

## The Prompt Payer

is the only "GOOD" Credit Risk

Mr. Henry Ford, with all his millions, would not be as acceptable a credit risk to Portland merchants as John Smith, a $\$ 30.00-\mathrm{a}-\mathrm{week}$ salaried man, if Mr. Ford were "slow pay" and Mr. Smith met his obligations promptly.

The money you have does the merchant no good unless you pay it to him. Your account on his books is practically worthless if you let it drag for months and months.

But the check you give him when it is due is a real asset. It is his to buy more goods with, to spend in improving his facilities, to employ in building up his business, to use as necessity demands.
So he gauges your attraction as a credit risk, not so much by your assets as by your petformance. Say you pay in thirty days-you
are GOOD. You take sixty days-SLOW. You drag your payments out over ninety days or more- U-N-D-E-S-I-R-A-B-L-E, in big are GOOD. You take sixty days-SLOW. You drag your payments out over ninety days or more-U-N-D-E-S-I-R-A-B-L-E, in big letters. Installment accounts excepted.

Every one of the members of The Associated Retail Credit Men of Portland is in a position to know your standing-Good, Slow and Undesirable.

Would you feel flattered to know that your neglect of your credit obligations has put a black mark against you, with all the leading firms of Portland?
Pay up!-Get in the "good" class and stay there

## Associated Retail Credit Men of Portland

