

DOES YOUR MERCHANT SMILE WHEN YOU SAY "CHARGE IT"?

Do You Know What Your Credit Rating Is With County Credit Boards of PIONEER SERVICE?

The merchants and professional men listed below have formed County Credit Boards which are in turn part of the state-wide credit organization, to protect each other from willful delinquent debtors who refuse to pay their past due accounts.

"Please charge this to my account," said the Lady . . . "with pleasure," smiled the merchant. Do you know of a more grand and glorious feeling than that? Confidence was what she asked

for. Merchandise and service was the answer. So if one is entitled to this confidence why not protect it. The most sacred trust of all is your credit.

● No Commissions Charged on Collections

● All Monies Paid Direct to Creditor

● No Contracts to Sign and Regret

Remember That Every Time You Ask Your Merchant, Doctor or Hospital for Credit You Are Asking for a Personal Loan

You can readily see that if you do not try to make some effort to maintain your credit rating with your County Credit board you soon become a CREDIT OUTCAST. LOSE YOUR CREDIT, and you lose something you may never

regain. Remember, the man who pays is welcome everywhere and the one who does not pay soon loses his good name and his CREDIT RATING. WHEN you receive a PIONEER SERVICE statement bearing our registered trade-

mark, try to pay in full, part-pay or satisfactorily arrange to pay and KEEP YOUR CREDIT RATING GOOD.

Members of Pioneer Service System of Oregon:

