# 300 Bakeries Closed by High Pay, Is Charge

## Lockwood Witnesses Say Men in Jewish Shops Get $96 a Week, Work From 4 to 7 Hours a Day

## Union Called 'Autocratic'

## Some Men Hold Two Jobs; Employer Argues With Delegates, Fined $999

It was demonstrated at the hearing before the Lockwood legislative housing committee yesterday that the 3,000 journeymen bakers, having the good fortune to belong to the Jewish bakers' unions, are happy men. They make as much as $96 a week working from four and a half to seven and a half hours a day, take home or to their neighbors all the bread and cakes they want and, if lucky enough to be incompetent, receive their regular salaries and thanks to keep away from the ovens.

They are so strongly organized that, according to the testimony, they have been able to impose their slightest wish upon their employers, and out of the 700 Jewish employing bakers in the greater city in 1914, 300 were ruined or driven out of business. A large proportion of the defunct shopkeepers sold out their places and took up the calling of their former employees, whose lot they found easier and much more profitable.

### All Jewish Shops Threatened

As it was, a number of those still in the business said that they had to work eighteen hours a day, with the assistance of their wives and families, to meet the exactions of the journeymen and keep their shops going. It was their opinion that if the conditions continue Jewish baking establishments soon will become extinct.

Samuel Untermyer, chief counsel to the committee, introduced the testimony on the conditions in this industry to indicate that labor union abuses were not confined to the building trades. The evidence is intended to give more force to Mr. Untermyer's contention that the time has come for some sort of legislative regulation as the only solution of the problem.

Max Freund, a member of the executive board of the Bakery and Confectionery Workers' International Union of America, with which the Jewish bakers' unions are affiliated, as well as with the American Federation of Labor, admitted on the witness stand that the practices of these unions were "outrageous, despotic and autocratic," and said that he would have the situation brought to the attention of the executive officers for "improvement."

The stories of the various witnesses who felt the strength of the bakers' union arm were told with a show of much feeling and emotion, a few breaking into tears as they related how their business dwindled and finally slipped out of their hands entirely under the exactions of their employees.

Morse M. Frankel, editor of "The Mediator," a bakers' trade paper, and secretary of the Employing Jewish Bakers' Association, was the first witness. He said that the business of the 300 who gave up the fight has gone to the big commercial bakers, who have improved machinery and whose labor costs are below those of the Jewish bakers.

### Gentile Workmen Barred

"The Jewish bakers are not permitted to employ Gentile journeymen," said Frankel, "although the union wages of the latter are half those of the Jewish workers. The five Jewish unions have from 2,000 to 3,000 members. There is no collective bargaining between the Jewish unions and their employers, the union insisting on making individual contracts with master bakers."

Frankel declared that a Jewish employer had to pay $5 or $10 at the time he signed the union agreement, the money supposedly going to the expense of the 1,000 union labels which he must place on his product. Without this label the baker can't dispose of his bread.

"The contracts," he continued, "fixed the work of most bakers, from four to seven hours a day, at from $70 to $90 a week and free bread." Another witness said he had to pay his employees $96 a week. "In addition," said Frankel, "they receive free bread and from seven to ten holidays a year, for which they receive double pay if they work." Another witness said they actually got fifteen holidays a year and that most of the men worked on them.

"In some cases," Frankel explained, "the working hours were so short that the men could draw full wages from two employers. Besides, the unions force so-called substitutes upon the master bakers for two days a week at $18 a day. This is merely to keep at work a floating body of unemployed bakers. Some of these are so incompetent that the employers gladly pay them to go away and do the work themselves."

### Consent Needed for Dismissal

Frankel said no journeyman can be discharged without the consent of the executive committee of the local union and that the bakers must leave their shops on the very dot of the time agreed upon. "He cannot even wait to take out bread that is in the ovens," said Frankel, "although the employer may urge him to remain and offer to pay for the overtime." The employers were fined from $25 to $999 for infractions of the union rules, he testified, adding that one man fined $999 had to sell out his place to avoid paying this penalty for arguing with a union delegate.

