

"All goods sold at cash prices, and payment required early the following month."

We, therefore, ask you to favor us with payment in accordance with these terms.

You will recall that you have failed to settle your Note, which is now a month overdue. We want to give you another chance to remit your payment in a pleasant and businesslike manner.

To be perfectly frank with you, your Note is for value received, and we cannot permit non-payment. The time has now come when we must have an understanding. There are only two ways this can be settled, one is that you remit at once, and the other is for us to place the matter in our Attorney's hands. We do not want to take this latter course, for it only means additional trouble and expense for both of us.

Now, Mr. Jones, you make it necessary for us to write you in this manner by your failure to answer any of our letters. We do not like to do this if we can avoid it.

Your Note, with interest, now amounts to \$87.26. Why not forward this amount by first mail, and do away with further annoyance and expense?

Some time ago I wrote to you about your account, but so far you have not noticed my letter. I also wrote to you on June 3rd, referring to my own obligations and asking you for your co-operation. This letter also is unanswered.

I must impress upon your mind that your account has now been hanging over for nearly a year, and that you agreed to pay by the week until it was settled. Now, Mr. Williams, it is not my intention to make threats of any sort, but you must look at this in a businesslike way, and see whether I am in the right.

In the first place I have lost your trade. You have not been in the store to buy as much as one dollar's worth of goods since I accommodated you, conse-