service on all kinds of soil and under all conditions. The Walking Plows are standard everywhere and the


Oliver Riding Plow

is forcing its way into more general use. It is THE Plow and you will admit it after using it. I have them on hand as well as all Farm Implements, Wire Fence, Posts, etc. Whatever you want in the hardware line, give me a call.

FRED WIDMAYER

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LONIER & HOFFER

Wholesale Dealers in Hay, Grain & Straw

A FREE Prescription ADVICE

From a physician of 55 years' experience in colleges, sanatoriums and general practice. Will advise you, regain your strength and vigor.

Creates my sympathy for weak men in the early years of my experience that I have made it a special study, and formulated two prescriptions, one for men under 50 and one for men over 50 years of age. In my declining years, I want every man to have the best of my long years of careful study, research and long experience. I am now 72 years old and as strong and vigorous as at 40, and the result of my life will be spent in aiding suffering mankind. I repeat that my time is short, but will do all in my power to aid men and women who are helpless and suffering. I know there has been a great many disappointed when they thought relief in their grasp, but let me send you my free prescription and booklet of private lectures to men which is of great value. Study since I began lecturing in a plain English, easy-to-understand manner that time I have cured many cases that are now in the hands of the "Great One."

YOU NEED AID. Let me help you to regain your former standing among men. In short, let me assist you to be yourself once more.

If you are suffering from falling memory, lame back or weakened mind or nervous debility, LET ME SEND YOU A RECIPE. In plain English, easy to use, you can use in your own home. I am confident that you will find me every day in your life after you have read this. Address me personally. Take advantage of this offer NOW before it is too late. Address me personally.

DR. ANDREW B. SPENNER,
3 W. Adams Ave., Detroit, Mich.

Left Hubby Thinking. Mr. Hubby "My wife thinks there is no one like me on the face of the earth." Miss Keen "She hasn't traveled much, I guess. There are some homely men in Pittsburg, where I live."—Boston Transcript.

The Official Friend. The friend we love is the one who goes to that one place in the world it has been our own dream of years to visit—and sends us a picture postcard. Boston Globe.

Superstitions About Babies. In Ireland a belt made of a woman's hair is placed about a child to keep harm away. Garlic, salt, bread and steak are put into the cradle of a new-born baby in Holland. Welsh mothers put a pair of tongs or a knife in the cradle to insure the safety of their child.

Constantly Finger Beads. All Turks and Arabs habitually finger beads during their prayers, and they do so because the habit becomes with time, which smiles in your face while the most devout that they slip the beads over their fingers. Charles Mock says one by one even while they are selling goods or carrying on an ordinary conversation.

Poverty produces masterpieces, but wealth smothers them. You would be able to count on your fingers all the masterpieces produced by rich people.

Pretty Close to Us. "Heaven is so close to us," writes an enthusiastic philosopher, "that we can almost touch it with a ten-foot pole, and use the wings of the angels for fans in warm weather!"

Vasodilator's Value. The value of vasodilator in a steel alloy lies in the fact that it removes oxygen and nitrogen, unites with the iron, and forms carbides that increase the strength of the steel.

He Knew About Ice Cream. The first time three-year-old Ray noticed a rainbow he shouted: "Oh! That looks just like ice cream in the sky!"

Largest Known Mosaic. The largest ancient mosaic known, covering more than four thousand five hundred square yards, has been uncovered at the site of Assandria, a city the higher than the sea—W. J. H. has a map that was destroyed in 1880.

DOULTRY NOTES



Cure for Gapes.

Green bone supplies both animal and mineral matter. Sunlight is essential to success in chicken raising. Chickens will eat clover either in a green or dry state. Dealers in feathers say there are not nearly enough goose feathers to supply the demand. The sale of baby chicks throughout the country during the past season has been something wonderful. The French mix spices with the mash food, and say they can flavor the flesh of the fowls by doing so. Well managed poultry is preferable to farm crops in that poultry will produce an income at all times of the year. An old hen can do for her chicks what no incubator or brooder ever can do—fight for them till the last dog is hung. During 1908 over 4,000,000 dozen eggs were exported from the United States. Great Britain alone bought 2,900,000 dozen. Ducks should prove profitable on the average farm. They are easy to raise, develop fast, and soon are ready for the market. Do not despise well-bred poultry. No territory has even been noted for its poultry products unless well-bred fowls were the rule. Head lice are deceiving. They are so small and thin that they are often mistaken for down on the chick's head and throat, where they are the most numerous. Sudden chilling, if it follows greening, may result in diarrhoea or catarrh of both. Particularly is this true of little chicks in the brooder or with the mother hen. Not only is there more money in raising thoroughbred poultry, but they give the owner an appearance of taking great care and pride in his possessions.

KNOWS WHAT HE LOOKS LIKE

Wonderings of Years Are Finally Settled by a Clerk in a Clothing Store.

Once a man, weary and hot from his long summer day's work uptown, was wending his way to the south ferry. His home was on Staten Island. In anticipation of the cooling breeze on the bay, with dripping brow he stopped to refresh himself frequently, but in vain—for it was a very hot day.

His last stop brought him opposite a ready-made clothing establishment, and the idea struck him that his comparatively thick coat was responsible for his discomfort. Acting on this thought, he stepped across the street and asked the attendant if he had anything in the way of a coat more suitable to the season than the one he was wearing—something he could put on at once, and that would fit.

"Let me see, let me see," said the man. "I think I have just the thing in slips," and after a careful survey