"The workers in the bakeries frequently take a sack of bread with them when they quit work and sell it to their neighbors at less than the baker charges," said Frankel, "thus competing with their employers. They often take for nothing more than $1.50 worth."

William Pechter, 1384 Carroll Street, Brooklyn, treasurer of the Pechter Baking Company, operating six bakeries in the city, said that the labor cost in his shops was 25 to 40 per cent of their overhead, as compared with 18 to 22 per cent in the Gentile bakeries.

### Borrows Fine from Worker

Morris Zeidwrig, 169 Manhattan Avenue, Brooklyn, said his troubles began a few days ago when a delegate insisted that he put a substitute to work. Zeidwrig said he didn't have room for the man and didn't need him. He got into an argument with the delegate and was fined $100. He didn't have the money, he said, so a union representative lent him the money, for which he paid $8 interest. He is paying the money back at the rate of $4 a week.

Freund, the international representative, said the headquarters of the organization were in Chicago, that there were 310 locals in the international body, with a membership of 36,000. He said he represented 47 locals in New York and New Jersey. He said the Jewish bakers get double the wages of their Gentile confreres, because they were better workmen in their line, produced more goods, and what Mr. Untermyer considered more to the point—were better organized.

Freund said he believed in arbitration of disputes, and admitted that the provision in the contract requiring employers to appear before the executive committee of local unions for the settlement of disputes was hardly arbitration. He said he would have the local situation taken before the executive committee of the international with a view to bringing about uniform contracts for employing bakers.

The hearings will continue in the City Hall this morning with Samuel Gompers, president of the American Federation of Labor, on the witness stand.

# March Rail Earnings Slightly Under 6 P. C.

## Total for 201 Class 1 Roads Is $83,374,000; Big Increase Over Last Year

Preliminary reports of earnings for March, of 197 out of a total of 201 Class 1 railroads show aggregate net railway operating income amounting to $83,374,000. With only four more carriers to be heard from, indications are that the March total will not quite reach the level provided for by the transportation act, as a 6 per cent return would require net earnings for the country of about $85,000,000.

The March record represents an increase as compared with $30,637,000 in the same month of 1920. The best showing is made by the railroads of the Eastern district the gain for which was from $11,755,000 to $47,801,000. Operating revenues for the 197 roads show on increase of 3.5 per cent, while operating expenses are off 9.7 per cent. Curtailment in the latter was less in the Eastern than in other districts, but the gain in operating revenues here was greater than elsewhere.

March earnings of the Seaboard Air Line were:

Seaboard Air Line

| | 1922 | Increase |
|---|---|---|
| March gross | $4,124,539 | $119,026 |
| Balance after tax | 544,028 | 289,440 |
| Net oper. income | 434,159 | 132,769 |
| 3 months gross | 11,122,374 | *1,076,423 |
| Balance after tax | 1,818,891 | 138,641 |
| Net oper. income | 696,103 | *174,767 |

*Decrease.

# Kahn and Schiff Entertain Royal Dutch Company Head

Otto H. Kahn and Mortimer L. Schiff, of Kuhn, Loeb & Co., gave a luncheon at the City Midday Club yesterday for Sir Henri Deterding, K. B. E., of London, head of the Royal Dutch Company, at which the following guests were present:

Frederick W. Allen, Adrian W. Corbett, General Avery D. Andrews, George F. Baker jr., Bernard M. Baruch, Lewis L. Clarke, Paul D. Cravath, Frederick H. Ecker, Marshall Field, W. A. Harriman, Julius Kruttschnitt, Alvin W. Krech, L. F. Loree, James H. Perkins, John W. Platten, W. C. Potter, Percy A. Rockefeller, Thomas J. Ryder, Charles A. Stone, Frederick Strauss, Guy E. Tripp, Sir William Wiseman, Paul M. Warburg and W. H. Williams.

