

Black List' Here...

Work Of The Credit Bureau—A 'Positive Job'

NANCY WINBORNE
 was, and not too long ago, when credit bureaus were regarded as unpleasant places of those who failed to discharge satisfactorily their obligations.



CREDIT BUREAU CLERK—Spot checking a credit inquiry on one of the many credit reference calls that are phoned in to the Merchants Association Credit Bureau each day is Mrs. Celeste Austin of the Association office staff.

News Leader Photo

most known credit bureaus formed in 1803 by a London tailor who, finding it difficult to repossess a pair of trousers, cooperated in passing the word that certain gentlemen would not pay. Its function was negative as were those of early credit organizations, only within the past 20 years the Chapel Hill-Carrboro Merchants' Credit Bureau has changed the "black list" as a regular service to members.

The Chapel Hill-Carrboro Merchants' Association's Credit Bureau, located in the Smith Building, has a positive and valuable service to merchants and consumers. Merchants depend on the bureau as a clearing house for information that would be costly to obtain and filed in the Chapel Hill office when they are financially "bogged down" and these Mrs. Jane Whitefield, Executive Secretary, endeavors to help. Often the Bureau acts as a collections agency in such cases by collecting a

stipulated weekly or monthly sum from the consumer whose credit is in jeopardy and spreading the amount among his creditors.

As a member of the Associated Credit Bureaus of America and of the North Carolina Association, the local bureau's service is tied in with more than 2,000 other bureaus in the nation and abroad.

Mrs. Whitefield and her assistant, Mrs. Celeste Austin answer on an average, 15 telephone calls daily for credit reports (called "oral reporting" in Bureau parlance) and numerous out-of-town written requests which is called "inter-bureau reporting." The Chapel Hill-Carrboro Office does more inter-bureau reporting than any other of its size, because of the large number of temporary residents in this area.

Mrs. Whitefield emphasizes that the Bureau does not give credit ratings in terms of good or bad, satisfactory or unsatisfactory.

The local Bureau has expanded rapidly in the past few years with the growth of the community.



A CHRISTMAS IDEA—Suggested table and sideboard decorations for the Yuletide, as prepared by Carolina Flower Shop, are shown in the dining room of the Rupert Jernigan residence at the Community Club's recent Christmas Ideas Tea. In the foreground on the dining room table is an arrangement of red carnations with silver-tipped pine and red swirled candles flaked with silver. In the background, the snow white deer novelty is backed by a three-branch red candelabra with silver bead sprays, silver balls, and natural greenery.

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'Star' Program Opens Tuesday At Planetarium

"Star of Bethlehem," most popular of all Morehead Planetarium programs, will open at the Planetarium Tuesday night at 8:30 and will continue through January 8.

Again this year, the Scriptures, music, science, readings and tableaux have been combined to achieve a greater religious inspiration and a reawakening of the appreciation and significance of Christmas.

More than 130,000 persons have attended this annual tribute to Christmas in the past five years and have impulsively and enthusiastically praised it.

World Traveler To Speak Here

A world traveler and authority on underdeveloped areas of the world will lecture in Hill Hall on Thursday at 7:30 p.m.

He is S. E. Gerard Priestley, who will speak on "New Challenges to World Understanding." His talk will be based on information gathered during his recent five-month tour of 20 nations on four continents.

An Englishman, Mr. Priestley has spent parts of the past 20 years traveling in Europe and the Near East and observing changing conditions there. He has also traveled extensively in South America. He holds six academic degrees in history, political science, international economics and philosophy from colleges and universities in England and the United States, and has taught European history at Springfield College in Massachusetts, and at New York University.

His appearance in Chapel Hill is being sponsored by the University Speakers committee of the campus YWCA.

Scientists say that if the ice melted from the Antarctic continent, the world's oceans would rise 105 feet.

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