- BAKER COUNTY**
 - BAKER
 - C. C. Anderson
 - Baker Garage
 - Barker Motor Co.
 - Basche-Sage Hdw. Co.
 - Builder's Supply Co.
 - Clark Motor Co.
 - Eastern Ore. Fed. Savings & Loan
 - Emrich Furniture Co.
 - Inland Oil Co.
 - McManus Motor Co.
 - Scott's Men's Store
 - Weis Bros. Furniture
 - West & Co. Funeral Home
 - BENTON COUNTY
 - ALPINE
 - Alpine Garage
 - Art & Hub's Grocery
 - Burch's Market
 - K & M Grocery
 - Marian Christianice
 - CORVALLIS
 - Dr. H. J. Anderson
 - Benton County Bank
 - Conlin Implement Co.
 - Corner Grocery
 - Eleventh St. Grocery
 - Mater Machine Works
 - Mountain View Service
 - J. M. Nolan Store
 - Star Plumbing & Heating Co.
 - Sunny Brook Dairy
 - Witzig Electric
 - C. H. Woodcock, First Nat'l Bank
 - M. E. Woodcock & Sons
 - MONROE
 - Champion Service Station
 - Hall's Garage
 - Jim Lemon's Service Station
 - Maudlin's Feed and White
 - Monroe Feed Store
 - Monroe State Bank
 - Oak's Grocery
 - PHILOMATH
 - J. A. Scarth Feed & Seed
 - CLACKAMAS COUNTY
 - BORING
 - E. Lloyd Holt
 - CANBY
 - Carby Herald
 - Carlton & Rosenkrans Co.
 - Cutsforth Market
 - Ellery Furniture Co.
 - R. M. Mann Feed Mill
 - Dr. M. R. Mauthe
 - O.K. Rubber Welders
 - Stefani Lumber Co.
 - Vinyard's Grocery
 - ESTACADA
 - Curtinville Merc. Co.
 - Dick's Chev. Service
 - F. E. Erickson
 - Pickering Motors
 - Sagner's Groc. & Market
 - MOLALLA
 - Molalla Feed Co.
 - MULINO
 - Union Mills
 - RHODODENDRON
 - Sandy Market, Inc.
 - SANDY
 - Beeson Chevrolet
 - Clackamas County Bank
 - Meinigs, Inc.
 - Sandy Drug Store
 - Sandy Lumber & Hdw.
 - Sandy Oil Co.
 - Sandy Tire & Supply Co.
 - Dr. H. A. Schneider
 - Bob's Plumbing & Heating
 - CLATSOP COUNTY
 - ASTORIA
 - Astorian-Budget
 - R. W. Ginn's Funeral Home
 - E. Hauke & Co., Inc.
 - Hughes-Ranson Mortuary
 - Larsen Electric
 - Luce Funeral Home
 - Peterson Grocery
 - U. Laine Jewelry
 - Young's Bay Co-op Dairy
 - CANNON BEACH
 - Cannon Beach Mercantile Co.
 - HAMMOND
 - Cameron Grocery
 - Staub's Market
 - OLNEY
 - Olney General Store
 - SEASIDE
 - J. L. Gurwell Grocery
 - Kellogg Union Service
 - Kiaki's Plumbing & Heating
 - F. G. Mauer Lbr. Co.
 - Seaside Signal
 - 12th Avenue Garage
 - WARRENTON
 - Kaufman Service
 - COLUMBIA COUNTY
 - ST. HELENS
 - Four Corner Service
 - Heim's Cash Feed
 - Mist Publishing Co.
 - St. Helens Sash & Door Co.
 - SCAPOOSE
 - J. H. Ramey Lumber Yard
 - VERNONIA
 - Benson Service
 - Bush Furniture & Funeral Home
 - Dr. R. D. Eby
 - Girod's Food Store
 - Greenwood Motors
 - Herrin's Grocery
 - King's Grocery & Market
 - Mill Market & Lockers
 - Nehalem Dairy Products
 - Sunnyside Service & Feed
 - Vernonia Trading Company
 - COOS COUNTY**
 - BANDON
 - Coquille Valley Dairy Co-op
 - Croxall & Perry
 - Dr. E. F. Lucas
 - M & L Grocery
 - COOS BAY
 - Art Decorating Co.
 - M. H. Chambers
 - Coos Bay Supply Co.
 - George's Grocery
 - Gray's
 - Hansen Electric
 - The Hub
 - K.O.O.S.
 - Mountain States Power Co.
 - Norlin & Paterson