# I. R. T. Accepts Service Order; Gets 15 Million

(Continued from page one)

Mr. Hedley's complaint of lack of yard facilities he said:

"Mr. Hedley's point about the initial 100 cars, which, under the circumstances, would be a fair one, was, as a matter of fact, met in advance. The opinion filed by the commission upon the adoption of the orders contains this clause:

"'In order to provide for the 150 cars to be ordered at once and on August 1, certain temporary yard facilities have to be furnished. Plans for these temporary structures are well under way, and probably will be finished within the next two or three weeks.'

"The engineers of the commission have practically completed plans for the temprary facilities in question. With the time required for the preparation and advertisement of the incidental contracts and for the appropriation of the necessary funds by the Board of Estimate, the work will be completed within four months. The manufacture of the cars will take at least six months. The temporary sheds and tracks, when completed, will give storage to 150 additional cars."

Chairman McAneny said he had received Mr. Hedley's letter with reference to lack of yard room.

### Judge Mayer Announces Plan

Judge Mayer in announcing the successful readjustment plan for the Interborough and Manhattan gave out the following memorandum:

"The voluntary plan for the readjustment of the Interborough-Manhattan properties has finally been agreed upon by the boards of directors of the two companies and by the various committees which have been in conference for several weeks on the initiative of, and in consultation with, United States Circuit Judge Mayer in his effort to prevent a receivership of the Interborough Company and the disintegration of its system.

"The plan in its final form was today transmitted to the Transit Commission for its information, accompanied by a letter from Judge Mayer and a letter from the three committees.

"It now seems to be generally recognized that the plan now before the security holders accomplishes certain fundamental reforms urged by the Transit Commission and other public authorities.

"The Interborough Consolidated Corporation, which is the successor to the Interborough-Metropolitan Company as the holding company controlling the Interborough Rapid Transit Company, disappears from the scene with its $45,740,500 of preferred stock and its 932,626 shares of common stock, and its $63,808,000 of collateral trust bonds, secured by the pledge of the Interborough Rapid Transit Company stock. In place of these securities the $35,000,000 of Interborough Rapid Transit Company stock remains.

### Speculative Factor Eliminated

"This Interborough Rapid Transit Company stock ceases to be a speculative stock, as the result of the provision limiting dividends to 7 per cent.

"The old Manhattan fixed guaranteed dividend rental of 7 per cent on $60,000,000 of Manhattan stock is replaced by a lower rental payable out of earnings only, thus relieving the Interborough Company from the danger of insolvency due to a fixed rental obligation, which it has not recently been able to pay, owing to changed transit conditions.

"On the other hand the Manhattan stockholders are protected by a first claim upon the entire earnings of the Interborough-Manhattan system up to 3 per cent for the first year, 4 per cent for the second year and 5 per cent for the third and succeeding years. After these limited dividends are paid the Interborough stock is entitled to a dividend of 4 per cent before any further payment is made on Manhattan stock, which cannot receive more than 7 per cent in any year.

"The Interborough company is placed in a position to pay its arrears of debt and immediately to purchase the new cars and other equipment necessary to meet the service orders of the Transit Commission. Provision is made for $15,000,000 of new capital, which ought to be sufficient to enable the Interborough-Manhattan system to meet the requirements of the Transit Commission and the needs of the public for several years to come.

### Receivership Is Averted

"The disintegration of the system, which would be the inevitable result of a receivership, is averted, thus avoiding the imposition of the double fare, which a separation of the elevated lines from the subway lines would probably have entailed. By keeping the system together without a receivership, the continuation of the five-cent fare over the entire Interborough Rapid Transit system is assured.

"Provision is made for the representation of the city and the Transit Commission, if they so elect, on the board of directors of the Interborough company.

"All these results and other features in the interest of the city and the public are to be accomplished without unduly sacrificing the interests of about 35,000 investors, among whom the ownership of the various securities resting on the Interborough-Manhattan properties is distributed.

