

anatomy of a trademark

This month's *Management* cover introduces the new symbol . . . or trademark which has been adopted by Associated Credit Bureaus of America, Inc. It will identify ACBoFA and can be used by member credit bureaus and collection services who wish to incorporate it into their letterheads and other printed materials.

The new symbol should be easy to recognize and remember because it follows a few basic rules:

- It is modern and dignified.
- It is simple and strong.
- The design is distinctive and aggressive.
- It is pleasing to the eye visually.
- And most important, the trademark represents the function of the industry.

Abstract as it is, our trademark deals with a visual sensation as well as an intellectual concept. It has an architectural, three-dimensional look indicating strength and trust in depth. The lines around the perimeter indicate the flow of information around a center which symbolizes a focal point for credit information—locally, nationally and worldwide.

The blue and green combination of colors represent the two important functions of ACBoFA—credit reporting and collections. Blue is the long accepted color representing loyalty and trust—vital factors in services performed by ACBoFA members.

Green stands for the common denominator—money—which is the basis of our credit economy. It emphasizes the significant contribution that credit bureaus and collection services make to the flow of goods and services in our free enterprise system.

Why was an abstract symbol selected for ACBoFA? Before this decision was made, a lot of time was invested in researching ways to illustrate consumer credit and the functions of credit reporting and collecting. But, this industry is so broad that there is no common denominator that reflects the many different areas to which credit and collection services are applied.

Furthermore, consumer credit is one industry where the only constant element is *change*. With the continuing changes that have taken place in the post World War II years and the contemplated new directions provided by computers and new forms of credit, it is impossible to anticipate what will be happening to the industry five, ten or twenty years from now. An abstract symbol is necessary because there is no way to illustrate credit and collection services.

One of the important reasons why an association like ACBoFA should have a symbol is to give local members an opportunity to associate themselves with the strength and

scope of an international organization. Some excellent examples are the natural gas industry and the effective blue flame symbol; the strength banks develop from the FDIC logotype; and the advantages realtors gain through identification with the National Board of Realtors.

Another important function of the symbol is to provide immediate identification of all printed material and services produced by ACBoFA. The typeface used for printing the Association name will also be standardized.

Within a few weeks, you will receive a style book from ACBoFA with detailed instructions about how to use the new symbol. It will explain the use of the colors and the symbol in a wide variety of print media. The style book will simplify use of the trademark and standardize the appearance of it wherever it is used.

ACBoFA's new look should become increasingly important to you and your industry as it gains acceptance.

The symbol makes a pleasing first impression . . . stands up to a second and third look . . . and grows on you as your exposure to it increases.

We think it is an exciting identification for an industry with a great future . . . and we hope you like it, too.




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The new symbol was developed by Rives, Dyke and Company, ACBoFA public relations and advertising counsel, in cooperation with Baxter and Korge, Houston art studio. ABOVE: Rives Dyke art director Bill Pinkston, center, discusses visual concepts with Fred Korge, left, and Hunter George. LEFT: The artist's interpretation of the new symbol on ACBoFA's letterhead. BELOW: Here are some examples of how the new trademark can be used effectively by local credit bureaus and collection services on their stationery. We recommend placing it at the bottom so that it won't clutter and confuse your existing design at the top.



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