 - Oregon Woolen Store
 - Ryan's Richfield Service
 - Thornton Tire Service
 - West Home Auto Supply
 - COQUILLE
 - Belle-Knife Hospital
 - Dr. J. R. Bunch
 - Coquille Auto Co.
 - Falk Hospital
 - Jim's Market
 - Pacific Feed and Seed Co.
 - Southwestern Motors, Inc.
 - Stark Hospital
 - Steinmetz Motor
 - Thornton Tire
 - MYRTLE POINT
 - Brodie's Shingle Co.
 - Herald Press
 - Moller's Grocery
 - R. C. Roper Garage
 - Henry Schroeder
 - NORTH BEND
 - Industrial Sash & Supply Co.
 - The Record Shop
 - POWERS
 - Power's Market
 - CROOK COUNTY
 - PRINEVILLE
 - Crook County Co-Op.
 - East End Ser. Sta.
 - Erickson's Food Store
 - Houk Motor Co.
 - Marketeria
 - Ochoco Drug Co.
 - Prineville Creamery
 - Prineville Hdw. Co.
 - Prineville Mac & Supply Co.
 - Westberg Jewelry Company
 - DESCHUTES CO.
 - BEND
 - Bear's Jewelry Store
 - Bend Electric Co.
 - Bend Furniture Co.
 - Bend Garage Co.
 - Bend Hardware Co.
 - Bend Iron-Works
 - Bond St. Food Mkt.
 - Brandis Thrift Wise Drug
 - Dorothy Brewer's
 - Cashman's
 - Central Oregon Motor Co.
 - Geo. Childs Hdw. Co.
 - City Cleaner's
 - Erickson's Grocery
 - Gohrke Mkt.
 - Halbrook Motors
 - Dr. Max W. Hemingway
 - Michaelson's Grocery
 - Niswonger & Winslow
 - Rath's
 - St. Charles Hospital
 - Sq. Deal Furn. Co.
 - Tumalo Store
 - Ward Motor Co.
 - REDMOND
 - Baker Feed Co.
 - Central Ore. Farm Supply Co.
 - Chamness Glass & Paint Supt.
 - DeLoose Garage
 - Erickson's Food Mkt.
 - Fifer & Son
 - Medical-Dental Clinic
 - Northwest Telephone Co.
 - O. K. Rubber Welders
 - Redmond Hardware
 - Tri-County Equip. Co., Inc.
 - Tom A Lum Lbr. Co.
 - West Side Groc. & Ser. Sta.
 - SISTERS
 - J. D. "Dons" Grocery
 - TERREBONNE
 - Terrebonne Grocery
 - DOUGLAS COUNTY
 - DRAIN
 - Lakey Shell Station
 - GLENDALE
 - Glendale Garage
 - Henninger's Store
 - Hubbard Bros.
 - Mann's Dept. Store
 - Medford Garage
 - Rogue River Chevrolet
 - Larry Schade Jeweler
 - The Toggery
 - Wainwright's Pharmacy
 - MYRTLE CREEK
 - Jim's Food Store
 - Myrtle Creek Garage
 - OAKLAND
 - Stearn's Hdw. & Implement
 - Ted Rohwer's Store
 - RIDDLE
 - Aiken's Grocery
 - ROSEBURG
 - J. M. Bartley
 - Boring Optical
 - Breck's Sheet Metal Works
 - Dr. Keith Bryant
 - Ray Buckley Motors
 - Carsten's Furniture Co.
 - Chapman Drug
 - Church & Son Drugs
 - Coen Lumber Co.
 - Conkum Motors
 - Douglas Co. Farm Bureau Co-op Ex.
 - Douglas County Flour Mills
 - Douglas Supply Co.
 - Bob Frank's Grocery
 - Doyles Sales & Service
 - Hammock Motor Co-op
 - Hansen Motor Co.
 - Industrial Electric Co.
 - K.R.N.R.
 - M. Lawson Jewelry
 - LeBlou Motor Co.
 - Lockwood Motors
 - Long & Orr Mortuary
 - Miller Merc. Co.
 - KLAMATH COUNTY**
 - KLAMATH FALLS
 - Big Basin Lumber Co.
 - Dr. Samuel D. Earhart
 - Hillside Hospital
 - Inman Motor Co.
 - K.F.L.W.
 - J. W. Kerns
 - Klamath Medical Clinic
 - Lombard Motors
 - Odell Motor Co.
 - Oregon Woolen Store
 - Peyton Fuel Co.
 - Specialized Service Co.
 - LAKEVIEW