"It now seems realized on all hands that the plan is not in conflict with the purposes of the Transit Commission but is intended to be in co-operation with its plans. Express power has been reserved by the committees to adapt the plan to meet the future requirements of the Transit Commission when they are in a position to act definitively regarding their own plans.

### Laid Before Transit Board

Judge Mayer also gave out copies of letters, which he said were self-explanatory. One read as follows:

"My Dear Chairman McAneny:

"Some time ago I handed you a copy of a public statement regarding a plan for the voluntary readjustment of the Interborough Rapid Transit Company and the Manhattan Railway Company which the boards of directors of the two companies and the three committees representing the security holders had adopted. The conference resulting in the adoption of this plan were undertaken at my suggestion in the hope of averting the very grave injury to the traveling public and the security holders, which I was convinced, after careful consideration of the pending receivership applications, would follow a receivership and the disintegration of the Interborough-Manhattan system. As I informed you and your associates, the committees have since been engaged in putting the plan into formal shape.

"The plan of readjusment as tentatively outlined in the memorandum accompanying my statement has now been worked out in greater detail and various provisions have been insterted for the protection of the city and the public and looking towards co-operation with the Transit Commission.

"I have asked the counsel for the various committees to hand you at once a copy of the plan in the form finally agreed upon.

"Sincerely yours,

"JULIUS M. MAYER,
"United States Circuit Court Judge."

Chairman McAneny's letter to Judge Mayer in reply to the foregoing follows:

"My Dear Judge Mayer:

"I have at hand your letter of this date with relation to the proposed plan for a voluntary readjustment of the financial relations of the Interborough Rapid Transit Company and the Manhattan Railway Company. I also have received from the several committees that have been in conference a copy of the plan in the form finally agreed upon.

"As you indicate, the members of the Transit Commission have been kept informed of the progress of the negotiations in question, and we not the declaration contained in the plan to the effect that any readjustment effected at the present moment will not conflict with the ultimate consummation of the plans of the commission itself in so far as they relate to these companies. Also that the individual committees, representing respectively the Interborough bondholders and noteholders, the Manhattan stockholders and the Interborough-Metropolitan 4½ per cent bondholders, reserve to themselves the power and the right to adopt a modified or substitute plan of readjustment to conform with the plans of the Transit Commission when definitely formulated.

"We note, further, that the plan of the conference is submitted to the commission informally at the present time, in order that we may continue to be fully informed thereof, and that in due course, and after the necessary consents of the several bodies of interested security holders have been obtained, application shall be made to the commission for the approval of the various steps involved which, under the law, require such approval.

### Freedom of Action Reserved

"The commission appreciates your courtesy, as well as that of the conferees, in acquainting it with the details of the negotiations and the conclusions reached. Inasmuch, however, as the commission will be called upon to pass, in the manner fixed by law, upon essential details of the proposed adjustment, after public hearings and upon full and careful consideration of the whole matter, it must naturally withhold any expression of opinion upon any feature of it at the moment and reserve its full freedom of action for exercise at the appropriate time.

"The commission assumes that, whatever may be the immediate disposition of the conferee's plan, the several committees will be prepared to keep in touch with it as the broader plan is developed, and to aid it, as the above quoted declaration suggests, in determining the place the Interborough-Manhattan system is eventually to have in such broader plan."

Chairman McAneny also received a letter from the chairmen of the various conference committees in charge of the Interborough-Manhattan readjustment, announcing the adoption of a plan (as outlined by Judge Mayer) had containing the following:

"This plan is not intended to conflict with the ultimate consummation of the plans of the Transit Commission of the State of New York. On the contrary, it is believed that the consummation of this plan will promote the public purposes the Transit Commission has in view. To the end that the committees may be in a position effectively to co-operate with the Transit Commission in accomplishing its aims, each of the three committees expressly reserves the power to adopt a modified or substitute plan in accordance with the plans of the Transit Commission when said commission shall be in a position to take definite action respecting its plans. Any such modified or substitute plan shall be subject to the provisions of the next succeeding Article (XVIII) hereof.

