

## HOW TO RUIN YOUR CREDIT.

1. **Paying Bills Promptly.**--If your credit and business standing are good and it is your aim to keep them so, then do not allow little bills to run until you are dunned for them. If you are sometimes short and you borrow a small sum of money, pay it promptly at the first opportunity. If you run little credit bills do not let them run until your attention is called to them. Pay them within a proper time, and your credit and reputation will not suffer.

2. **Signing Notes for Others.**--If you desire to be secure and keep what you have, do not sign notes and bonds with every Tom, Dick and Harry that comes along. Of course, circumstances may arise where you may be justified in accommodating a friend. Caution and good judgment however are necessary. If it is understood that you are signing bonds and notes and obligations as security for others, your credit will soon become impaired. People do not care to trust a man who is lending his credit to others. Many men all over this country are to-day suffering for the necessities of life on account of signing notes for their friends. When you sign a note for another, see that you are made secure by some good collateral security.

3. **Allowing Obligations to Mature.**--If you have given a note, do not allow it to mature; either pay it or secure an extension that will be satisfactory to the creditor. By meeting your business obligations promptly you will always have a sufficient credit to meet all your demands. But if you get into debt and are not able to meet your payments, your credit is gone and people will lose confidence in you at once. It costs less to do business on business principles than to be negligent and indifferent. The man who pays his bills promptly is the man who always succeeds best in business. He has a great advantage over his fellow competitor who is known as "slow pay," because he is always able to take advantage of a special bargain when offered.

4. **Speculation.**--Avoid hazardous speculation. Ten times to one you lose what you have. Do not be too eager to get rich all at once. Adopt the slower but surer method, and you will gain by it in the end.

5. **Honesty and Square Dealing.**--Honesty and square dealings will always pay a handsome profit. The rule may not succeed every time, but a day of reward will surely come. The man who does business upon the foundation of honesty and square dealing, in the long run enjoys the best and most profitable prosperity. Honesty is the best interest bearing investment that man can make.