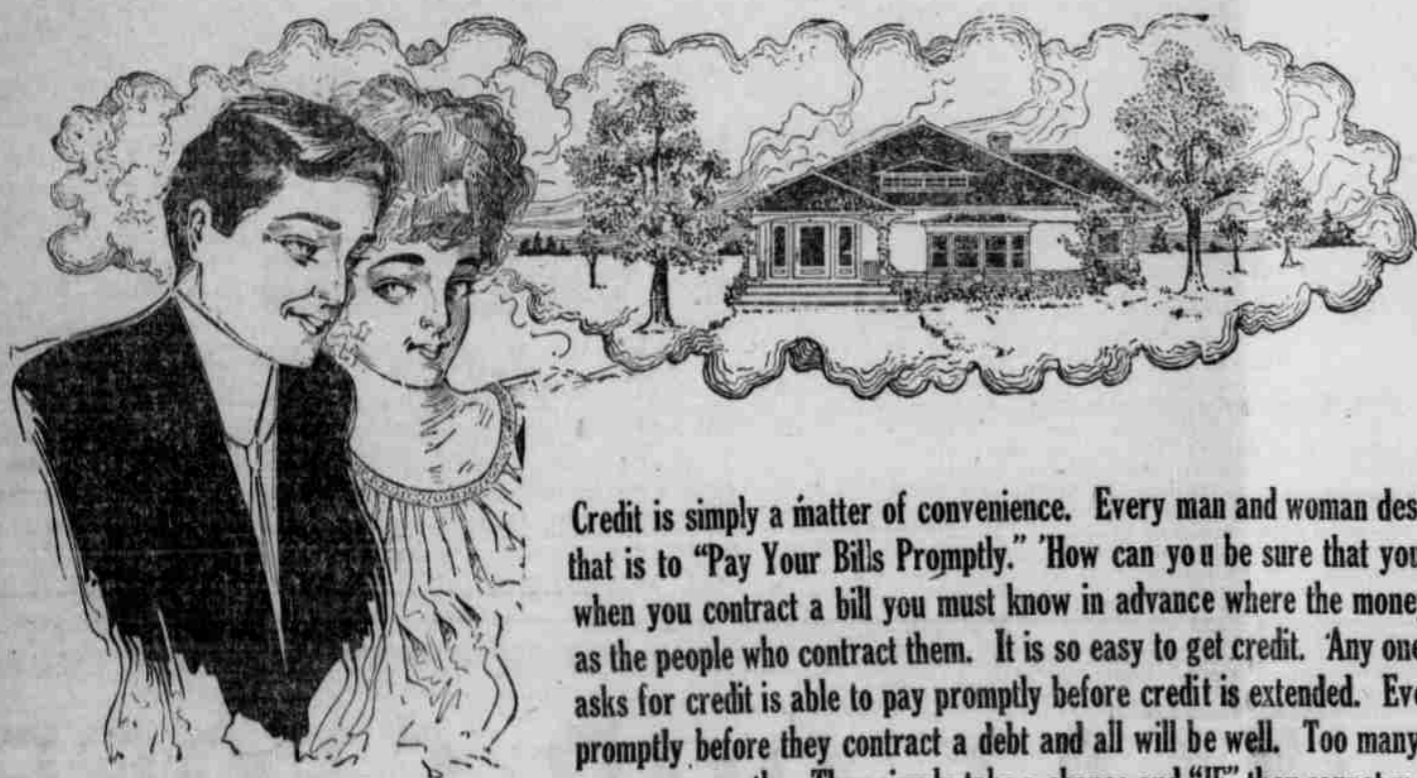


# "IT PAYS" TO PAY PROMPTLY

"TODAY IS PAY YOUR BILLS PROMPTLY DAY"



**Your Reputation as a  
Citizen Demands you  
"PAY PROMPTLY"**

Credit is simply a matter of convenience. Every man and woman desires to keep their credit good. There is but one sure way to have a good credit and that is to "Pay Your Bills Promptly." How can you be sure that you are going to be able to pay your bills when they are due? You must save first and when you contract a bill you must know in advance where the money is coming from to pay that bill. The merchants are to blame for Bad Bills as much as the people who contract them. It is so easy to get credit. Any one can have things charged. The merchant should know that the man or woman who asks for credit is able to pay promptly before credit is extended. Every person who asks for credit should be sure that they will be in a position to pay promptly before they contract a debt and all will be well. Too many people think that it is right to buy goods on their credit whether they are sure they can pay promptly. They simply take a chance and "If" they cannot meet the bill when due they let the merchant worry. This destroys credit and is the worst handicap an yone can have. Pay your bills promptly and keep your credit good.

It pays to pay promptly  
It pays morally  
It pays financially  
It inspires confidence  
It establishes credit  
It commands respect  
It brings success in social  
and business life

## *You can be thrifty by buying Oregon Made Merchandise*

You can help upbuild Salem and become thrifty by Purchasing  
SALEM MADE MERCHANDISE

SALEM INDUSTRY--Means Thrift for every person in Salem District and stands ready to provide employment for additional population.

Write to your friends in the east who may be thinking of moving to the west and tell them to investigate this section. Families for more fruit tracts, more laborers; more capital can be used in this section. Help Salem by advertising your city.

It avoids debt  
It avoids worry  
It avoids trouble  
It avoids embarrassment  
It avoids suspicion  
It avoids failure  
It avoids scandal

THE PERSON WHO PAYS DEBTS PROMPTLY ESTABLISHES A REPUTATION FOR INTEGRITY AND COMMANDS THE GOOD WILL AND CONFIDENCE OF FRIENDS, BUSINESS AND PROFESSIONAL PEOPLE--THE BUTCHER, THE BAKER AND CANDLESTICK MAKER--LIKEWISE THE BANKER, THE DOCTOR, THE LANDLORD, GROCER AND OTHERS.

THE PERSON WHO DOES NOT MEET BILLS AND OTHER OBLIGATIONS PROMPTLY--WHO IS PROCRASTINATING, INDIFFERENT OR WHO PAYS UNDER PROTEST, IS DISCREDITED, BRINGS REPROACH UPON HIMSELF OR HERSELF AND REFLECTION ON FRIENDS AND RELATIVES.

A DEBT IS LARGELY A TRANSACTION BASED ON HONOR. DON'T CONTRACT AN OBLIGATION YOU CAN NOT MEET. DON'T SEAR YOUR CONSCIENCE--DON'T DEMORALIZE YOURSELF BY REFUSING TO PAY WHAT YOU JUSTLY OWE. GOOD CREDIT IS YOUR BEST ASSET. A GOOD REPUTATION IS ONE OF THE GREATEST ENJOYMENTS IN LIFE.

# GET THE HABIT OF PAYING ALL OBLIGATIONS PROMPTLY

THIS SPACE CONTRIBUTED BY THE SALEM BUSINESS MEN'S LEAGUE