

# Behind the Scenes

By REYNOLDS KNIGHT

A recent survey made for the American Bankers Assn. revealed a condition that chafes, but does not surprise, many bankers:

The poll reaffirmed that most persons think of banks as formal and forbidding places, that bankers are rich, standoffish and stuffy, that tellers usually are unhappy and underpaid.

Some bankers aren't convinced that it is necessary to change this traditional view of banks and bankers as ultra-conservative. But even they agree that bankers could gain by improving their customer relationships. More and more banks are trying to "merchandise" their services, and some are going all-out to attract new business.

One of the country's most promotion-minded banks, an institution in the South, has a year-around sales-incentive plan under which its 1,600 employees can earn extra income by bringing in new business. Main objectives of the plan, the bank admits, is to get its employees to know the bank's services so they can do a better job selling what the bank has to offer.

Another bank improved both customer relations and protection by the simple expedient of opening a new sidewalk window and staffing it with a pretty teller. "Now we have almost more police protection than we can use," reports one of the bank officers.

**ANOTHER NEW LOOK** — One of the remarkable things about old-line factoring is the way this specialized form of financing has adapted itself to changing times and conditions. Of course, the factor's prime functions are related to his cash purchase of a manufacturer's accounts receivable, and his assumption of all the credit and collection risks.

Walter M. Kelly, president of Commercial Factors corporation, one of the oldest and largest of the old-line firms, reports that his company is spending much time and money helping clients with their sales and distribution problems.

"A market-analysis service has become a regular part of our operation," said Kelly. "Often, too, we help manufac-

## Father's Day Services Set by Calvary Baptists

Father's Day will be observed at Calvary Baptist Church, 2818 Manhattan Beach Blvd., at the duplicate services, 8:30 and 11 a.m. by the pastor, Rev. H. Earl Kuester preaching on the subject: "The Ministry of the Layman".

In the evening at 7:30 the Rev. and Mrs. Addison S. Truxton, missionaries from Thailand will show colored slides and bring a message on their work.

**Teachers Meet** — On Monday evening the Sunday School Teachers and Church Workers' Conference will hold its last meeting until September. This will be a fellowship meeting with refreshments and current problems in the Sunday School and Youth program will be worked out in role-playing presentations.

The Woman's Society will hold its regular monthly program meeting on Thursday. The theme of the program is "Christian Social Relations" and Juanita B. Anderson will speak on "The Four Greatest Evils of Our Day" with practical suggestions on how the individual person can help to overcome them.

**Retreat Sited** — June 28-29 have been set apart for a Lay Retreat at the California Baptist Seminary at Covina. All officers, board members, committee persons, and potential leaders of Calvary are invited to the retreat. Plans for program, organization, and personnel for the next year of Calvary Baptist work will be made and training for the various lay responsibilities will be given.

**GAIN RECORDED** — Less than six million pounds of organic chemicals were obtained from petroleum in 1925. By 1950 the total had increased to about 15 billion pounds.

urers set up budgetary controls and cost analysis procedures. We make short-term over-advances for the accumulation of raw materials and finished inventory in advance of the selling season, and special long-term loans to finance plant expansion or plant modernization programs. We even help them with their public relations programs."

**THINGS TO COME** — A new laundry bleach comes in tablet form, dissolves quickly in water. . . . Here's a new product that's causing quite a stir: A tiny stirring paddle is attached to the screw-type cap of a nail polish bottle. As the cap is unscrewed, the polish inside gets the homogenizing treatment. . . . A new TV wavemagnet antenna about the size of a large box of kitchen matches replaces the awkward "rabbit ears" type of indoor antenna and mounts easily at the top and back of any set. It is said to eliminate house-wiring interference.

**AID TO AGRICULTURE** — Artificially supported production of "basic" crops, price-depressing surpluses and relatively static markets have caused the farmer to look for new ways to maintain his income.

One example is the production of grain sorghums. Grown principally in the Southwest, they make up the country's fastest-expanding feed grain crop, having risen from 104,000,000 bushels produced in 1946 to 205,000,00 bushels last year.

Evidence of the increasing importance of such crops is the recent announcement that Cargill, Incorporated, the nation's leading handler and processor of farm products, has acquired a new 1,000,000-bushel elevator at Plainview, Tex. for the storage and merchandising of sorghums. The same company recently completed a large plant in Memphis for the processing of soybeans, another fast-growing "substitute" crop.

Thus by cooperation — the farmers pioneering in new crops and the laboratories of such firms as Cargill — developing new markets for those crops — a better-balanced farm economy may be achieved.

**BETTER THAN EXPECTED** — A survey of 536 companies (by the Wall Street Journal) shows aggregate net income for the first quarter of \$2.9 billion, a 7.8 per cent gain over the same period last year. The increase was due largely to better performances in the petroleum and electrical equipment industries. However, even without these two industries, the gain in earnings would have been close to three per cent — better than was generally anticipated.

While the two bellwether industries probably will not show the same relative gain for the second quarter, total comparative earnings for the group of companies surveyed are still expected to be satisfactory. Corporate executives are concentrating more and more on the problem of how to improve profit margins. While striving to increase sales, many corporations are determined to seek the added volume at the expense of profits.

And, while many corporations are stressing capital expenditures which point to a more immediate return, outlays for research should continue to be high.

**BITS O' BUSINESS** — Capital expenditures by the coal in-

dustry for this year are estimated at \$125 million to \$150 million, mostly for mechanization of mines. . . . Coal dumpings at Hampton Roads (Va.) piers last month for export went above five million tons, a 31 per cent increase over May 1956. . . . Business-stimulating premiums have hit Wall Street. A municipal bond house advertises that each buyer of its wares will receive a gift of one dozen "top quality golf balls."

