

Bicycling Pair Touring Three Countries On S S


> This is the merchant's side of the credit question

Here are some of his problems:

Social security and withholding tax
The corporation tox (if the firm is a corporation)
State tax.
Operating expense, such as rent, water, light, fuel, telephone, community ches
Red Cross, and other miscellaneous offerings. Newspoper advertising, broadcasting, and other mediums of introducing his serv ices and merchandise.

His profit is being cut down from time to time by competition, and by the com-
panies that he buys from which are making the margin of profit less as time goes
The banks are being forced to make his loans much harder to get, due to the toct hoo, and therefore loans are more hazardous for the small business man who is do ing a credit business.
Last, but not leost, consumer credit, which has now hit the $\$ 19,000,000,000$ mark, is
making collections much horder every day os more people buy more stuff on the
THE DEBTOR'S SIDE OF THE QUESTION
Now you can see why it pays to take care of a bill when it is due, to keep your credit good.
If you don't pay promptly, you retard the whole commercial cycle,
because
basis.
TRY TO PAY ALL YOUR BILLS
between the first and the Tenth of the month and KEEP YOUR CREDIT GOOD

Whenever you receive a PIONEER SERVICE COUNTY CREDIT BOARD statement bearing our registered trademark, either pay in full, part pay, or satisfactorily orrange to pay.
Remember, the man who pays is welcome everywhere and can enioy the credit that he in forced to ask for, Lose your credit and you vill lose something that you may never regain.

PIONEER SERVICE CREDIT INFORMATION MOST VALUABLE NO COMMISSIONS CHARGED ON COLLECTIONS ALL MONEYS PAID DIRECT TO CREDITORS

PIONEER SERVICE COMPANY, Inc.
The Largent Busi
Istablished in 1926
OREGON - IDAHO - UTAH - NEVADA DIVISION

Watch for the Green and Black Hond Bills with Accounts for Sale!

