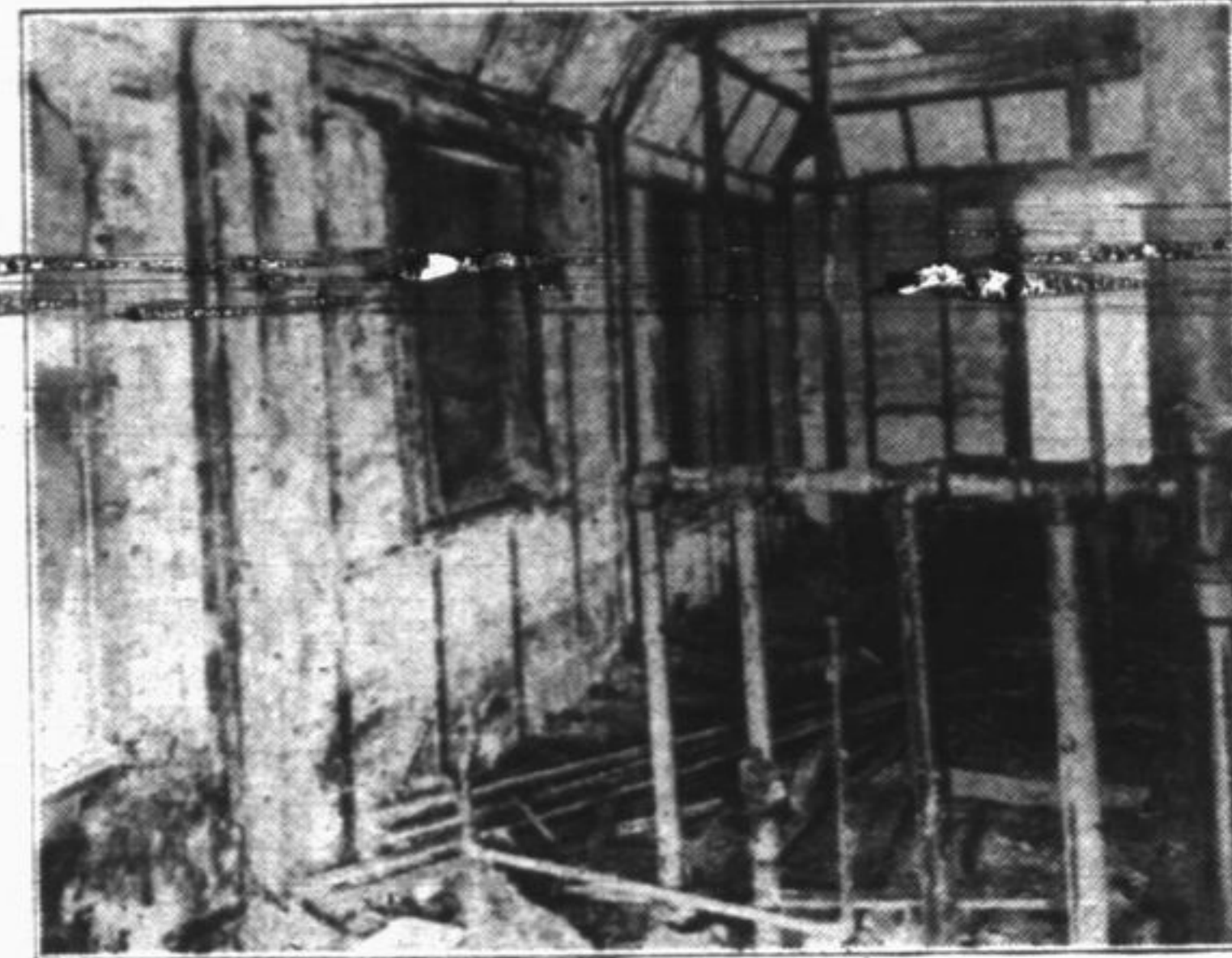


Fire Held By Insulation



Here are two views of the W. W. Wilcox house recently damaged by fire. The interior was badly gutted, but because of the fire-resisting properties of Insulux, the insulating material in walls and roof, the flames failed to reach the outside, and the house was saved from destruction. The first view shows the outside, and the second the inside after the fire had been extinguished.