 - Adams & Fossum
 - E. C. Ahlstrom Grocery
 - Austin-Adams Motor Co.
 - Bailey & Massingill
 - Briscoe & Sanberg Motor Co.
 - Dick's Grocery
 - The Fashion Shop
 - Fetsch's
 - Gordon Smith Motors
 - Goose Lake Ser. Station
 - Graham's Chev.
 - Herman's
 - Interstate Co-operative
 - Dr. Paul G. Kliever
 - Lakeview Bldg. Material Co.
 - Lakeview Credit Board
 - Lakeview Creamery
 - Lakeview Sales Co.
 - C. H. Lange Super Ser.
 - Dr. Chas. E. Leithead
 - O. K. Rubber Welders
 - Snider & Howard Drug Co.
 - Alvin's Market
 - PAISLEY
 - Dunn Chevrolet
 - W. D. Martin Market
 - Paisley Garage
 - LANE COUNTY
 - ALVADORE
 - Alvador Store
 - Ed Odneal
 - CHESHIRE
 - Vern's Grocery
 - COTTAGE GROVE
 - B & H Feed and Seed Store
 - McCoys Motor Co.
 - Mills Mortuary
 - CUSHMAN
 - Cushman & Hill Grocery
 - DEXTER
 - Dexter General Store & Super Mkt., Eugene
 - ELMIRA
 - Wiebke Grocery
 - EUGENE
 - Arrow Ambulance Co.
 - Bee Line Service
 - Cascade Motor Co.
 - Chase Company
 - Coast Cable Co.
 - Roy Copping
 - Crow Store
 - Drs. G. H. Crusen & D. B. Bond
 - Eugene Hospital & Clinic
 - Eugene Mill Supply
 - Eugene Register-Guard
 - Eugene Water Board
 - Frost Welding & Machine Shop
 - P. J. Hanns Co.
 - Walter Hoey Motors
 - Chas. Humphrey's
 - Irving Seed & Feed Co.
 - Kendall Motor Co.
 - K.U.G.N.
 - Laraway's
 - Lighting's
 - Martin & Gundersen Auto Ser.
 - Midgley's Planning Mill
 - Monroe's Furniture
 - Morrison-Henning
 - Geo. Myrmo & Sons
 - New Service Laundry
 - Petersen Bros. Serv. Station
 - Roy Peterson Plumbing Co.
 - Rees Electric Co.
 - Reid's Creamery
 - A. B. Scarlett
 - Silva Chevrolet Co.
 - Skeie's Jewelry Co.
 - University Window Cleaning Co.
 - Williamette St. Market
 - Fall Creek Store
 - FLORENCE
 - Frogt Street Garage
 - Hiway Grocery
 - Wm. Kyle & Sons
 - McCready Lumber Co.
 - Sluslaw Oar
 - Dr. V. F. Weber
 - GOSHEN
 - Andy's Garage
 - JUNCTION CITY
 - Brown Bros. Pharmacy
 - Farmer's Whse. Inc.
 - Gibson Motor Co.
 - Junction City Motor Co.
 - Hans E. Rasmussen
 - Rickard Service Station
 - Williamette Valley Seed Co.
 - LOWELL**
 - Heartwell General Store
 - Lowell Garage
 - Woolsey's General Store
 - MAPLETON**
 - Mapleton Garage
 - MARCOLA**
 - T&N Market
 - NOTI**
 - Durham's Auto Service
 - SAGINAW**
 - Cal's Cash Store
 - SPRINGFIELD**
 - Avery & Malosh
 - Irish & Murphy Groc.
 - W. N. Long
 - McKenzie Oil Co.
 - Paramount Hdw. Co.
 - Petersen Auto Parts Co.
 - Springfield Pharmacy
 - VENETE**
 - Fern Ridge Lumber & Mfg. Co.
 - Wood's Grocery
 - LINCOLN COUNTY**
 - BURNT WOODS
 - Burnt Woods Store
 - DELAKE
 - E. Wagy
 - DEFOE BAY
 - Depoe Bay Garage
 - H. E. Kappel
 - Sunset Service
 - GLENEDEEN BEACH
 - Glenden Brick & Tile Works
 - NELSCOTT
 - Nelscott Garage
 - NEWPORT
 - Coslett's Service
 - Mitchell Motor Co.
 - Murry & Son
 - Newport Garage
 - The Toggery
 - Ugar-Elect. & Hdw.
 - E. A. White Co.
 - Williams Motor Co.
 - Yaquina Bay News
 - OCEAN LAKE
 - Coast Plumbing & Hdw.
