



WILLIAM E. ROBB, Secretary and Treasurer

The Man Who fired the shot that brought down the price of automobile insurance so that the farmers and business men of the State could afford to insure their automobiles against fire, theft, and liability, and who spent his time in obtaining and organizing a safe automobile insurance company.

This Company was organized August 30th, 1915, thus enabling its first members to join at a time of the year when the best risks could be selected and after the more numerous losses of the summer months had passed. This Company obtained about nineteen hundred members which enabled them to pass through the winter and the experimental stage with safety, and the large membership and surplus will now enable the Company to commence the spring work with everything in its favor. The revenue from new members will be large for sometime to come. One Company and one overhead expense will keep the cost down to the lowest point, as the Company is run on the mutual plan, the cost to join is only \$1.00 for policy and 25c per H. P. State rating.

Anyone desiring an application or an agency should write to the Citizens' Mutual Automobile Insurance Company, Howell, Michigan.—Advertisement.

**Had Preference in Colors.**

She (cooly)—Will you love me when my hair turns gray?  
He (brutally)—Yes, but not when it turns mauve or Nile green. You had better use another brand.—Richmond Times-Dispatch.

**CYCLONE SEASON NEAR**

\$1,000,000 of Cyclone Losses in the State of Michigan in the Year 1915.

This Company paid out \$272,000 of losses in the year 1915. It has paid during the past five years 9,539 losses and a total of \$435,358 to people who have had their buildings wrecked in the State of Michigan. The Company has about 40,000 members, and \$80,000,000 of assessable capital. The Company has made only six assessments in nineteen years; thirteen out of the nineteen not a single dollar collected by assessment from any member of this Company. No assessment was made in the year 1915, and yet the Company had on hand January 1st, 1916, about \$80,000 in cash.

There are about one hundred mutual companies in Michigan covering fire insurance; they save the farmers of Michigan about \$1,000,000 over the cost in stock companies each year. The saving in cyclone insurance is much greater. Because of our large membership with only one overhead expense, mutual insurance against cyclone, in our Company, on account of the low cost and efficient service, has appealed to the farmers and business men of every section of the State.

The many cyclones and tornadoes which have ruined people in nearly every part of the State should be a warning to you. Insure your property whether it be in the city or country, in a safe Company.

The cost of a policy of \$2,000 is only \$4.50.

See our agent in your locality at once, or write C. H. Road, Sec. State Mutual Cyclone Insurance Company, Lapeer, Mich.—Advertisement.

**Couldn't.**

She—But papa says you're living beyond your means.  
He—Absolutely untrue—I have no means.

**What the Doctor Knows**

**KIDNEYS MUST BE RIGHT TO INSURE HEALTH**

Few people realize to what extent their health depends upon the condition of the kidneys. The physician in nearly all cases of serious illness, makes a chemical analysis of the patient's urine. He knows that unless the kidneys are doing their work properly, the other organs cannot readily be brought back to health and strength.

When the kidneys are neglected or abused in any way, serious results are sure to follow. Therefore, it is particularly necessary to pay more attention to the health of these important organs.

An ideal herbal compound that has had remarkable success as a kidney remedy is Dr. Kilmer's Swamp-Root.

The mild and healing influence of this preparation, in most cases, is soon realized, according to sworn statements and verified testimony of those who have used the remedy.

When your kidneys require attention, get Swamp-Root at once from any pharmacy. It is sold by every druggist in bottles of two sizes—50c and \$1.00.

However, if you wish first to test this great preparation, send ten cents to Dr. Kilmer & Co., Binghamton, N. Y., for a sample bottle. When writing be sure and mention this paper.—Adv.

**Getting Satisfaction.**

De Quiz—Why did you walk home from the races?  
De Whiz (with bitterness)—Because I wanted to beat the nag I bet on.

**GENTLE RUBBING HELPS VARICOSE VEINS**

Rubbing the swollen veins nightly for about two minutes with a gentle upward stroke brings benefit to sufferers and is mighty good advice, says an authority.

After the rubbing, which should always be toward the heart, because the blood in the veins flows that way, apply Emerald Oil (full strength) with brush or hand.

This simple home treatment for a few days and improvement will be noticed, then continue until veins are reduced to normal. It is very concentrated and penetrating and can be obtained at any modern drug store. It is so powerful that it also reduces Goitre and Wens.

Any man whose will power is all in his wife's name is to be pitied.

**BANKING AND GOOD CROPS**

AN IMPORTANT MEETING TO BE HELD AT EAST LANSING TO CONSIDER PLANS.