### Formal Action to Follow

"The committees are sending you this plan at the present time in order that you and your associates may be fully informed thereof. In due course after the necessary consents of the security holders have been obtained, application will be made to the Transit Commission for the approval of the various steps involved in the plan, which, under the law, require its approval.

"We remain, very respectfully yours,

"Interborough Rapid Transit Company, Bondholders and Noteholders Committee. By J. P. Morgan, chairman.

"Manhattan Railway Company, Stockholders Committee. By Alvin W. Krech, chairman.

"Interborough-Metropolitan 4½ per cent Bondholders Committee. By Grayson M.-P. Murphy, chairman."

In his letter to J. P. Morgan acknowledging the communication from the three conference committees Chairman McAneny says:

"The commission notes that this is an informal presentation of the matter, that formal applications for approval of the various steps involved which, under the law, require such approval, will be made to it at a later date, and that the plan in itself is not intended to conflict in any way with the ultimate consummation of the broader plan the Transit Commission is preparing in pursuance of law."

The printed plan of the Interborough-Manhattan readjustment, issued by the Interborough, among other things provides:

That no dividends shall be paid upon the capital stock of the Interborough before July 1, 1926.

That the Interborough shall waive and surrender any claim it might otherwise have against the Manhattan company for past expenditures for improvements—an item said to be about $47,000,000.

That Manhattan stockholders shall have representation on the board of directors of the Interborough.

That the city, on the approval of the plan by the Manhattan, is to get arrears of taxes in the sum of $2,500,000.

The total cash requirements are estimated at $23,314,440, while earnings, postponing of sinking fund payments and proceeds of sale of $10,500,000 new ten-year 6 per cent notes will all told yield working capital of $29,961,500—thus affording a surplus of $6,647,060.

The estimates of earnings are based upon plans for an increase in service and upon the assumption that the addition of 350 cars will be spread over a period of four years.

The Transit Commission has directed that all the cars be ordered this summer, and the Interborough has accepted the order.

# *I. R. T. Valuation Figures 38% Too High, Is Said*

Former Judge Clarence J. Shearn, counsel for the Transit Commission, and William S. Gorsuch, chief auditor for the Interborough Rapid Transit Company, at the hearing yesterday on the valuation of the Interborough, found themselves, figuratively, miles apart in their computation of cost and reproduction of a system like the Interborough.

The Interborough says that its property is worth at least $300,000,000, and its latest computation makes it $400,000,000, while the Bureau of Valuation of the Transit Commission fixes the value at $174,000,000.

Mr. Gorsuch has been on the stand three days explaining cost prices on the schedules which he uses in the cross-examination at the hands of Judge Shearn, and at no time have his figures been approximately close to the computations made by the commission's counsel.

Mr. Shearn yesterday assailed the Interborough's estimate of the cost of steel as of March, 1922. Mr. Gorsuch put it at $44.37 a ton, including $4.50 for erection, while Judge Shearn submitted figures obtained from subway contractors showing that the same sort of steel could be obtained for $40.50 a ton, or less.

Mr. Gorsuch said that he did not ask local contractors what they paid for cement. His schedules had cement at $2.40 a barrel, while Judge Shearn showed that Cranford & Co., doing contract work in New York, got it for $2 a barrel. Mr. Gorsuch estimated common labor at $4.50 a day, while Judge Shearn showed that it was costing local contractors only $3.20.

Mr. Shearn said that his analysis of the Interborough figures indicated that they were 38 per cent excessive.

The Gorsuch figures made the cost of reproducing the Brooklyn tunnel extension of the Interborough system $99,000,000, while the original cost was $54,000,000. Judge Shearn detected an item of $323,691 for sub-station construction, which the city had paid, and said that there was no warrant for carrying it as an asset item owned by the Interborough.