Mt. Vernon does not have a great deal that other towns in southern Illinois do not have. It is on good concrete roads and boasts five railroads, three of them trunk lines — but other towns are also efficiently equipped both with railroads and hard roads.

Insofar as I seem to be able to find out, after considerable investigation, the thing that stands out and that gives Mt. Vernon a combined payroll of \$5,000,000 a year is this:

Money Invested at Home
Mt. Vernon men are investing Mt. Vernon money in the development of Mt. Vernon. They are doing that rather than to send it away to build up some other place. And, I was told, men living in a number of smaller towns within a radius of fifty miles of Mt. Vernon, are investing their money to a notable degree, not in their own villages, but in Mt. Vernon.

Mt. Vernon is the county seat of Jefferson county. Until 1896 the state supreme court met in the county court house here.

Coal comparing favorably with the best Williamson and Franklin county coal is found under the whole of Jefferson county. Eleven miles southwest of Mt. Vernon one of the most elaborately equipped coal mines in all the world is being developed.

With millions of dollars already sunk in the ground, however, the mine is working, and the coal is due to unfavourable conditions in the Illinois coal industry which, very likely, are only temporary. When a turn for the better comes to coal it is likely the mine will employ between 1500 and 2000 men.

Orchards Developing
Orcharding is developing well in Jefferson county. Something like 3500 acres of peach orchard and 2000 acres of apple orchard are in a thriving condition. Farm land here is not as black and the soil is not as thick as in the corn belt section farther north. Frankly speaking the soil is thin. But it is a practical land for certain purposes.

Dairy farmers prosper. Cows, hogs and chickens make a money-getting combination. Jefferson county is noted for its fine Jersey herds. Some claim that no county in the state has such extensive investment in fine Jersey cattle and the Jefferson county Jerseys have taken many prizes at the state fair.

Ten minutes drive out on the concrete road is a well equipped golf course with a modern club house. If

you would ask me what there is about Mt. Vernon that has made it develop in greater degree than a number of towns and villages that, outwardly, have achieved less with no smaller advantages I would say this:

"Mt. Vernon has reinvested its home money at home to greater degree. It has worked methodically to bring in development. It has been cautious not to put its money on 'dead horses' and has seldom been stung by wildcat schemes.

"In an organized way the business men of the village have combined an aggressive movement to build the city with effort to maintain a conservative margin of safety."

It rather seems to me that the story of Mt. Vernon's growth is chiefly wrapped up in one thing — the planned and orderly development of the city by men who have learned that it pays.

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By LESTER COLBY
Business Manager of COMMERCIAL

When you visit Mt. Vernon, in southern Illinois, you will find there a city that has done much for itself. When the urge to do something for itself first fixed itself on Mt. Vernon it was a village of 3,000 people. Few citizens had any great wealth.

Then Mt. Vernon went out, with a determination to grow, and succeeded in establishing a number of plants and factories. Today Mt. Vernon has approximately 15,000 inhabitants. A considerable number of these are known as men of wealth even in this day. Probably a dozen possess \$200,000 or more.

One of the notable things connected with the growth of Mt. Vernon was the bringing to that city of the Mt. Vernon Car Mfg. Co. Mt. Vernon men, from first to last, I am told, have invested at least \$185,000 in the business.

This plant desired room for expansion a few years ago and through the co-operation of business men 108 homes were purchased and cleared from their sites to make room for new yards and factory construction. The entire section thus moved out was re-established in a new subdivision laid out for the purpose. In one year Mt. Vernon has built as many as 400 new homes.