**PERE MARQUETTE TO FIGHT**

Various Matters of Interest to All Readers Briefly Stated—Governor Paroles a Lifer.

Lansing—Arrangements have been made for a conference of the members of the Michigan Bankers' association at Agricultural hall, East Lansing, Feb. 29, to consider plans for the development of agriculture in the state. Prof. P. G. Holden, a former Michigan man, who has become famous through his work in the west, will give one of his characteristic addresses. The association will have an "oat week" in March, when there will be considered in every rural school the value of oats as food, selection of seeds, testing and treating the seed, sowing, growing and harvesting. This will be followed by a "corn week" and an "alfalfa week." The banker in the county who is to undertake the work will co-operate with the county commissioner of schools.

Attention of the bankers is also called to an excellent program which is to be presented at the college during the week. On the evening of Feb. 29, Dr. Carver, of Harvard university, will discuss "Rural Problems." Wednesday morning, March 1, H. B. Haymaker, of Detroit, will speak on the subject of "Rural Credits."

**Fighting Two Cent Fare Law.**

Lansing—The Pere Marquette will fight the two-cent fare law in the United States supreme court. Frank H. Watson, of Detroit, and Edwin P. Grosvenor, of New York, attorneys representing the Pere Marquette, and Attorney-General Fellows so arranged at a conference. The case will come up in October. Meanwhile Michigan will continue to ride on the Pere Marquette for two cents per mile.

**What is "Ox Warble"?**

Lapeer—How many enterprising pupils in a city school can tell what an "ox warble" is? Appearance of the following headline in a Lapeer newspaper recently, sent several adults to the dictionary: "Ox Warbles Among Our Cattle." It was explained that an "ox warble" is a European maggot which causes injury to the hide of the bovine, reduces the flow of milk and retards the animal's growth. Specialists of the state livestock sanitary commission are said to be investigating Lapeer county and other cases of the pest.

**Paroled by the Governor.**

Lansing—Gov. Ferris has paroled James Matthews, sentenced from Grand Rapids Dec. 28, 1886, to Jackson prison for life, for the murder of Nancy Curtis. Matthews, who is a Negro, was convicted on circumstantial evidence, and has always protested his innocence. He has an excellent prison record. During his 29 years at Jackson, he has had but one mark against him. That was in 1887, when he was charged with failure to lock the door of his cell.

**MAJOR RALPH C. APTED DIES**

Was Senior Medical Officer of Michigan National Guard.

Grand Rapids.—Dr. Ralph C. Apted, for many years head of the Grand Rapids health department, and senior medical officer of the Michigan National Guard, with rank of major, died at his home after a long illness.

Major Apted was one of the best known and loved of all the officers of the guard. He was made a major of the medical corps January 26, 1909, assigned to the Thirty-second Michigan infantry, which has its headquarters at Grand Rapids.

The arduous duties connected with his work in Grand Rapids resulted in a breakdown last year, from which Major Apted never recovered.

**MICHIGAN NEWS ITEMS**

Two hundred and fifty farmers have organized a co-operative concern, known as the Linden Co-Operative Creamery Co., which will operate a plant in Linden. It is planned to manufacture butter. The farmers are the principal stockholders in the concern.

Capt. George Nelson Davis, 81, former warden of Jackson prison, at one time internal revenue collector for Grand Rapids and a member of the board of control of the Michigan Soldiers home, died at his home Sunday night.

David Slear, a Montgomery, Hillsdale county, farmer, poured gasoline instead of kerosene on corn cobs with which he was kindling a fire, and was fatally burned when he applied a match. His daughter, Lucile Slear, was burned on the hands when she attempted to assist him.

**MICHIGAN NEWS BRIEFS**

Fire in a racket store, Hart, destroyed the \$10,500 stock of goods. Insurance \$9,900.

William Sherman, 35, of Sterling, while blasting stumps, lost one eye in a premature explosion.

The old west side Saginaw public library building was destroyed by fire. The loss is estimated at \$5,000.

Leading farmers of Genesee, Oakland and Livingston counties organized the Tri-county Agricultural association.

North Branch has the first free public library in Lapeer county. The library, opened last week, has 250 volumes.

Eleven of the 12 men chosen for jury duty in Berrien county bear the name "William"—or "11 Willies," as one wag commented.

After holding office as a city official for 14 years, Mayor A. J. Johnson, of Pontiac, has stated that he will not be a candidate for re-election in the spring.

