

Your Credit is Good in Omaha Until You Come to Die



OMAHA is a good place to live, but is not a good place to die, according to an inquiry made by a member of The Bee staff. You can easily obtain on credit the necessaries and even the luxuries for living, but when you approach the undertaker and the grave digger you must go with some ready cash in your hand.

TO DIE on credit is next to impossible in Omaha. It is not so hard to live on credit, for if one has a good front and knows his street address and a few other points the merchants want to know about him, he can get credit for the necessities of life. But to die and be buried like a human being is a costly operation, and one for which it is difficult to obtain credit. No, one would be expected to trust a dead man to send in a check when a bill is presented to him, but then all dead men have to depend on their friends or relatives to pay the funeral expenses after they are gone.

Recently a man approached an undertaker in Omaha on the subject of obtaining credit for the burial of a destitute friend. There was a long session. The undertaker figured long and hard with a pencil and found that the very least that would cover the job would be \$125.

"Now, the only trouble," he said, "is that the delivery and the grave must be cash."

"How much cash would that require?"

"Well, anyway \$50. You couldn't get out any cheaper than that. We must have that much cash."

"Well, if I could raise that much then what time could I have on the other?"

"Well, we must have at least \$10 a month," the undertaker replied, "we couldn't take the job for any less."

In the course of the conversation it was revealed that the cheapest coffin carried is \$25. The undertaker advised the patron not to use it as he said it was a very common looking box of soft wood. He advised the next price, \$50 as the lowest price of anything in the line of a coffin that would be respectable.

But in the matter of sustaining life through the credit system is somewhat easier. Many merchants a little time to look their customer up to see that he is reasonably reliable fellow. Others extend credit to him on the spur of the moment. Most of them, of course, consult their "Blue book" when asked for credit, to learn whether their customer is listed and what other merchants have said about his reliability and his promptness in meeting obligations. Others rely partly on the judgment of their credit department. Still others put in a hurry up call to the credit bureau of the Associated Retailers of Omaha.

Recently the association established direct telephone service between some fifteen of the leading mercantile houses in the city. This is done so that when a customer asks for credit at a store, the retailer can step into his office, take off the receiver, and without waiting for central, can find himself connected with the credit bureau of the tailors' association. The secretary of the association keeps an office force of from one to three girls. Thus there is always someone to answer the telephone the moment the buzzer starts. The girl

I don't see your name!

SEND ME UP 3 EGGS. WHAT! MY CREDIT NO GOOD?



I should worry!

or the secretary can refer to the blue book and to whatever other records the Associated Retailers have made up from their mutual experiences with given customers. In less than a minute in many cases this office can render the retailer an expert opinion as to the reliability of a given customer.

For the last four months this association has been busy compiling for the use of the members a list of people in Omaha who are good pay or poor pay, prompt or slow pay, a list that is to supplement the information contained in the "Blue Book" issued regularly. Already the association has 35,000 names listed, and it expects to have 45,000 or 50,000 before it finishes. Of course it cannot list the names of all the people in the city, for not all the people buy on credit, and consequently the association has no way of obtaining information about their credit.

To supplement all this information credit departments of the various mercantile houses often call up close friends of customers to learn whether or not the customer is reliable. The employer of the customer is also often called up for information as to whether the fellow is apt to pay his bills or apt to escape them.

A glimpse of the routine is shown in the case of a young man who recently stepped into a large men's furnishing store in Omaha and asked for credit for a suit and an overcoat. Without giving him a chance to select the garments first, the clerk hurried upstairs to the credit department. The

TRADESMEN generally will take a chance on a stranger who can tell them a straight story and will let him have goods on credit with little or no inquiry as to his standing or his responsibility

credit man having been introduced, he asked the prospective customer his initials and street address.

"Do you own your own home where you live?" he then asked.

"Where do you work?"

"How long have you been in the city?"

"Oh, you are quite an old settler if you have been here two years."

"Do you want to refer us to anyone?"

"Who are they? What business are they in? Have you worked for them long?"

"How long have you worked where you are now employed?"

The credit man of the store made careful note of all the answers to these questions on a little yellow pad about the size of a cigarette paper. He stuck it on a book.

"All right," he said, "we want to look you up a little and then we will know."

"What will you have to do?" asked the prospective customer. "Will you look me up in the 'Blue Book'?"

Well, yes, but that is only one of the several means we have of looking a man up. Did you want to make a selection today of the clothes?"

"Not necessarily."

"Well, then call us up in a half hour. We will know by that time."

In a half hour the customer called up on the telephone. "What have you found out?"

"It's all right, sir. Come right along and get anything you want. We called up Mr. —, and he spoke very highly of you." The customer learned later that his employer had also been called about the matter besides the man to whom he had referred the merchant.

Again stepping into a home furnishing store a customer asked for credit for a base burner.

"How high priced a base burner did you want?" he was asked.

"About \$65," was the reply.

"Would you like to pay for it in installments?"

"Well, maybe that way when I have the money, and maybe I would need several months on it before paying anything."

"All right, help yourself. When you get ready to pick out one come in."

This place did not even ask the name of the

BLUE BOOK records are kept by the Retailers Association for the purpose of keeping track of such customers as do not faithfully observe obligations to promptly discharge their indebtedness

customer, nor refer him to the credit department, if indeed there is such a department in the establishment.

Again at a large department store a customer bought \$1 worth of goods, and then fumbled in various pockets in vain for money. The customer was forced to ask for credit, and was sent to the credit man in the store.

"What is your name and where do you work?" were the questions asked.

"All right, take it along," was the verdict, as soon as the credit man learned the customer was employed by a well known and reliable man in the city.

At one of the large grocery houses in the city credit was asked and the clerk hustled to the nearest telephone girl who phoned the name of the customer upstairs to the credit department. There the "Blue Book" and other records were searched, and the credit was granted. If the "Blue Book" does not give a man's credit a good mark, the credit men in the large grocery stores do not hesitate to turn down a customer. The smaller grocery stores in the outskirts of the city and in the residence districts, seldom have a "Blue Book" in the house. Also they usually grant credit freely to the whole neighborhood without asking many questions.

Coal dealers grant credit freely. "Hello, this is so-and-so. Do you want to send me up seven tons of coal and wait for your money a month or two?" was the substance of a recent conversation over the phone with a local coal dealer.

"What is your address?" was the reply from the dealer. "Sure, do you want it today? All right."

And the coal was delivered, although the customer had never seen a member of the coal firm.

Credit may easily be established at cigar stores and saloons, although the proprietors are usually somewhat acquainted with the customers before credit is asked for or granted in these places.