



THE BIRMINGHAM MERCHANT

WHICH?

It is within your power either to enrich or impoverish your community. A town's progress is but a reflection of the public-spiritedness of its citizenry; its public institutions and the prosperity of its merchants.

Good schools, good churches, good libraries, good parks and playgrounds, good roads, good buildings and good charitable institutions are the evidences of a wholesome community.



THE OUT-OF-TOWN PEDDLER

Who provides these? Who supports them? Your local merchants and tax-payers, of course. But they cannot do these things unless they are supported by your patronage.

impoverish a town by drawing its cash resources out of local circulation.

The transient trader; the out-post peddler from the big towns; the mail-order messenger—these

If you have at heart your community's interest; your own interest; your children's interest—which will get your patronage—your home town merchant or the commercial commuter?



Co-Operate With Your Creditor

When you can't pay a bill on time, an explanation of your inability will go a long way towards protecting your credit. Your creditor wants to help you keep your credit good—help him to help you!

KEEP YOUR CREDIT RECORD CLEAR! . . . PROTECT YOUR CREDIT AND IT WILL PROTECT YOU!

CREDIT BUREAU

E. W. Lackie, Manager
Suite 4
First National Bank Bldg.

Home Make Candies

EVENINGS AT HOME . . . especially cold evenings . . . can be made doubly cheerful with a box of Hammelef's home made, luscious, sweet cream chocolate.

DRIVE UP TO TOWN TONITE AND TAKE HOME A BOX

HAMMELEF'S

125 N. WOODWARD PHONE 725

Don't Leave Birmingham For Opportunities

YOU don't have to go away to find opportunity. There are plenty of good opportunities right here in Birmingham. Let the First National Bank work with you in the development of some of these home-grown possibilities.

You will find us always ready to serve you. Come in!

First National Bank

Birmingham, Michigan

L. E. Davidson BIRMINGHAM DEPARTMENT STORE

Birmingham's Foremost Store

This progressive store respectfully solicits your valued patronage, not because of civic reasons, but because of the meritorious service we can and do render. In short, all merchandise sold is unreservedly guaranteed to give complete satisfaction or money cheerfully refunded; and further, we guarantee our prices to be as low as any store—mail order house, peddler, or anybody, anywhere—or your money refunded cheerfully and without conversation. Thank you!

L. E. Davidson



The Very Last Word

in Millinery is to be found right here in Birmingham. . . . High crown hats, small brims, oddly crushed into bewitching shapes. . . . Antelope felt, velour and velvet fashion them and in most cases they are simply trimmed with ribbon or gleaming jeweled pins.

IRENE HAT SHOP

109 West Maple Phone 519-J

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| DRUGS | Prescriptions | DRUGS |
| Shain's | Kelsey's | Wilson's |
| Prescriptions | DRUGS | Prescriptions |



You Can Depend Upon Our Preparations For Your Merry Xmas

YOU are cordially invited to come in and see our elaborate preparations for Christmas, feeling certain that you will fully realize your fondest dreams.

We give real value at right prices, placing at your disposal sincerely honest quality and the best holiday selection of the year.

F. J. Mulholland Co.

119 N. WOODWARD PHONE 425



Have your printing done here in Birmingham

By the

BIRMINGHAM ECCENTRIC PRINT SHOP

"Everything Printed—From a Calling Card to a Dictionary"

CONSISTENT SAVINGS

VS. "INSIDE TIPS"

SUCCESS is more often achieved through the regular dollar by dollar accumulation of savings than by "inside tips" and big deals.

The safe way is the only sure way to gain financial independence. Come in and talk to us about the sure way.

First State Savings Bank

Birmingham, Mich.