# New Quarters of the Associated Retailers



## Smaha's Credit Bureau Keeps Close

walls of the Omaha public library. They have been written for genera tions by scholarly old gentlemen who have made a thorough study of the science of the mind and its control over the behavior of individuals. But if one, were to get at the heart of Omaha, of the psychology of her esidents, there is a place where

This is the office of the Associated Retailers of Omaha, one of the most mportant organizations in the busioas life of the city, which has just moved into commodious new quarters on the 16th floor of the City National

chants, who are familiar with credit the efficiency of their organization.

### Close Tab Kept.

Here one can find out whether following manner: John Doe pays his bills when due, waits a long period, or dodges them

ng established to help retailers avoid can be readily applied in this case, for credit for which eventually gives cities participating, but at the present customers.

total losses were available it would make a surprising figure. One of the 150,000 names are card indexed, and prime objects of the bureau is to re-1.750,000 ratings of these 350,000 citiretail stores can operate at a lower his bills were not paid when due. cost and the public can be able to buy its merchandise at a lower figure.

the credits of Omahans are estab-lished, rated and indexed. It is one of the Associated Retailers of Omaha, sale, of the most highly systematized of where headquarters for the credit bufices in the world, and Omaha mer- resu are maintained, more than 350,bureaus in other cities, are elated by which gives a total of 1,750,000 rat-

All firms report daily, bi-weekly o altogether. If Mrs. John Doe and Miss weekly, all accounts they open. In Sarah Doe are in the habit of buy- this manner, for the year ending Deing large quantities of goods on cember 31, 1924, there were reported credit, keeping them an unduly long 45,831 new accounts. In order to keep lime, and then returning them to the the credit standing record of indiper cent fall to pay their bills, passed, changes were made in credit Therefore, it is with pride that Oma- ratings in the number of 55,072, and ha merchants can say that they live during this same period 2,604 accounts in an honest city. This honesty is were closed. When an account is chaser. It is reflected in the pur- bureau rendeted during the last year chase of planes and furs and automo- 86,864 reports on credit buyers in the sary work, the Associated Retail do if notified by the parties moving. chase of pianos and furs and automobiles and shoes and groceries and
city of Omaha. A glance at these figbardware.

Credit bureau has a force of ten wom
ures should convince any merchant
en and five men. There are in conis an organization formed to act as
purpose of the bureau to educate the
an advisory committee upon the conpeople toward such an understanding

the losses following the extension of record is also kept as to how custom-credit to unworthy customers and for ers treat other accommodations of the equal purpose of eliminating ex- fered by the stores. The bureau takes, first bureaus in the country to affile are held for the purpose of protecting should be followed with interest by in the limits of their own pocketbook. tra cost which otherwise would be for instance, the customer whose habiate with the National Association of each other in a credit way and at the the entire city, and everybody should

United States in organizing a mer-600 names are listed on master cards fer:

Firms Report Dally.

In addition to the credit feature, a

ings. The credit record of the paying pub

it may be unseasonable when it is re- never can pay. turned. viduals, all firms are expected to reit is found that very few cities in the Eighty-five per cent of the residents of Omaha buy on credit. Only of their customers. For the year just therewell country have so comprehensive and
Hupp. "that undesirable customers ever have been done through the rectors." that of the big purchaser, the me closed the firm always reports the ments of the Omaha stores, Mr. Hupp ing the credit record of a worthy customer than the bureau can be made very

In every large city and virtually that it is a paying proposition to be stant use eight trunk lines and thire every town of any size in the United associated with his fellow business teen direct telephone lines to the stant use eight trunk lines and thire teen direct telephone lines to the stant use of the credit bureau. It meets and bring them into closer co-operation with the manufacture of the credit bureau.

Omaha Bureau Ploneer.

move this great loss in order that the the buyer an equally bad rating as if time there are more than 500 cities A reporter for The Omaha Bee, in Retailers strikes the casual observer their patrons if the latter buy more Bills Promptly" campaign. The prohis bills were not paid when due.

In the constant return of merchandise a great deal of time is consumed when deady to furnish any fellow member with any information that which has been gathered in the office has 1,750,000 ratings in its files, there The Associated Retailers of Omaha which necessarily eats up all the profwas one of the prime movers in the

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which necessarily eats up all the profit made on the sale and it is felt that

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which necessarily eats up all the profit made on the sale and it is felt that

ation now has a membership of more
that so many people are ignorant of
the credit door to the person who are
the credit door to the perso few persons realize that in returning than 13,000 credit men who are all a good credit standing. chant-owned co-operative credit bu merchandise that the time of at least working to one end, and that is An educational campaign will be their hands on any name that is

stand squarely behind their merchan- lines. By the affillation in this man Abe Herzberg, jr., president of the and your rating will change with thement at the neighborhood grocery of them on his desk which would dise and want the purchaser ner with the national association, the Associated Retailers of Omaha, was your change of habits. pleased. If the goods are kept out of wilful slow-pay and undesirable cus asked for a summary of the work the store for a long period the store tomer is unable to travel from one performed by the credit bureau. He tailers are Abe Herzberg, jr., presi- each month rather than paying cash- a few he can pay, but the rest he naturally loses a number of opportu- city to another and contract bills replied: nities to sell this merchandise. Also which he never expects to pay, or

Warnings from Other Cities.

