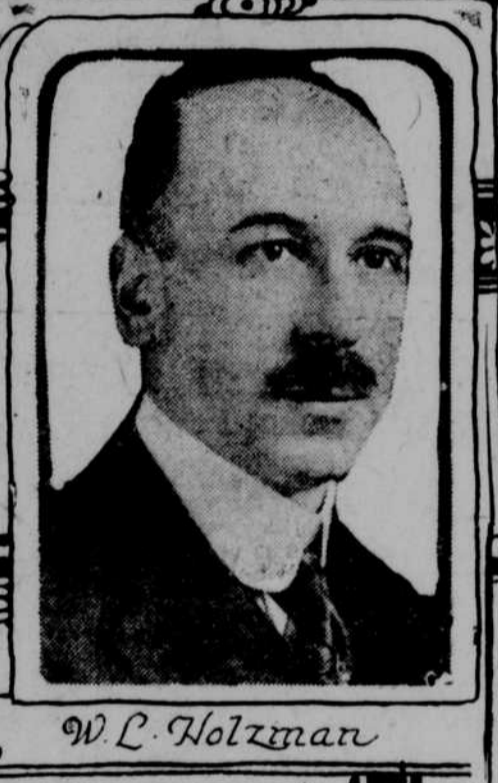


# New Quarters of the Associated Retailers

## 1636 City Natl Bank Bldg



Robert Rosenzweig



W. C. Holzman



Harry B. Timman



Allen T. Hupp—Sec.



F. W. Koenig



A. Herzberg—Pres.



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Geo. Pray



C. B. Brown



H. A. Jacobberger  
Vice-Pres.



W. S. Stryker—Treas.

### Omaha's Credit Bureau Keeps Close Watch on How Patrons Pay Bills

Many weighty volumes on the psychology of human conduct line the walls of the Omaha public library. They have been written for generations 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 residents, there is a place where 150,000 names are card indexed, and 1,750,000 ratings of these 150,000 citizens and former citizens of the city. This is the office of the Associated Retailers of Omaha, one of the most important organizations in the business life of the city, which has just moved into commodious new quarters on the 16th floor of the City National Bank building.

There, in a workmanlike manner, the credits of Omahans are established, rated and indexed. It is one of the most highly systematized offices in the world, and Omaha merchants, who are familiar with credit bureaus in other cities, are elated by the efficiency of their organization.

**Close Tab Kept.**  
Here one can find out whether John Doe pays his bills when due, waits a long period, or dodges them altogether. If Mrs. John Doe and Miss Sarah Doe are in the habit of buying large quantities of goods on credit, keeping them an unduly long time, and then returning them to the store, that also is noted.

As everyone knows, there are persons who habitually try to escape payment of their debts. Prior to the establishment of credit bureaus, this class was much greater in numbers than at the present day, and if the total losses were available it would make a surprising figure. One of the prime objects of the bureau is to remove this great loss in order that the retail stores can operate at a lower cost and the public can be able to buy its merchandise at a lower figure.

**Firms Report Daily.**  
All firms report daily, bi-weekly or weekly, all accounts they open. In this manner, for the year ending December 31, 1924, there were reported 45,831 new accounts. In order to keep the credit standing record of individuals, all firms are expected to report any change in the paying habits of their customers. For the year just passed, changes were made in credit ratings in the number of 55,072, and during this same period 2,604 accounts were closed. When an account is closed the firm always reports the reason. The Associated Retail Credit Bureau rendered during the last year \$6,564 reports on credit buyers in the city of Omaha. A glance at these figures should convince any merchant that it is a paying proposition to be associated with his fellow business men in a credit way.

In addition to the credit feature, a record is also kept as to how customers treat other accommodations offered by the stores. The bureau takes, for instance, the customer whose habit it is of buying freely, then returning a portion, if not all, the merchandise for credit for which eventually gives

the buyer an equally bad rating as if his bills were not paid when due. In the constant return of merchandise a great deal of time is consumed which necessarily eats up all the profit made on the sale and it is felt that few persons realize that in returning merchandise that the time of at least one-half dozen individuals in the store is again consumed as in the original sale.