In summing up the morning's work, Judge Shearn said to Mr. Gorsuch, who seemed very unhappy under the grilling:

"You are asking the city to pay $273,000,000 for an investment of $162,000,000. That is to say, to pay you $111,000,000 more than your investment and for the use of your contribution to this enterprise from its inception down to the present time; that is, $111,000,000 for the use of $162,000,000 over and above returning your investment, and on top of that you are asking the city to pay $68,000,000 as the value of your lease. Do you realize that?"

"Yes, I know that is in the statement," said Mr. Gorsuch.

Adjournment was taken until May 8, at 10:30 a. m.

# Rainbow Veterans Give Ball

About 2,500 persons attended the third annual entertainment and ball of the New York Chapter of the Rainbow Division Veterans' Association held last night at the Hotel Pennsylvania. One of the features was the unfurling of a service flag which contained 859 gold stars.

Among those who attended were Major William Kennelly, chairman of the ball committee; Bryan Kennelly, Charles F. Murphy, Clarence Mackay, Charles M. Schwab, Rodman Wanamaker, Robert Guggenheim and Nicholas J. Brady. The proceeds of the affair will go to those wounded overseas, more than 100 of whom are still under medical care.

# N.J. Tunnel Board Serves Ultimatum on Jersey City

## Demands Ordinances Vacating Eleventh Street and Threatens Condemnation

The New Jersey Interstate Bridge and Tunnel Commission sent an ultimatum yesterday to the Jersey City Commission and the Mayor and commissioners of Jersey City, threatening that unless immediate assurance is given that ordinances will be passed forthwith vacating Eleventh Street, Jersey City, the Interstate Commission will condemn the property needed for construction of exits and approaches to the vehicular tunnel now being built from Canal Street, Manhattan, to Jersey City.

The plan provides for the abandonment of Eleventh Street and the widening of Twelfth Street and Fourteenth Street. It was agreed to by the New Jersey Bridge and Tunnel Commission and by the New York State Bridge and Tunnel Commission. Relying on the fact that no objection was made to this plan by the Jersey City Commission prior to April 25, the New York and New Jersey Bridge and Tunnel Commission entered into contracts based on the implied promise that the ordinances would be passed.

# Christen Baker Field To-day

The site of Columbia University's $3,000,000 stadium will be officially christened Baker Field at dedication ceremonies to be held at 4 p. m. to-day on the stadium tract, 218th Street and Broadway. The title is in honor of George F. Baker, chairman of the board of the First National Bank, who gave $700,000 for purchase of the land.

COUNTRY

*ALL OF THE TIME HONORED TRADITIONS OF ENGLISH COUNTRY DRESS HAVE BEEN RETAINED IN THE NORFOLK TYPE OF JACKET PUT FORWARD BY FINCHLEY. FOUR PIECES INCLUDING KNICKERBOCKERS AND CONVENTIONAL TROUSERS.*

FORTY-FIVE DOLLARS
*AND MORE*

*READY-TO-PUT-ON*

TAILORED AT FASHION PARK

*CUSTOM FINISH WITHOUT THE ANNOYANCE OF A TRY-ON*

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JOHN DAVID
STEIN-BLOCH SMART CLOTHES
MEN'S FURNISHINGS AND HATS
*The Easily Reached John David Shops*
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MEN'S FASHION NOTES
By JOHN DAVID

*(The articles described below represent the newest offerings in our shops. Upon request, our salesmen will show you this special merchandise with pleasure and without obligation to purchase)*

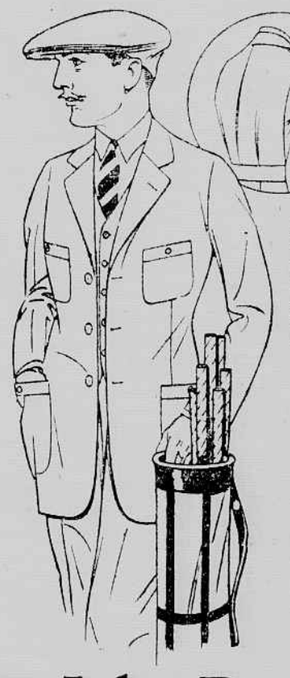
**Golf Knickers** in materials revealing out-of-the-ordinary patterns; cut to hang trimly from the hips; full drapery at the knee with extremely smart, but not extreme, overhang; **$7.50, $9, $12**

