

Many Colleges Plan New Course For Executives

Special Training to Provide Men to Fill Responsible Positions in Large Industries Announced.

New York, Sept. 26.—A course in "management education" to provide a sufficient number of properly trained executives for the industries of the United States is to be established in a majority of the 620 American colleges, according to an announcement made by the Associated Press here by Dr. Hollis Godfrey, president of the Drexel institute of Philadelphia, formerly commissioner of the advisory commission of the council of national defense.

The plan, an outgrowth of a convention attended by representatives of industry and colleges in Philadelphia last March, is backed by corporations representing a capitalization of \$20,000,000. It is the result, Dr. Godfrey said, of these two factors coming to a definite working agreement for the first time through the establishment of the council of management education, an organization formed "to study mutual problems of industry and the colleges may render the greatest possible service to industry."

Dr. Godfrey, chairman of the new body, assisted by Dr. Samuel P. Capen, general director of the American council on education, representing the 620 colleges, and Dr. Frederick C. Ferry, president of Hamilton college, are perfecting the plan which contemplates establishing practical courses in the schools, assisting undergraduates and others to choose their life's work, by placing several thousand students and teachers in industry during the summer months, and by introducing extension courses for men now in industry. By the summer work, students will be enabled to defray their expenses at college, obtain an insight into American industry and enable the executives to select future management men.

The council of management education, which has been formed, it was said, to become "a clearing house for all industrial and educational matters in the country, to promote the mutual understanding of the mutual problems of industry and the college and to keep perpetual inventory of the educational needs of industry and of the ability of the colleges to meet these needs," has opened temporary offices in the Drexel building, Philadelphia, until headquarters are furnished in Washington.

Plattsburgh Teacher Wins Honors in Colorado

Plattsburgh, Neb., Sept. 26.—(Special).—Miss Golda Noble teacher in the public schools here, received second place in history standing at the University of Colorado summer school, being passed by one of the leading educators of an eastern college. Of the large class composed of some of the brightest teachers of the west more than a third failed to pass, which makes Miss Noble's achievement more significant.

Progress of the Crops

The last week has been highly favorable for maturing the corn crop in all northern districts. The corn has been in 12 degrees above normal west of the Missouri river, and in the South Dakota, the rain has been in excess of what was light in Nebraska, but heavy in parts of North Dakota and Minnesota, where they were very beneficial. Also in districts of Kansas and Missouri, also in very rainy weather, but in the latter part of the week, precipitation ranging from .75 to 1.5 inches in the latter part of the week. The corn crop matured rapidly in all districts, and only the lightest frosts are now in conditions to be injured by killing frost.

Except in comparatively small territory in the Chicago district, the corn crop has matured very well, and in some sections, planting was done under greater conditions, and at the start gave anxiety. An unusually large acreage was finally planted, however, and the yield of the country, as a whole, is unprecedented. It is beneficial beyond any other crop in the agricultural industry. This is not so much from the very great money value of the crop, as from the fact that an abundant crop will put the industry on a more stable basis. The live stock industry, without feed corn in abundance, and on a year basis quite below the market value of the crop, a prosperous live stock industry is the basis of any economical sound system of agriculture.

Seeding of winter wheat has progressed rapidly under unusually favorable conditions, though considerably larger than that of last year in the Mississippi river. The cotton belt has profited by the favorable weather, and the harvesting of tobacco and corn mostly to harvesting of tobacco and corn, and the maturity of sweet corn picking pressed to the northern area, and the second crop of cotton in the southern area. The cotton crop will not be large, but the cotton crop will be a large crop. There is an unusual good crop of "puds" on farm needs will be an important factor in the fall and early winter.

The excessive heat of the past few weeks has had a maturity of the crops, and the central states, and considerable losses have occurred from insects to market crops of potatoes, fruits under the weather and transportation conditions.

The mountain states and Pacific coast have enjoyed favorable conditions, though last week was larger than that reported in the north. The harvesting of an excellent crop of sugar beets is underway in Utah and southern Colorado, and beginning in Idaho. Harvesting a big rice crop in the Sacramento valley will begin this week.

Ranges are reported cutting in good shape. Live stock in good condition for winter with rangelands abundant and winter ranges well grazed.