Several hundred dollars worth of jewelry was taken from the store of E. Richmond, Maybee, jeweler, Saturday night, when a burglar forced entrance through the front door.

The police and Berrien county officers are looking for burglars who stole a gallon of alcohol from the Pere Marquette station of Bridgman and didn't even molest \$100 in the cash drawer.

Michigan Dairymen's association, officers elected in Kalamazoo R. P. Fary, of Lapeer, former vice-president was chosen president, and F. V. Bennett, of Elsie, was made vice-president.

Revived after, it is claimed, his vital functions had been suspended for 10 minutes, James A. Hall, of Grand Rapids, died. A boiler in a railway round house exploded Sunday, scalding him.

Increased enrollments in several departments was announced with the beginning of a new semester at the University of Michigan. The increase in the literary department is said to have been about 100.

Shiawassee county sheep and cattle feeders are much interested in action of the state association of livestock dealers, which has been formed to give railroads a fight because of alleged careless handling of stock.

A single litter of hogs—a family of 11—have given their owner a net profit of \$275. They were sold at seven cents a pound, live weight. Joseph Cain, of Middleton, who raised them, values the family's mother highly. Her offspring have netted him more than \$375.

Charles J. Strang, printer, who died recently at the age of 65 years, was a son of "King" J. J. Strang, of Mormon colony fame. For 43 years he was a resident of Lansing and had a wide circle of friends in the state. A widow, seven daughters, a son and two brothers survive.

Joseph Howard is behind bars in St. Joseph jail. Joseph is accused of boot-legging, and he is distinguished as the first person arrested on this charge since local option was adopted in Berrien county in the spring of 1914. He is accused of giving a drink of whisky to a Niles man.

A barrel of cider has changed from sweet to "hard" and is rapidly approaching the vinegar stage while Judge Barr, of St. Joseph, is trying to decide what to do with it. The cider is part of the \$85 estate of David Benjamin, and the administrator, George Daniels, has been able to dispose of everything but the cider in this, a dry county.

An honest-faced, red-haired Battle Creek grocery boy spent several anxious hours in jail recently because he identified as his own a bicycle which had been used by the person who burglarized two Battle Creek homes. He finally convinced the police that he, too, was a victim of the thief; the bicycle had been stolen from him just before the burglaries.

Milford Able, 13 years old, whose detention at Owosso puzzled for a time officials of three counties, has been sent to the industrial home for boys at Lansing. He fled from his grandparents' home, near Perry, was captured at Battle Creek, picked the lock of the detention home there, and, returning to Perry, robbed the Hough store of candy, gum, etc.

James Wigfall and Ernest Wallace, Negroes, were sentenced to 33 days each in the county jail by Judge Miner of Owosso, and in addition were fined \$100 each. If the fines are not paid, the sentences will be extended to 90 days. The men were respectively chef and porter on an Ann Arbor railroad cafe car and peddled whiskey to purchasers along the line. They got in trouble over a quart of liquor sold to a Durand barber.

Variations of January weather in Cadillac had no effect on the laying ability of St. Mary's hospital's 50 hens. During the month they produced 415 eggs. E. L. Mace, who looks after the flock, believes that menaces to the record for the "coldest month."

Hoyt G. Post, secretary of the Michigan Society of the Sons of the Revolution, has sent out letters to every minister in the state asking that Sunday, Feb. 20, be observed in the churches with a patriotic sermon in commemoration of the birth of George Washington.

**HANDICRAFT FOR BOYS AND GIRLS**

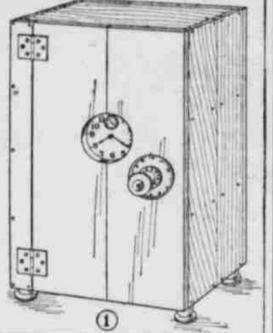
By A. NEELY HALL and DOROTHY PERKINS (Copyright, by A. Neely Hall)

**A HOMEMADE SAFE WITH A TIME-LOCK.**

All of you boys will want to make this unique safe for your bedroom. An ordinary alarm-clock is required for a lock.

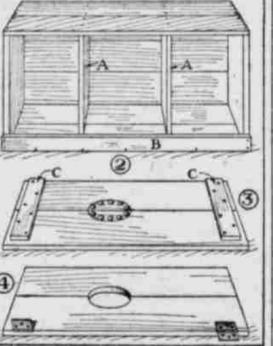
Let the dimensions of the safe be determined by the size of box which you can get. Fig. 5 shows the interior, with shelves spaced at the right distances apart to allow for four tiers of boxes. Cigar boxes with spool knobs are excellent for these boxes. Fasten the shelves as shown at A, Fig. 2.