 - North Lincoln Co. News
 - Ocean Lake Sand & Gravel Co.
 - OTIS
 - Otis Store
 - SEAL ROCK
 - Mrs. F. F. Nye
 - TAFT
 - Abrams
 - TOLEDO
 - Associated Store No. 3
 - Batemann Furniture Co.
 - Dr. O. N. Callender
 - Evans' Equipment
 - Farmer's Feed Store
 - Gaither Motor Co.
 - Hayden Hardware Co.
 - Lincoln County Leader
 - Lincoln Dairy
 - Parrish Food Market
 - Refrigeration Sales & Service
 - Guy Roberts Lumber Co.
 - Toledo Machine Works
 - WALDPORT
 - Curtis Richfield Station
 - Junction Garage
 - Lincoln Dairy Co-op
 - Manning Furniture Co.
 - Waldport Hdw. Co.
 - WECOMA
 - Caley's Electric
 - North Lincoln Oil Co.
 - LINN COUNTY
 - ALBANY
 - Barrett Bros.
 - Democrat Herald
 - Kelly's Feed and Seed
 - Scharpf Brothers
 - Market Basket
 - Willamette Hospital
 - BROWNVILLE
 - Brownville Feed & Seed Co.
 - Irish & Chambers
 - CRABTREE
 - Frank J. Poppe
 - CRAWFORDSVILLE
 - Braden's Red and White
 - O. K. Grocery
 - FOSTER
 - Mack's Station
 - Foster Garage
 - HARRISBURG
 - First Nat'l Bank
 - Kropf's Seed and Feed
 - Langdon's
 - Rise Garage
 - Riverside Lumber Co.
 - HOLLEY
 - Penfold's Grocery
 - LEBANON
 - Allen & Busby Plumbing & Heating
 - Bill's Welding Shop
 - Carlson's Union Service
 - Chilcote Furniture
 - Craig's Drive-In Grocery
 - Fairview Store
 - Floyd Graham Construction Company
 - Hiram Groves Hardware
 - Hobbs Machine Works
 - Harry Howe Funeral Home
 - Howe-Huston Funeral Home
 - Jim's Electric
 - Johannsen Drug Store
 - Lebanon Auto Wrecking
 - Lebanon Express
 - Lebanon Hardware
 - Lebanon Paint Store
 - Lebanon Sand & Gravel or Harrisburg Sand & Gravel
 - MALHEUR COUNTY**
 - ADRIAN
 - Brown's Mercantile
 - JUNTURA
 - Juntura Garage
 - NYSSA
 - Gate City Journal
 - Hancock Service Station
 - Interstate Oil Co.
 - Dr. L. A. Maulding
 - Nordale-Newsom Furn. Co.
 - Signal Service
 - Al Thompson & Sons
 - Thompson Oil Co.
 - Wilson Bros.
 - ONTARIO
 - C. C. Anderson Stores Co.
 - Boyer Bros. & Co.
 - Cables Chevrolet Co.
 - Dr. J. B. Colford
 - Dr. John D. Crump
 - Eastern Oregon Equip. Co.
 - Garber-Staples Motor Co.
 - Matt C. Gillman
 - Guilford Market
 - K.S.R.U.
 - Mr. McLaughlin, c/o Ontario Credit Merchants Assn.
 - The Model Groc.
 - Moore Hotel
 - Mutch Oil Co.
 - Ontario Argus
 - Ontario Elevator
 - Ontario Lumber Co.
 - Preston & McCleary
 - The Toggery
 - State Bank of Malheur
 - U. S. National Bank
 - Van Campbell Electric Co.
 - Drs. Weese, Palmer, Belknap & Emmett
 - VALE
 - C. G. Anderson Co.
 - Beach Grocery
 - L. K. Bullork Garage
 - Cut Rate Drugs
 - Daley's Market
 - Dan's Market
 - Dentinger Feed & Seed
 - Home Lumber & Coal Co.
 - Malheur Enterprise
 - Service Corner
 - Vale Consumer's Co-op.
 - Vale Drug Store
 - Vale Grain & Feed Co.
 - Vale Supply Co.
 - Vale Time Shop
 - MARION COUNTY
 - AURORA
 - Aurora Warehouse
 - BROOKS
 - Doran Hardware
 - DETROIT
 - Baldwin's
 - HUBBARD
 - Long Bell Lumber Co.
 - D. E. Putnam
 - IDANHA
 - Collins & Girod
 - JEFFERSON