Kenneth A. Williams, aviation electronics technician second class, USN, son of Mr. and Mrs. C. F. Williams and husband of the former Shizu Maeyama, all of 18914 Kornblum, serving aboard the small sea plane tender USS Duxbury Bay, will take part in an International Naval Review scheduled to be held June 12 at Hampton Roads, Va. More than 60 U.S. Atlantic

Fleet ships will represent the United States. At least 18 foreign nations will display their might for the first international naval review to be held in American waters since 1907. Defense Secretary Charles Wilson is expected to represent President Eisenhower at the review. The review will be a major highlight of the Jamestown Festival, commemorating the

350th anniversary of the founding of the Jamestown, Va., colony in 1607.

PFC Vincent R. Lechner, 21 son of Vincent P. Lechner, 2441 W. 254th St., Lomita, recently qualified as expert in firing the M-1 rifle in Germany.

Lechner, an automatic rifleman in Company F of the 10th Infantry Division's 85th Regiment, entered the Army in July 1956 and arrived in Germany last February.

A 1955 graduate of Narbonne High School, he was employed by Johnson Service Co. in Los Angeles.

Thomas P. Little, damage-controlman fireman, USN, son of Mr. and Mrs. Paul J. Little

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TORRANCE HERALD

Five

of 17407 Falda Ave., aboard the destroyer USS Marshall, left San Diego, May 21 for a six-month tour of the Western Pacific.

The ship, a unit of Destroyer Division 171, is scheduled to visit Pearl Harbor, T. H.; Yokosuka, and Sasebo, Japan.

PFC Dan Sabin, son of Mr. and Mrs. Harry A. Sabin, 17328 Wilton Pl., recently was graduated from the I Corps Non-Commissioned Officer Academy in Korea.

Sabin completed the academy's fire direction control course which trained him in fundamentals of map data,

computing and plotting used in artillery.

He entered the Army in January 1955 and was stationed at Fort Ord before arriving in the Far East in July 1956.

Army PFC Jose Mendoza, son of Mr. and Mrs. Carlos Mendoza, 2165 W. 240th St., Lomita, recently participated in a field training exercise with the 11th Airborne Division in Germany.

Mendoza, a rifleman in Company B of the division's 503rd Infantry, entered the Army in May 1955 and completed basic training at Fort Campbell, Ky. The 19-year-old soldier attended Narbonne High School.

# Treats for Your Table

P.S. — and for your BUDGET, too!

<b>CAKE MIX</b> <small>BETTY CROCKER—20-oz.</small> <span style="font-size: 2em;">25¢</span>	<b>GRAPE JUICE</b> <small>BETSY ROSS—24-oz.</small> <span style="font-size: 2em;">21¢</span>	<b>PLUMS</b> <small>TEMPTING—2½ Can</small> <span style="font-size: 2em;">15¢</span>	<b>LIMA BEANS</b> <small>VER-NAL GREEN 303 Can</small> <span style="font-size: 2em;">12¢</span>	<b>CORN</b> <small>NIBLETS—12-oz. Can</small> <span style="font-size: 2em;">2 For 27¢</span>
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## MEATS

U.S. Government Graded BEEF

TENDER JUICY

Swiss Steak . . . . 59¢ lb.

Roasting Chickens

47¢ lb.

FRESH—LEAN GROUND ROUND STEAK

69¢ lb.

LEAN — BONELESS STEWING BEEF

69¢ lb.

## PRODUCE

SWEET — RIPE

APRICOTS

2 For 25¢

CUCUMBERS

5¢

SLENDER FOR SLICING

COLD CUTS

OSCAR MAYER ALL MEAT

SMOKIE LINKS

49¢

12-OZ. PKG.

BUTTER

35¢

CHALLENGE 1st QUALITY

## FROZEN FOODS

ROSARITA COCKTAIL TACOS

49¢

11-OZ.

ORANGE JUICE

25¢

6-oz. Cans

MORTON'S SPAGHETTI & MEAT

29¢

8-OZ.

SHEET METAL JOURNEYMEN

For 1st and 2nd Shifts

POWER BRAKE OPERATOR

For 1st Shift

JOIN OUR EXPANDING COMPANY

45 HRS. MINIMUM PER 5-DAY WEEK

★ TOP WAGES

★ COMPANY BENEFITS

See Mr. Scott, 6130 a.m.—9:30 p.m.

SPECIAL FOR MON., TUES., WED. JUNE 17-18-19

Roths

SUPER FOOD MARKETS

1321 POST AVENUE, TORRANCE

109 S. HAWTHORNE BLVD., HAWTHORNE

310 E. Manchester, L.A.—12021 W. Washington, Culver City—3024 S. Sepulveda, L.A.—2412 Pico Blvd., Santa Monica—2709 E. Main, Ventura

10040 Reservoirs Avenue, Bellflower

SALES TAX COLLECTED ON ALL TAXABLE ITEMS

WE RESERVE THE RIGHT TO LIMIT QUANTITIES

HILLS—6-OZ. JAR	1.47	SUNBRITE—REG. OLEANSER	3 For 25¢
LIBBY—1¼ CAN	19¢	303 CAN V-B APPLE SAUCE	23¢
SLICED PINEAPPLE	27¢	NO. 300 CAN SUN VISTA PEAS	10¢
LINDSAY—NO. 1 CAN MEDIUM OLIVES	27¢	BREAST O' CHICKEN—NO. 16	29¢
Puss 'n Boots—No. 1 Can	27¢	CHUNK TUNA	29¢
GAT FOOD	27¢	White Rock Assn.—Stubbler	6 For 59¢
RENUZIT—QT.	59¢	SODA POP	6 For 59¢
DRY CLEANER	59¢		
15-OZ. PKG. ROMAN MEAL	22¢		

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