Nail a strip about an inch and one-half wide to one edge of the box, for a hinge-strip (B, Fig. 2). Then make a door out of the box-cover boards,



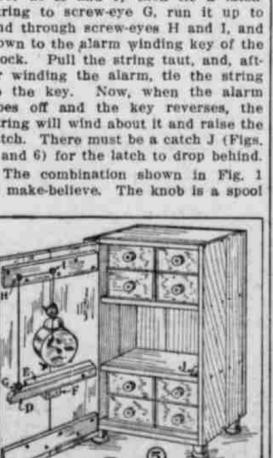
fastening these together with battens (C, Fig. 3). Locate the opening for the clock face in the center of the width of the door, and several inches above the center of the height. Make it a trifle smaller than the clock case, so the case will set over it as shown in Fig. 5. Fig. 3 suggests how to make the hole by first boring a number of holes and then cutting out the wood between with a small saw or chisel. Hinge the door as shown in Figs. 1 and 4.

Now for the time-lock. Fasten the clock back of the opening with a staple driven over the top ring and another over each foot (Fig. 5). Then cut latch D (Figs. 5 and 6) several inches shorter than the width of the



door, and cut crosspiece E several inches shorter than D. Nail cross-piece E to the door an inch and one-half below the clock, pivot latch D to it with a screw, and nail block F to the door just below E for a stop for the latch. Screw a screw-eye into the latch at G, and two others into the door at H and I, then tie a latch-string to screw-eye G, run it up to and through screw-eyes H and I, and down to the alarm winding key of the clock. Pull the string taut, and, after winding the alarm, tie the string to the key. Now, when the alarm goes off and the key reverses, the string will wind about it and raise the latch. There must be a catch J (Figs. 5 and 6) for the latch to drop behind.

The combination shown in Fig. 1 is make-believe. The knob is a spool



(K, Fig. 7), the large dial is the top of a strap can, and the two are pivoted to the safe door with a nail. A button mold (M, Fig. 7) may be used to keep the spool from pulling off of the nail.

Four spool feet fastened with nails to the safe bottom, and a couple of coats of black paint, will complete the safe.

By setting the alarm-hand twice a day, you may have the safe open each morning when you arise, and each night at bedtime.

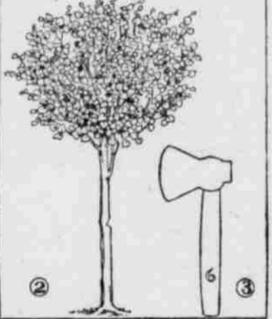
**FOR A WASHINGTON'S BIRTHDAY PARTY.**

A Washington's birthday party may be given several days preceding or following February the twenty-second, according to the time most convenient. Crossing the Delaware is a good test of the steadiness of one's hand, and produces much merriment because seldom more than one, or two at most,



can meet the requirements. The game consists in carrying a peanut upon the blade of a table knife while walking the length of a room. And, to make the test more difficult, obstructions must be placed in the path so the girls and boys must step over them while crossing. Fig. 1 suggests how the obstructions may be formed with boards placed across books, and broomhandles placed across the rounds of chairs. Award a prize to the boy and another to the girl who crosses without dropping the peanut.

Pinning the hatchet in the notch of George Washington's cherry tree is an adaptation of the game of pinning the tail upon the donkey. Paste together several sheets of wrapping paper. Then place this large sheet upon the floor, or pin it upon the wall, and



with a crayon or soft pencil draw a tree five or six feet high, as in Fig. 2. Draw the hatchets upon heavy cardboard (Fig. 3), making them in proportion to the tree; cut them out, and paint the blades red and the handles brown. Stick a pin through the blade.

After giving out the hatchets, blindfold the players one at a time, turn them about several times, and start them in the direction of the tree. A prize should be awarded to the one pinning a hatchet nearest the notch in the tree.

George Washington shadowgraphs is a splendid guessing game. Hang a sheet in a doorway, and have all the boys go on one side, and the girls on the other side. Then beginning with the boys, have each in turn put on a cocked hat and pose between a strong light and the screen, so as to throw a



profile view of himself upon the sheet, as shown in Fig. 3. Each boy must have a number (unknown to the girls) and while his portrait is upon the screen the girls on the other side of the screen must guess who it is and write his name upon paper provided. In this way: "No. 1—George Washington Jones," "No. 2—George Washington Thompson," etc., prefixing the boys' last names with that of George Washington.