"This office receives many warnthoroughly compiled records as has Quaha. This efficient compilation are on their way to Omaha. We in been a great medium toward co-opcan be traced to one source, and that turn furnish cities with notices of a eration between the customers and is the earnest effort of the men and similar character. This can also work merchants, and when the bureau is tomer to another city in case he may valuable to the individual buyer." In order to perform all the neces. move, which we are only too glad to

every Tuesday, at which time matters tion with the merchant. The local bureau was one of the be called "experience meetings," and the merchant and his customer, It assist their customers in buying with the carefulness and honesty of the shown the Omaha method of doing added to prices and paid by worthy it is of buying freely, then returning Retail Credit Men. This association same time iron out any difficulties profit by the teachings of the camcustomers. The word co-operation a portion, if not all, the merchandise started with only a few of the larger that might arise relative to individual paign.

reau for the purposes outlined in the one-half dozen individuals in the stare uplift of credit conditions generally. launched February 1 and called the asked for, so that there is absolutely a far greater extent in this country business streets. One of them steps The national association has gone "Pay Your Bills Promptly" campaign, no delay, so far as to look to the credit bureau The credit bureau intends to herald

"The estblishment and successful dent; Allen T. Hupp secretary;

The new office of the Associated bad business for themselves and stitute on February 1 a "Pay Your bureau.

A. T. Hupp, secretary of the Assoct of Omaha for furtherance of the work to every newspaper reader the reated Retailers, has this advice to of the of throughout the middlewest. The reated Retailers, has this advice to of the business men and the systematical an High Rating Valuable son for this is because a large num- promptly. Secretary Hupp declared rating at the bureau. The best way matic methods by which credit pur a trifle dejected in appearance, his "Goods purchased should be returned ber of bureaus in Nebraska, Iowa, that the bureau was receiving the to secure this rating is to pay all chasing is carried on. Nearly every glance is furtive, he does not seem if unsatisfactory within a period of South Dakota and Missouri have been absolute co-operation of practically bills promptly when due. If you person buys on credit, to a larger or to clear "the cup that cheers," The three days and accompanied by the organized through the efforts of the every organization and society in the haven't done this regularly in the smaller degree. Some confine their first fellow has paid his bills for the The credit record of the paying pub-lic has been gathered together in the sales check inasmuch as our merchants. Omaha bureau and along the same city in furthering this campaign. past, it is never too late to begin, "charge accounts" to a weekly set month, while the second has a stack

C.B. Brown

dent; Harry Jacobberger, vice presiconduct of the credit bureau which Stryker, treasurer, and George Pray.

Only a few score years ago Eng

land abolished all laws calling for

In Debtors' yard the stones are hard, And the dropping wall is high. With the enlightenment of years a

new system has been evolved. Mer chants, instead of seeking drastic of mutual interest are taken up and The "Pay Your Bills Promptly" punishment for those who do not pay Omahans are on the blacklist as not by the merchants of another city discussed. These meetings might well campaign is one that will serve alike their bills, go out of their way to paying their bills is a testimonial to calls on Mr. Hupp and asks to be

than anywhere else on the globe, This s

## Bought on Credit.

Such necessary commodities as gas is owned and operated by the mer. W. L. Holsman, Harry Zimman, C. electricity and water are always. The Omaha Retail Credit bureau is chants of the city has done more to B. Brown, T. P. Redmond, F. W. bought on credit. Bills are conderen in business to keep this unfortunate ward the uplift of credit than could Koenig and Robert Rosengweig, di- after service has been given to the and careless person from letting any Imprisonment for Debt. telephone.

portalized his confinement. He said: without stint, finds himself blocked purchases conform with his monthly in these modern times by the credit income. bureau which serves as a warning

#### sign post for him. Two Per Cent on List.

over the steel files can deftly put cannot or will not pay his accounts. Pick at random two men you see Buying on credit has developed to walking down one of the downtown is due to the fundamental "honesty ful expression on his face and a store, while others find it convenient choke a boa constrictor. Now and The officers of the Associated Re- to settle all their bills the first of then he stabs at the pile and picks out

## has to keep there to worry him sick,

consumer. The same is true of the more bills accumulate to cause him loss of sleep and appetite. It is doing Credit business is, after all, the ex him a great good by denying him tension of business on the theory that future credit. The bureau teaches women employed in the credit departin another way, and that is by sendproperly understood by the public last notable person to be so incarly mankind is careless, and careless, so that after his debts have been cerated was Oscar Wilde, who, in ness sometimes leads to worse faults, wiped off the slate, and he re-estab-"The Ballad of Reading Gool," im The careless purchaser, who buys lishes his credit, he will make his

> The efficiency of the Omaha or ganization is made plain by the fact of the country are patterned after it. The fact that only 2 per cent of Every few days a visitor assigned Discourage Reckless Buying.
>
> Omaha merchants alsosurage reckless buying. They know that it is the 'Associated Retailers, they will in and practicability of the Omaha business. He is always accommo