

### Bank Credit For Every Competent Man or Firm Is Goal Of American Bankers Association's New Credit Plan

Every competent man, firm and corporation that needs bank credit for some constructive purpose will get it. And for adequate amounts and for sufficient length of time to do the job.

This is the dynamic credit policy adopted by the Post-War Small Business Credit Commission of the American Bankers Association in mobilizing the nation's 16,000 banks behind a new credit-creating program that will assure adequate bank credit to meet the needs of small business in the reconversion and post-war periods, it has been revealed by Robert M. Hanes, chairman of the commission and former president of the American Bankers Association.

"Every competent individual, firm or corporation in the United States that needs bank credit will get it if the money is to be used for some constructive purpose that will serve the private enterprise economy of this country," declared Mr. Hanes. "If the individual cannot grant the credit, we as bankers pledge ourselves to stay with him and see that he gets the money from some other bank or group of banks. American banking will see that small business lives and is given the opportunity to grow and prosper.

however," continued Mr. Hanes, "this does not mean that banking is embarking upon a program of making reckless loans. Such loans are of no benefit to the borrower, the bank or the community. Nor is it to be construed that banks have not been making loans to small business men of character and ability. They have been doing it for years. In 1940, the last full year of peacetime business operation, the banks of the country made more than twenty-four million loans, the average new loan being approximately \$1,700.

A survey of post-war credit needs made recently by members of the Commission in their own districts clearly reveals that the major share of the credit required will be provided by the banking system itself. "Never before have the banks of this country had such a tremendous storehouse of credit with which to serve the multiple needs of post-war business, industry and agriculture as they have today," declared Mr. Hanes. "The deposit structure is now far in excess of one hundred billion dollars. This volume of funds is adequate to finance the credit needs of post-war America regardless of the proportions that may be reached in national production. This credit will be released just as soon as the economic condition of the country

permits and government regulations restricting the extension of credit in many lines of activity as a precaution against inflation are lifted.

**For Peacetime Production.** "The members of the Post-War Small Business Commission," said Mr. Hanes, "are determined to see that this great credit reservoir is used for productive purposes to stimulate the conversion of business and industry from war to peacetime production, to revitalize the many segments of small business adversely affected by wartime restrictions, and to provide the financial encouragement and strength to business, industry, agriculture and the professions that will create maximum post-war employment, particularly for returning war veterans.

"In doing this," he added, "the entire machinery of the American banking system will be utilized to the fullest extent. Where a local bank cannot extend either part or all of the credit needed, it will be encouraged to make use of its long-standing reciprocal relationships with other banks to see that the money is made available or an earnest attempt is made to make the application suitable for bank consideration. Small business will be the chief beneficiary of the experience, skill, facilities and resources that have been developed over a long period of years by this cooperation between banking and

"Through these post-war plans," said Mr. Hanes, "banking will fortify the principles of private enterprise. The problem of increased peacetime production, employment and opportunity for the people of this nation can only be met and solved satisfactorily through the efforts of a free people—free in their right to achieve success through their own intelligence, courage and ability. Such a free people will make the maximum use of a free and independent banking system, such as we provide by the banks of this country in the post-war period. Working together in the spirit of free enterprise banking, business, industry, and agriculture will create a vigorous and healthy post-war economy. United they will build a nation rich in hope and opportunity for the returning heroes of this war."

**HEADS MSC DEPARTMENT.** Dr. John A. Hannah, president of Michigan State College, announced today the appointment of Dr. Charles P. Loomis as professor and head of the department of sociology in the school of science and arts, effective Sept. 1. Dr. Loomis comes to MSC from the University of Wisconsin, where he was head of the division of extension and training in the office of foreign agricultural relations. To prevent mold, keep the bread-box in a cool, dry place and wash once a week with hot soapwater, rinse with boiling water and dry thoroughly in the sun or oven.

