



Ongoing Innovation

THE CRAMER FAMILY CONTINUES TO REVOLUTIONIZE

ARTICLE PETE DULIN | PHOTOGRAPHY LANI ODELL AND PROVIDED

Successive members of the Cramer family launched a wave of innovation that began in the 1880s and continues to make a splash in Kansas City's community five generations later. Together with his wife, Dawn, Bruce Cramer of Cramer Capital Management provides modern innovative financial security solutions to clients. However, the family's business success began with another form of financial security, safes.

In 1886, J.W. Cramer, great-great-grandfather of Bruce, traveled from West Virginia to Kansas City and established the Cramer Bros. Safe Company. The firm specialized in the marketing and manufacture of safes, vault doors, and safety deposit boxes, all built from original designs. Sons Jess and Roy Cramer, Sr. took over the business during the Depression era. Roy's two sons also joined the family firm – Roy Jr. in sales and Harold in the shop.

The Cramers developed unique features like a tiered interior design for some safes that made it more difficult to drill and break into, explains Dawn.

Harold left the family business to work in the office furniture industry, where he learned about posture chairs. As the American

workforce transitioned from farm work to office jobs, these chairs were in high demand. However, the original adjustable design required tools that were tricky to operate. The chairs required too much maintenance. Harold returned to Cramer and developed an improved model.

The Cramer Posture Chair debuted in 1934 and featured an adjustable upholstered seat and back. When Harold demonstrated the chair for J.C. Hall, president of Hallmark Cards, Inc., he was greatly impressed. The company ordered thousands of the chairs.

The Cramer family sold the safe business in 1940 and reformed as Cramer, Inc., concentrating on product innovation, design and manufacture of comfortable, supportive chairs. The corporate reformation and design focus preceded the build-up to World War II. Cramer rapidly produced crew chairs for heavy bomber airplanes, gunner chairs for Navy battleships, and non-magnetic chairs for minesweepers for the U.S. war effort.

When the U.S. government monopolized the purchase of steel for arms manufacture, Cramer produced a new all-wood chair design. Post-war, Cramer's commercial chair production

shifted to all-aluminum office and industrial chairs. Their hard-to-replicate manufacturing process cast aluminum parts by permanent-mold process.

The Kik-Step®, a rolling-step stool developed in the 1950s, proved wildly popular. To date, Cramer has sold more than four million Kik-Steps.

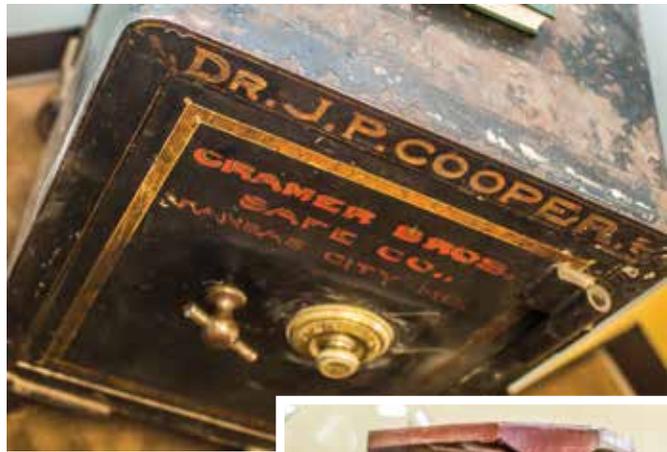
Cramer LLC still operates in downtown Kansas City. The family's tradition of innovation and entrepreneurialism continues in other fields. Equally important, the Cramer family is dedicated to giving back to the community in Kansas City.

Volunteer service and stewardship of the community are core values of the Cramer code. For example, news personality Stan Cramer launched and reported the popular "Call for Action" series on KSHB/Channel 41. The series investigated shady business dealings and protected consumers.

Today, financial security involves more than locking money away in a safe. Northland residents Bruce and Dawn, parents of five children, help their high net-worth clients at Cramer Capital Management (CCM) to build and retain wealth. Bruce, a 27-year financial service industry veteran, and Dawn, offer distinct products and innovative services for individual and business investors.

"We're starting Cramer University," Dawn says. The program will educate children of wealthy clients on how to save, invest, and protect a family's financial legacy. Sizable wealth earned by one family generation is often spent and squandered by the successive third generation.

The Cramers also hired private money managers that specialize in socially responsible mutual funds, such as a fund that adheres to Catholic teachings and values. "We can offer a fund that aligns with our clients' Catholic values," says Dawn.





As an independent firm, CCM also has the flexibility to pick from a wider range of the best financial products to suit client needs.

“We are a custom boutique for wealth management and can customize investments and plans to client specifications,” Dawn explains.

The couple invests time in the business and charitable giving community. They are active leaders in the Northland Regional Chamber of Commerce. Bruce has served on the boards of Big Brothers Big Sisters of KC and the Greater Kansas City Community Foundation.

They have also been active fundraisers for the American Diabetes Association-KC. They hosted Let’s Get Jazzed, an annual ADA-KC fundraiser held at the American Jazz Museum.

“We’ve raised \$130,000 over the past four years,” Dawn says.

Now that Bruce serves on the board of Newhouse, a battered women’s shelter, the Cramers will direct proceeds from the jazz fundraiser to this worthy organization.

For more than 125 years, five generations of Cramers have channeled innovation, ideas and hard work into successful ventures.

Dawn explains the family’s lineage and track record of success. From that wealth of resources, they have given back to their community.

“The family is passionate about innovation,” she says. “Bruce’s grandfather was passionate about invention. We’re passionate about wealth management and educating clients. The Cramers are out-of-the-box thinkers. The family roots are about being a leader in the community and setting an example.”



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