

CREDIT BUREAU
OFTUCSON MERCHANT'S ASSOCIATION
INC.MEMBER NATIONAL RETAIL CREDIT ASSOCIATION
MEMBER ARIZONA RETAIL CREDIT ASSOCIATIONOFFICES
804-805 CONSOLIDATED NATIONAL
BANK BUILDING
P. O. BOX 1497TUCSON, ARIZONA. 1/12/31

Paul Bell

Account of..... RONSTADT HARDWARE & MACHINERY CO.

Amount \$ 5.30

Last week your attention was called to the fact that the above account had been reported as past due. We fully expected that you would attend to settlement of this bill, thus eliminating the necessity of placing your name on the delinquent list.

Please bear in mind that we are not assuming that your credit is necessarily bad, because you have allowed this account to become past due. Sickness, loss of time from your work, or any number of reasons, may have caused you to let this bill go unpaid. We do, however, believe that it is the duty of every person who asks for credit accommodations, to explain to his creditors the reason why his account has not been paid. You will find that your creditors are reasonable, and if you have a valid excuse, you will have little trouble in arranging for more time.

The person, however, whose accounts become delinquent and who fails to advise his or her creditors of the cause, is in danger of having his or her credit stopped. If you wish to continue to enjoy a good credit rating, you must take your creditor into your confidence.

Good credit is your best friend;—abused credit will eventually be your worst enemy. Credit rightfully used is an asset;—wrongfully used, a liability. Credit is the result of years of fair dealing, and a man or woman with good credit rating, may justly be proud.

We know that you pride yourself on the fact that you have always enjoyed a good credit rating. Do not allow this account, or any other account, that for some reason you have not been able to pay, be the cause of your credit being impaired.

Phone, write or call on the above named creditor immediately on receipt of this, your second notice.

Yours very truly,

TUCSON MERCHANTS ASSOCIATION.