**Warnings from Other Cities.**  
"This office receives many warnings from other cities," said Mr. Hupp, "that undesirable customers are on their way to Omaha. We in turn furnish cities with notices of a similar character. This can also work in another way, and that is by sending the credit record of a worthy customer to another city in case he may move, which we are only too glad to do if notified by the parties moving."

**Omaha Bureau Pioneer.**  
The local bureau was one of the first bureaus in the country to affiliate with the National Association of Retail Credit Men. This association started with only a few of the larger cities participating, but at the present

time there are more than 500 cities whose co-operative credit bureaus stand ready to furnish any fellow member with any information that might be sought. The national association now has a membership of more than 13,000 credit men who are all working to one end, and that is the uplift of credit conditions generally.

**Educational Work.**  
Mr. Herzberg added that it was the purpose of the bureau to educate the people toward such an understanding and bring them into closer cooperation with the merchant. The "Pay Your Bills Promptly" campaign is one that will serve alike the merchant and his customer. It should be followed with interest by the entire city, and everybody should profit by the teachings of the campaign.

The new office of the Associated

A reporter for The Omaha Bee, in talking to Mr. Hupp, was quite surprised at the amount of information which has been gathered in the office of this association and also the fact that so many people are ignorant of a good credit standing. An educational campaign will be launched February 1 and called the "Pay Your Bills Promptly" campaign. The credit bureau intends to herald to every newspaper reader the reason for and necessity of paying bills promptly. Secretary Hupp declared that the bureau was receiving the absolute co-operation of practically every organization and society in the city in furthering this campaign.

**Discourage Reckless Buying.**  
Omaha merchants discourage reckless buying. They know that it is bad business for themselves and

retailers strikes the casual observer forcefully because of the obvious efficiency of the staff. For a place which has 1,750,000 ratings in its files, there is a minimum of confusion. The comely young women who preside over the steel files can deftly put their hands on any name that is asked for, so that there is absolutely no delay.

**High Rating Valuable.**  
The people of Omaha should appreciate the value of having a high rating at the bureau. The best way to secure this rating is to pay all bills promptly when due. If you haven't done this regularly in the past, it is never too late to begin, and your rating will change with your change of habits.

The officers of the Associated Retailers are Abe Herzberg, Jr., president; Harry Jacobberger, vice president; Allen T. Hupp, secretary; W. S. Stryker, treasurer, and George Pray, W. L. Holzman, Harry Zimman, C. B. Brown, T. P. Redmond, F. W. Koenig and Robert Rosenzweig, directors.

Such necessary commodities as gas, electricity and water are always bought on credit. Bills are rendered after service has been given to the consumer. The same is true of the telephone.

**Two Per Cent on List.**  
The fact that only 2 per cent of Omahans are on the blacklist as not paying their bills is a testimonial to the carefulness and honesty of the people of the city.

The merchants are not looking out for themselves alone when, through the Associated Retailers, they will institute on February 1 a "Pay Your

Bills Promptly" campaign. The program of education to be carried out in February should go far in making the purchaser realize the necessity of paying his obligations when they are due.

**Studies Omaha Method.**  
The Omaha Retail Credit Bureau is in business to keep this unfortunate and careless person from letting any more bills accumulate to cause him loss of sleep and appetite. It is doing him a great good by denying him future credit. The bureau teaches him to be more careful in the future, so that after his debts have been wiped off the slate, and he re-establishes his credit, he will make his purchases conform with his monthly income.

The efficiency of the Omaha organization is made plain by the fact that many other ones in this section of the country are patterned after it. Every few days a visitor assigned by the merchants of another city calls on Mr. Hupp and asks to be shown the Omaha method of doing business. He is always accommodated and these visitors go home amazed and pleased at the simplicity and practicability of the Omaha bureau.