**NOTICE TO PROPERTY OWNERS.** HOLLAND AVENUE BETWEEN ETON AND TERRY. The City Commission of the City of Birmingham will meet Monday, August 21st, 1944, at 8:00 P.M. in the Commission Room in the Municipal Building to consider any objection to the construction of certain improvements to be made in the district described as follows: Lots 1-17 Polaris and 40-56 inclusive, Subdiv. Inclusive Birmingham Gardens Subd. Plans estimate of cost of this project are filed with the City Clerk of the City of Birmingham for examination by the public. IRENE E. HANLEY, City Clerk, August 10, 1944. See 29-21

**STATE OF MICHIGAN.** The Probate Court for the County of Oakland. At a session of said Court, held at the Probate Office in the City of Pontiac, said County on the 2nd day of August, A.D. 1944. Present: Hon. Arthur E. Moore, Judge of Probate. In the Matter of the Estate of Thomas J. Ward, Deceased. Gladys R. Ward having filed in said court a petition praying that the administration of said estate be granted to petitioner or to some other suitable person. Ordered, That the 11th day of September, A.D. 1944, nine o'clock the forenoon, at said probate office be and is hereby appointed for hearing said petition. It is further ordered, That public notice of this order, and of each week for maintenance of the same, previous to said day of hearing, in the Birmingham Edition of a newspaper printed and circulated in said county.

Mr. Charles R. Ward, Judge of Probate, 619 W. Frank St., Birmingham, Michigan. See 29-21 22

**SCREENS COMBINATION DOORS PORCH ENCLOSURES CABINET WORK SMITH WOODCRAFT CO. Phone 2218 Grant & Ruffner**

**MODERN STORAGE FIREPROOF CONSTRUCTION GAUKLER Storage Co. Local and Long Distance MOVING Birmingham 10240 GAUKLER Storage Co. 9 Orchard Lane Ave. PONTIAC**

**Insulate Now—Pay Out of Income**  
**JOHNS-MANVILLE "blown" Rock Wool Home Insulation**  
CONVENIENT MONTHLY PAYMENTS  
FUEL SAVINGS HELP YOU PAY  
Johns-Manville 701 Murphy Building  
7 E. Grand Ave. Highland Park, Mich.  
Birmingham Phone 2808 or 916

**DETROIT EDISON**  
Timely items concerning your electric service, suggestions about home lighting and appliances, and many other things of interest and value will appear from time to time in "Edison Lines". Make "Edison Lines" a reading habit!

**MAN-MADE WEATHER.** Scientists haven't yet learned how to control the weather, but our Research Department has developed a machine that produces all four seasons of the year in just 24 hours. April showers alternated with sunshine, heavy rains, freezing and thawing—all take place in cycles that are repeated daily. So when we want a paint that will stand up in all kinds of weather, or a plastic that won't warp out of shape if used outdoors, a sample is put in the "Weather-ometer." In 30 days' time it receives a buffeting equal to many years' service exposed to the elements.

**TO TEMPT SUMMER PALATES.** Our Home Service Department recommends this "tasteful dessert."  
Grapefruit Pie—Temp. 450 degrees; Time 15 min.  
15 lemon (juice) 1 cup boiling water  
1-1/3 cups grapefruit juice 3 eggs, separated (whites for meringue)  
1/4 cup sugar 1 tsp. butter  
Combine all the ingredients with the exception of the egg whites. Cook on "low" heat until thickened. Pour into baked shell and top with meringue made of egg whites. For the pastry use a standard pastry recipe, substituting sweetened grapefruit juice for water. Bake pie shell.

**A MILLION DOLLARS AN HOUR.** Combat munitions—tanks, airplanes, guns, engines, gas masks, airplane flight instruments, gliders, jeeps, trucks and ammunition (to name only a few)—are produced at the rate of \$1,000,000 an hour in the Detroit area. Electricity is the lifeblood of this tremendous production, and there has been no shortage of power for the operation of these plants. Accomplishments of manufacturers in producing the Bofors outstanding. One of our customers makes the Bofors 40-mm. anti-aircraft cannon, and in one year increased his output of these guns more than 30 times—3,000 per cent. Using automotive production methods, he cut the assembly time for one of these guns from 450 man-hours—the best record abroad—to 14 man-hours.