**Patch Pocket Suits** of long-wearing unfinished Worsteds; Brown with bold stripes of varied colors; Black with hairline stripes of White and Blue; Blue with hairline and bold stripes of White; **$45**

**The Saunterer Top Coat**; Raglan type; long-wearing Gabardine; double-breasted; belted with buckle; roomy side pockets; full-gathered drapery; **$37.50**

**Cheviot Top Coats** of celebrated Crombie English weave; 3 or 4 buttons; Patch Pockets; quarter silk lined; Herringbones and Diagonals, **$45 and $50**

**Phoenix Silk Hose**; the celebrated No. 281; longest wearing at the shortest price; Black, White, Cordovan, Palm Beach, Navy, Gray, **$1.10 the pair; $6.25 half dozen.**



*It's The Back That Puts This Coat In Front Of Others*

The John David Four-Garment Suit
For Golf Or Go-To-Business
*(Including Coat, Waistcoat, Trousers And Knickers)*
$47.50

Comfort And Style Par Excellence For Par Performance, If You Play Golf. Utility, Comfort And Style Par Excellence, If You Don't. A City-And-Country Suit In One At One Price. The Jacket Has A Deep Inverted Centre Pleat And Full-Length Side Bellows Pleats Clear Down To The Half-Belt At The Waist

EXCELLO SHIRTS — MALLORY HATS — PHOENIX HOSIERY

MEN'S FASHION NOTES
By JOHN DAVID

*(The articles described below represent the newest offerings in our shops. Upon request, our salesmen will show you this special merchandise with pleasure and without obligation to purchase)*

**4-Garment Town-And-Golf Suits** tailored expressly for the John David Shops by Messrs. Stein-Bloch; including Jacket, Waistcoat, Trousers and Knickers; 4 patch pockets; inverted pleat in back; deep bellows side pleats to half belt at waist; Tweeds, Unfinished Worsteds and Overplaids in heather hues, **$55, $60, 65**

**White Tennis Socks**; the famous English Derby Rib; clocked by hand; cool and absorbent; adopted by well-known "crack" players as standard equipment; the pair, **$1.95**

**White Oxford Field Shirts**; fine Mercerized Cheviot; collarless or collar attached, as you prefer; woven to resist the utmost wash and wear, **$2.95**

**Scotch Knitted Jackets** for sports of all sorts; just landed from over ocean; made of soft, fine cashmere wool; Camel's Hair and Oxford Shades, **$16.50**

**Light Terry Robes** for bath or beach; admirable for the home or the club locker; wash soft and fluffy; a fabric which has no peer for durability, **$3.95**

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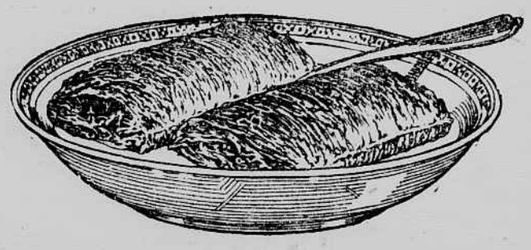
*"Give me two!"*

Of course he wants two Biscuits—some boys will eat five or six at a sitting and then ask for more—it is so deliciously satisfying and strengthening.

Shredded Wheat

is better than mushy porridges because the tasty crispness of the baked wheat encourages thorough chewing which develops sound teeth. Give the youngsters all they want. It is a real whole wheat food and is ready-cooked and ready-to-eat. So easy to prepare a delicious, nourishing meal in a few minutes.

Shredded Wheat Biscuit is delicious with hot or cold milk, sliced bananas, prunes or canned fruits. Triscuit is the Shredded Wheat wafer and is eaten with butter, cheese or marmalade.



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