Fig. 4 shows the cocked hat. Cut a circular piece of wrapping-paper 20 inches in diameter for the hat brim (Fig. 5), and cut a center opening for the crown. Make a crown of a strip of cardboard bent into a band to fit your head, with a circular piece fitted to its top (Figs. 6 and 7). Fig. 3 shows how to arrange a lamp for projecting the light.

**MARKET QUOTATIONS**

Live Stock.

DETROIT—Cattle: Receipts, 2,538. Best heavy steers, \$7.50@7.75; best handy weight butcher steers, \$6.75@7; mixed steers and heifers, \$6.50@6.75; handy light butchers, \$5.50@5.75; light butchers, \$5@5.50; best cows, \$5.50@6; butcher cows, \$5@5.25; common cows, \$4.25@4.75; canners, \$3@4; best heavy bulls, \$5.75@6; bologna bulls, \$5.25@5.50; stock bulls, \$5@5.25; feeders, \$6@7; stockers, \$5.50@6.50; milkers and springers, \$7@8.

Calves—Receipts 968. Choice \$11.50; good ones, \$10@11; common and heavy grades, \$7@9.50.

Sheep and Lamb—Receipts 6,189. Best lambs, \$10.75@11; fair lambs, \$10@10.50; yearlings, \$9.75@10; fair to good sheep, \$6@7.50; culls and common, \$5@5.50.

Hogs—Receipts 10,966. Pigs, \$7.75@7.90; other grades, \$8.30@8.35.

EAST BUFFALO—Receipts of cattle 160 cars; market 15@25c lower; choice to prime native steers, \$8.50@9.75; fair to good, \$8.15@8.35; picnic, \$7.50@7.75; best Canadian steers, \$3@8.25; fair to good, \$7.25@7.75; common and plain, \$6.50@7; choice butcher steers, \$8@8.25; fair to good, \$7.25@7.40; common to good, \$6.25@7.40; yearlings, \$6; prime, \$8@8.75; common to good, \$7@7.75; prime fat heifers, \$6.75@7.25; common to good, \$4.50@6.50; best fat cows, \$6.25@6.50; good butcher cows, \$5.25@5.75; medium to fair, \$4.75@5; cutters, \$3.75@4.25; canners, \$3@3.60; fancy bulls, \$6.75@7; good butcher bulls, \$6@6.25; sausage bulls, \$5.25@5.75; light bulls, \$4@4.75; stockers, \$4.50@6.25; feeders, \$5.50@6.50; yearlings, \$4.75@6.50; milkers and springers, \$6@8.50.

Hogs: Receipts 100 cars; market 10c lower; heavy and yorkers, \$8.65@8.75; pigs, \$8@8.25.

Sheep: Receipts, 45 cars; market active and higher; top lambs, \$11.85@12; yearlings, \$10@10.75; wethers, \$8.75@9; ewes, \$7.75@8.50.

Calves: Receipts, 8 cars; market steady; tops, \$12@12.50; fair to good, \$10.50@11.50; grassers, \$4@5.

**Grain, Etc.**

DETROIT—Wheat: Cash No. 2 red, \$1.31; May opened with an advance of 1-2c at \$1.36, declined to \$1.33 1-2 and advanced to \$1.35 1-2; July opened at \$1.27, declined to \$1.24 1-2 and advanced to \$1.29 1-2; No 1 white, \$1.26.

Corn—Cash No. 3, 73 1-2c; No 3 yellow, 75c; No 4 yellow, 73 1-2c. Oats—Standard, 50 1-2c; No 3 white, 49 1-2c asked; No 4 white, 47 48c.

Rye—Cash No 2, \$1.01. Beans—Immediate, prompt and February shipment, \$3.60; March, \$3.65.

Cloverseed—Prime spot, \$12.75; March, \$12.50; prime alaska, \$10.25. Timothy—Prime spot, \$3.75.

Hay—No 1 timothy, \$18@18.50; standard timothy, \$17@17.50; light mixed, \$17@17.50; No 2 timothy, \$14.50@15.50; No 1 mixed, \$14@15; No 2 mixed, \$10@12; No 1 clover, \$19@23; rye straw, \$7.50@8; wheat and oat straw, \$6.50@7 per ton in carlots, Detroit.