**HOME CANNING AIDS.** "Which canning method should I use for fruits? Is the Cold-Pack method better than the Hot-Pack? Is it possible to can without sugar? What is the difference between the various kinds of jars and jar caps?"... Answers to these and many other questions may be had from our Home Service Advisor. Consult any Detroit Edison office.

**—The Detroit Edison Co.**

**Buy 3 loaves Triple Your Savings!**  
Rich, fragrant loaves! Clothed fresh every day! More within than 10 9 out of 10 other white breads. Whole finer.  
3 20-oz. loaves  
**25c**

**Kroger's Tender, Delicious Beef**  
**CHUCK ROAST**... lb. **26c**  
**Juicy Beef SIRLOIN STEAK** lb. **39c**  
**Tasty Plate BOILING BEEF** lb. **19c**  
All Kroger stores have been supplied with a quantity of Point Free Utility Grade C Beef, for those who request it.

**Kroger's Lean, Sugar-Cured Piece**  
**SMOKED BACON** lb. **29c**  
**Milk Fed—Square Cut Shoulder VEAL ROAST** lb. **25c**  
**Tasty Square Cut Shoulder LAMB ROAST** lb. **33c**  
National Center **WIENERS** 39c  
Sliced 3 Pkgs.—Large **BOLOGNA** 29c  
Long Island **DUCKLING** 36c  
Faber Park **COD FILLETS** 34c  
The Quality **BRAUNSCHWEIGER** 38c  
Fresh Dressed **FRYING CHICKENS** 43c  
Extra Boneless **ROSEFISH FILLETS** 30c  
Genuine Sausage **PIKE FILLETS** 36c

**Can Them Now—While You Can!**  
**ELBERTA FREESTONE PEACHES**  
BU. **4.95** \* 5 lbs. 53c

**For Canning, 12 1/2-13 lb. Box 1.99—Golden Ripe APRICOTS** 3 lbs. 49c  
**For Canning, 22 1/2-23 1/2 lb. Box 2.79—California HALE PEACHES** 2 lbs. 25c  
**We Cut Them, Halves, Quarters—Sugar Sweet, Red Ripe WATERMELONS** 3c  
Ripe, Firm Sweet Flavor **CANTALOUPE** 2 lbs. 17c  
New Crop Michigan Yellow **ONIONS** 10 lbs. 98c  
The Best From the West **PASCAL CELERY** 23c  
and Red Heads **ONIONS** 5c  
CALIF. VALENCIA **ORANGES** 5c  
Sole, Green, PEACH **LETTUCE** 11c  
Kroger's Home Spun **LEMONS** 14c  
Various Sizes and Varieties **RED YAMS** 2 lbs. 21c

**KROGER'S FAMOUS FRUIT CAKES** 1.54  
Mellowed in Sherry Wine  
2 1/2-lb. Cakes  
KROGER'S HOT-DATED COFFEE  
**SPOTLIGHT** 3c  
**FRENCH** 27c  
New Vermont Roasted **COUNTRY CLUB** 12c

**PILLSBURY'S FLOUR** 25 lb. 1.27, 5 lb. 29c  
**KROGER'S VITAMIN ENRICHED CEREALS** BRAN FLAKES 9c, WHEAT PUFFS 8c  
**CRISCO Pure, Creamy Shortening** 24c, LUX FLAKES large pkg. 23c  
**LUX SOAP** 3 bars 20c  
**RINSO Safe, Economical** large pkg. 23c  
**IVORY SOAP Famous for Purity** medium bar 6c  
**SUGAR.. 25c** 1.56  
**JARS.. 60c** 50c  
**MILK... 4** 35c  
**BEANS... 12c**  
**MARGARINE** 17c  
**CHEESE** 34c  
**VELVEETA** 20c  
**HI-NO CRACKERS** 12c  
**TOMATOES** 29c  
**PORK & BEANS** 13c  
**GRAPEFRUIT Juice** 29c  
**APRIGOT NECTAR** 10c

**KROGER SUPER MARKETS**  
Prices in this ad effective Thurs., Fri., Sat., Aug. 17, 18, 19. Stock of all items subject to our ability to make delivery under wartime conditions.