 - Buck-Becker & Schultz Groc.
 - Jefferson Bldg. Supply
 - Santiam Oil Co.
 - MANZANITA**
 - Ray's Garage
 - Manzanita Lumber Co.
 - MOHLER**
 - Mohler General Store
 - ROCKAWAY**
 - Rockaway Merc. Co.
 - TILLAMOOK**
 - J. S. Brown Furniture Co.
 - Coast Tire Co., Inc.
 - Effenberg & Berry Mobil Serv.
 - Farmer's Supply Co.
 - Frank's Station
 - Henkle Funeral Home
 - Honey's Grocery
 - Hop's Signal Service
 - Hogartion Dairy
 - Johnson & Ross Furn., Inc.
 - King's Red & White
 - McCready Lumber Co.
 - The Mode
 - Pete's Electric Service
 - Tillamook Farmer's Co-op Assn.
 - Tillamook Headlight Herald
 - WHEELER**
 - A. P. Carlson Grocery
 - Hoard's Hdw. & Furn.
 - UMATILLA COUNTY**
 - HERMISTON
 - Dr. F. E. Belt
 - Cooperative Service Station
 - Hermiston General Hospital
 - Hermiston Trading Co.
 - Inland Cooperative
 - L. A. Moore
 - Rohman Motor Co.
 - PENDLETON
 - Drs. J. P. Brennan and E. S. Morgan
 - Comrie Motors
 - Dr. J. B. Easton
 - East Oregonian Pub. Co.
 - Farmer's Elevator
 - Leo Goar
 - Goodyear Market & Grocery
 - K.W.R.C.
 - J. E. McCormack Oil
 - Pendleton Merchants Retail Office C. Bureau
 - Dr. S. J. Simons
 - Simons' Auto Electric
 - Tullis Cash Market
 - Umatilla Sales Agency
 - PILOT ROCK
 - McCowan Bros. Merc.
 - O. C. Patridge Service Sta.
 - STANFIELD
 - Stanfield Shopeteria
 - UMATILLA
 - Umatilla Meat Market
 - UMATILLA COUNTY
 - AMITY
 - Amity Lumber & Hardware
 - Burlingham-Meeker Co.
 - Robertson & Hahn
 - Home Furniture Co.
 - CARLTON
 - Bernards-Madden Grain Co.
 - Tecaco Service
 - CEGAR MILLS
 - Cedar Mills Garage
 - DAYTON
 - Dayton Whse. Co.
 - Grande Island Junction Store
 - Stillwell Shell Service
 - Unionvale Store
 - Williams Grocery
 - Den Wilson Garage
 - McMINNVILLE
 - Farmer's Co-op Oil Co.
 - Garygas Lumber Co.
 - Gilbert-Tilbury Co.
 - Hamblin-Wheeler Clothing Co.
 - Hilary Insurance Agency
 - Odell Tire Service
 - Peavey Oil Co.
 - Roscoe Machine Works
 - NEWBERG
 - Ellis's Red and White
 - West End Garage
 - SHERIDAN
 - Conley Appliance Store
 - J. W. Copeland Yards
 - Hancock Service Station
 - Gould Furniture Co.
 - Kaufman Hdw.
 - Euther Hyder Bldg. Supplies
 - Madsen Red & White
 - Newby Radio & Electric
 - Northwest Telephone Co.
 - A. G. Pelzer Ford Garage
 - Sheridan Grain Co.
 - Sheridan Market
 - Stuck Electric Co.
 - Alex Timmrick Jeweler
 - WILLAMINA
 - Albert Enderes Ser. Sta.
 - Fort Hill Junction
 - O. K. Rubber Welders
 - Albert C. Toberer Ser. Sta.
 - Williamina Merc. Co.
 - Williamina Tire Shop
 - YAMHILL
 - Geo. Z. Zimmerman Feed Co.

PIONEER SERVICE CO., Inc.
 Oregon and Idaho Since 1926
 "The Merchants' Own Organization"
 Oregon - Idaho - Utah - Nevada Division - Division Offices: Eugene, Oregon
 No Commissions Charged on Collections - All Monies Paid Direct to Creditor
 Watch for the Green and Black Handbills with Accounts For Sale

The Best and Cheapest Collection Service in America

Pioneer Service Co. Credit Information Most Valuable