Flour—in one-eighth paper sacks, per 196 lbs. jobbing lots: First patent, \$7; second patent, \$6.70; straight, \$6.50; spring patent, \$8; rye flour, \$6 per bbl.

Feed—in 100-lb sacks, jobbing lots: Bran, \$25; standard middlings, \$25; fine middlings, 30c; coarse cornmeal, \$31; cracked corn, \$33; corn and oat chop, \$29 per ton.

**General Markets.**

Habbits—\$2.50 per doz. Mushrooms—40@50c per lb. Dressed Hogs—Light, 10 1-2@11c; heavy, 9 1-2@10c per lb.

Maple Sugar—New, 15@16c per lb; syrup, \$1@1.10 per gal. Onions—Yellow, \$3.75 per 100-lb sack; Spanish, \$1.75 per box.

Dressed Calves—Best, 14@14 1-2c; ordinary, 13 1-2c per lb. Tomatoes—Hothouse, 27@30c per lb; Florida, \$3@3.50 per crate.

Celery—Michigan, heavy fancy, 30@35c; shipped in, 25@30c per doz. Sweet Potatoes—Jersey, kiln-dried, \$1.35@1.40 per crate and \$1.25 per hamper.

Lettuce—Hothouse, 12 1-2@13c per lb; head lettuce, Florida, \$3.25@3.50 per hamper. Apples—Greenings, \$2.50@3.50; Spy, \$3.50@4; Baldwin, \$3@3.50; Steele Reds, \$4.50@5 per bbl; western, \$1.75@2 per box.

Potatoes—Carlots on track, \$1.05@1.10 for white and \$1@1.05 for red per bu; russets, \$1.10 per bu. Dressed Poultry—Turkeys, \$4@25c; geese, 17@18c; ducks, 19@20c; spring chickens, 17@18c; hens, 16@17c per lb.

Nuts—Spanish chestnuts, 10c per lb; shellbark hickory, \$1.50; large hickory, \$1.25 per bu; black walnut, \$1.25 per bu. Cheese (wholesale lots)—Michigan flats, 15c; New York flats, 18 1-2c; brick, 18 1-2c; limburger, 2-lb pags 17 1-2c, 1-lb pags 19c; imported Swiss, 38c; domestic Swiss, 20@27c; long horns, 20 1-2c; daisies, 18 1-2c; twins, 18c; double daisies, 18c per lb.

Live Poultry—No 1 spring chickens, 17 1-2@18c; medium spring chickens, 16 1-2@17c; heavy hens, 17 1-2@18c; medium hens, 16 1-2@17c; light hens, 12@13c; ducks, 17@18c; geese, 16 1-2@17c; spring turkeys, 21@22c; old turkeys, 16@17c per lb.

**WHEN KIDNEYS ACT BAD TAKE GLASS OF SALTS**

Eat Less Meat if Kidneys Hurt or You Have Backache or Bladder Misery—Meat Forms Uric Acid.

No man or woman who eats meat regularly can make a mistake by flushing the kidneys occasionally, says a well-known authority. Meat forms uric acid which clogs the kidney pores so they sluggishly filter or strain only part of the waste and poisons from the blood, then you get sick. Nearly all rheumatism, headaches, liver trouble, nervousness, constipation, dizziness, sleeplessness, bladder disorders come from sluggish kidneys.

The moment you feel a dull ache in the kidneys or your back hurts, or if the urine is cloudy, offensive, full of sediment, irregular of passage or attended by a sensation of scalding, get about four ounces of Jad Salts from any reliable pharmacy and take a tablespoonful in a glass of water before breakfast for a few days and your kidneys will then act fine. This famous salt is made from the acid of grapes and lemon juice, combined with lithia and has been used for generations to flush clogged kidneys and stimulate them to activity, also to neutralize the acids in urine so it no longer causes irritation, thus ending bladder disorders.

Jad Salts is inexpensive and cannot injure; makes a delightful effervescent lithia-water drink which all regular meat eaters should take now and then to keep the kidneys clean and the blood pure, thereby avoiding serious kidney complications.—Adv.

**A New Broom.**

Gillet—How many people work in your office?  
Perry—Only one. He came today. The others have been with us some time.—Life.

**RECIPE FOR GRAY HAIR.**

To half pint of water add 1 oz. Bay Rum, a small box of Bacio Compound, and 4 oz. of glycerine. Apply to the hair twice a week until it becomes the desired shade. Any drug-gist can put this up or you can mix it at home at very little cost. It will gradually darken streaked, faded gray hair, and remove dandruff. It is excellent for falling hair and will make hair