Bank Clearings

While a few cities report decreases, this week's bank clearings at 29 leading centers in the United States, according to a Report of the Federal Reserve Board, are 1.5 per cent more than the \$1,811,151,508 of the same period of last year, and 36.3 per cent in excess of the total of two years ago. Containing the further comparison to 1917, it is seen that the weekly clearings at New York City, \$4,452,152,257, are \$2 per cent less than the \$4,548,448 recorded at this time last year, whereas the \$2,327,730,385 shown at points outside the metropolis represents an increase of 18.5 per cent over the previous year's figure of \$1,964,216,625. The 25 centers, losses of 15.4 per cent, 2.5 per cent, 11 per cent, and 1.7 per cent, respectively, appear at Atlanta, Seattle, Kansas City, and New Orleans, but large gains are disclosed in some other instances, that of 11.3 per cent at Louisville being the outstanding feature. Average daily bank clearings for three years to date are compared below:

Table with 2 columns: Year and Amount. Rows for 1917, 1918, 1919, 1920.

Financial The New York Times. Chicago Tribune-Omaha Bee Leased Wire. New York, Sept. 26.—One important result of last week's sharp reduction of wholesale and retail prices was the removal of all doubt about the current tendency of business.

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ORTMAN'S New England Bakery. 214 No. 16th. Branches at Central Market, Hayden Bros. and Table Supply.

Burlington Storekeeper Is Promoted by Company. Plattsburgh, Neb., Sept. 26.—(Special).—H. R. Duncan, Burlington storekeeper here for two years, has been promoted to traveling storekeeper, with headquarters in Chicago.

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GREATER OMAHA BUSINESS FINANCE OUTLOOK. THE BEE-OMAHA, MONDAY, SEPTEMBER 27, 1920.

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Credit Where Credit Is Due. BY PAUL GREER. The world war taught many things, and one of the greatest was the value of pulling together. In this period of transition, with the next decade holding so many fine possibilities for progress, the lesson of co-operation is one of the utmost importance.

"The retail business interests of Omaha, up to 1914, when the war began, were not to any great extent availing themselves of the advantages to their businesses of co-operative effort," he says. "But from that time on, realizing that the war was to be fought and won by the countries most willing to sacrifice and serve for the interests of all, certain ideas became deeply impressed. Since the armistice was signed the retail interests have been forming local co-operative bureaus. In the work performed through such retail associations not only the merchants are benefited, but the buying public is also enjoying the fruits."

"Only through such organizations can the retailers get rid of and prevent the many abuses that have crept into the retail trade that materially increase the cost of doing business; and this cost has ultimately to be placed upon the price of the merchandise to be sold. By the elimination of waste, the consumer receives the benefit of the savings."

It is interesting to note at this point that it was the Associated Retailers of Omaha who have induced the United States Postoffice department to establish here the first system of parcel post store delivery. By making use of the government delivery system, from 3 to 20 cents a package will be clipped from the expense of getting goods from the stores to the homes of purchasers. This saving can be accomplished through the substitution of a single delivery system eliminating the duplication of routes necessary when each store had its own wagons and trucks to maintain. Public operation of an enterprise such as the postoffice is viewed as a form of co-operation in which all the people participate.

Retail associations are also establishing a department of credits which means much to their customers. The elimination of losses from failure of some to pay their bills will inevitably decrease the price of merchandise to those who do pay their debts.

"In these credit departments will be found the pay habits of all customers," says Mr. Metcalfe. "Credit in the stores of Omaha is not a matter of being wealthy—it depends solely on whether a person pays his bills promptly and holds to his promises and agreements. Probably 90 per cent of the credit extended to customers in the retail stores is given because of the good record for paying of the applicant, and the same ratio will apply to those who are refused credit because they do not pay their bills at the proper time."

"Wherever there is a retailers' association with a central credit bureau, the residents of that community who, through misunderstanding or some unforeseen circumstance, may have accumulated a poor or bad record, will find that they will receive all necessary help to rebuild themselves up to a good credit standing. This is one of the many objects of a credit bureau that is run by the co-operative efforts of the merchants. The elimination of losses from unpaid bills has decreased the price of goods. Wherever a retailers' association is found there will still be the keenest competition, but although there is competition, it is of a friendly nature, and the buying public receives the benefit."

"To illustrate the activities of the Omaha credit bureau as it affects the credit of the individual, in our offices last year there were 61,036 re-ratings placed upon the records. This means that the member firms had changed the credit standing of that many men and women customers. Some of these were from good to poor or bad, but the majority were from poor or bad, to good ratings."

"The fact that retail associations are growing all over America has made it virtually impossible for the man who wishes to obtain merchandise without paying for it to do so by moving from one town to another. The traveling fraudulent check artist has become less known through the activities of these associations in the last few years."

"All these things have a tendency to reduce the cost of goods, and thus benefit the consumer."

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