First Large Development
The car plant was Mt. Vernon's first large industrial development. The city's expansion really dates from its coming. Mt. Vernon's newest development is a hotel, the Emmerson, modern in every respect, and having 148 rooms. Local capital built it.

Two or three years ago realization came to Mt. Vernon that it was badly hoteled. Traveling men rather shunned it. If they had to come to Mt. Vernon they planned to arrive in the morning and get out before nightfall. That cost the city money. Tourists and the general public shunned it, too.

So an organization to build the hotel was effected and the dozen men who are each worth \$200,000 or more invested a total of \$75,000 in the project. The Chamber of Commerce and Rotary club agreed to produce another \$75,000 and did it. In the end a building costing \$275,000, with furnishings, was completed.

The hotel, called the Emmerson in honor of Louis Emmerson, secretary of state, state of Illinois, compares well with any modern hotel in any large city though on a smaller scale, of course. Mr. Emmerson's home is in Mt. Vernon and he is president of the Third-National bank.

Banks usually reflect the business energy of a community. Banks can prosper only where the people are prosperous. Mt. Vernon's banks are well housed in modern buildings. The Jefferson State bank is in a six-story home. The third is the Ham bank, the name being acquired from a family and not from a product. The three banks have combined resources of more than \$5,000,000.

That is no vast sum for a city but

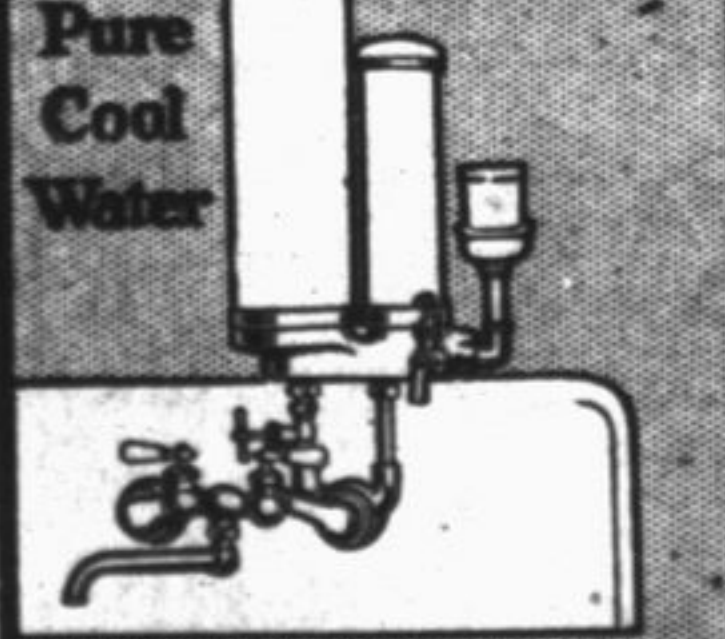
it is considerable for a town that only a few years ago had but 3,000 inhabitants. Two hundred and fifty traveling salesmen live in Mt. Vernon. A town must have some natural attractions to draw men of this type. They see many towns and usually choose desirable places to live in.

Building and Loan
Probably one of the big factors in making Mt. Vernon a residential city is the development in building and loan associations. Three strong organizations of this kind, connected with the banks, have made home owning in Mt. Vernon easy. Claim is made that 76 per cent of the people in Mt. Vernon live in their own homes.

The car plant, which specializes in freight cars, when it is going full blast, has a payroll of about \$2,500,000 a year. A shoe factory, making about 5,500 pairs of women's shoes a day, has an annual payroll of \$750,000. A textile plant, making hosiery, pays \$300,000 a year in wages. A garment factory pays another \$100,000 and a biscuit plant \$80,000. Besides that there are a number of smaller plants.

Practically all of these companies are here because of larger or smaller local investments. In other words, Mt. Vernon has made an effort to bring in industries. It is apparent from investigation that they would not be here, or the most part of them wouldn't, if this effort had not been made.

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