



PAUL KOCHER

Collections and Adjustments
Made Everywhere

"Musty" notes, "Skips," delinquent accounts, large and small, retail, wholesale and Doctor Bills, have my skillful, systematic and persistent attention which spells Cash Dividends.

Replevin, liens, attachments and garnishments vigorously prosecuted.

I cover Bay Cities, San Mateo, Burlingame, Redwood City, Palo Alto, San Jose and all way points.

References: All leading retail stores of this city.

Expert collectors. Best legal talent.

Suite R 309-10-11-12-13 Delger Bldg.

1005 Market St., San Francisco, Calif.

Telephones

Park 1101, Hemlock 1716

Collections by Personal Call

anywhere in

Central California

by the

Central California Creditors Association

INCORPORATED

CAPITAL \$50,000.00

SAN FRANCISCO

OAKLAND

MODESTO

We cover one half of the State of California from our Oakland and Modesto offices, and serve directly better than two-thirds of the population of the state

References Furnished

Main Office

Ray Building, Oakland, California
Telephone Oakland 2724

San Francisco Office
Pacific Building

H. W. SMITH, President and Manager