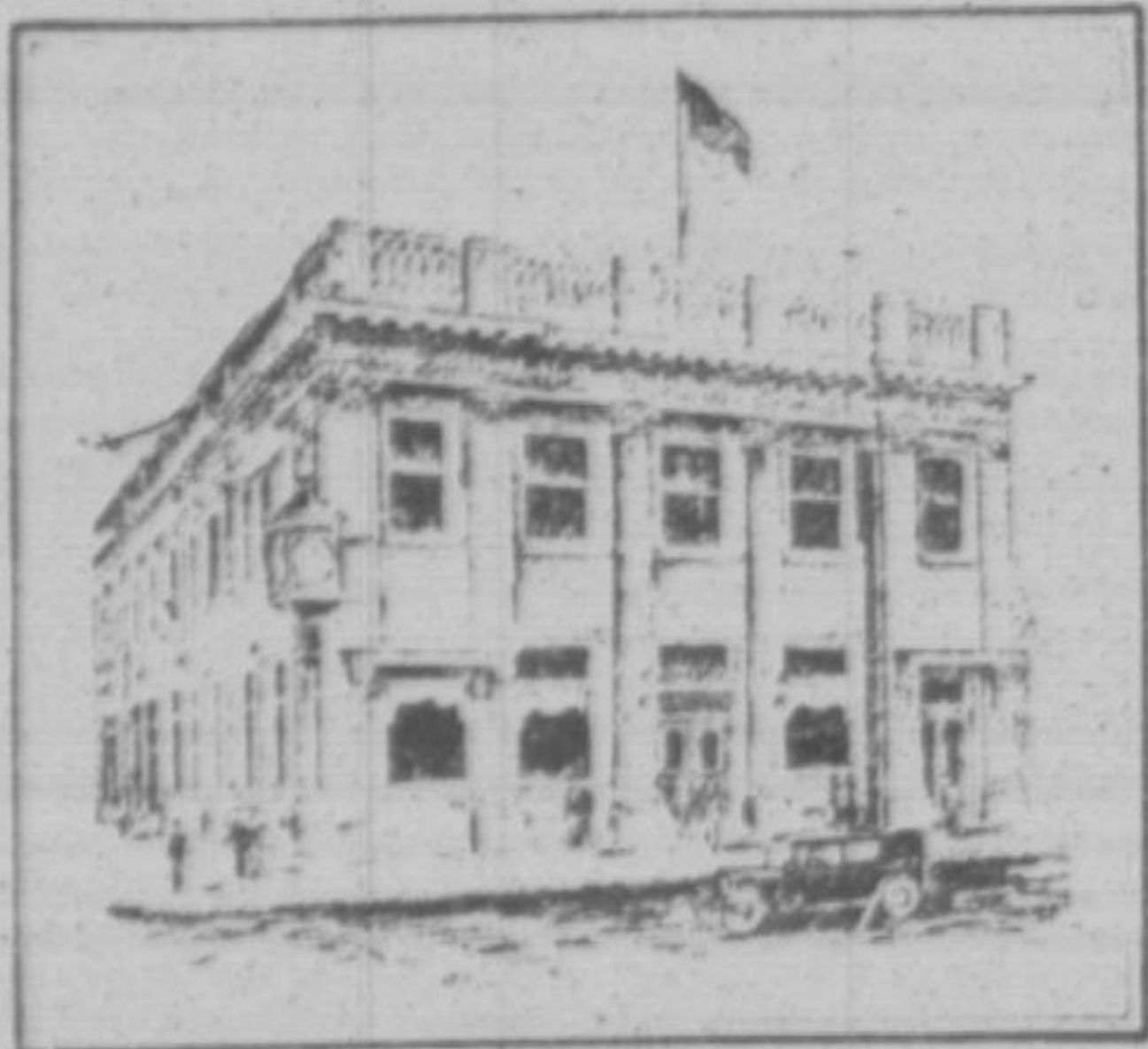


The Value of a Financial Statement . .



When we have to guess at a customer's financial rating, you're not sure that we put it at a low figure to be safe.

On the other hand, if we have definite figures to go by, we can decide accurately with reference to the amount he deserves to borrow and as to his ability to repay the loan.

There is a further value in financial statements. They give us something reliable to check up on from year to year and enable us to determine whether the borrowing customer is forging ahead or slipping behind.

Bank Examiners demand financial statements and well-managed banks will not do business without them.

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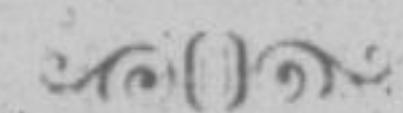


Dodge Brothers
SALES and SERVICE

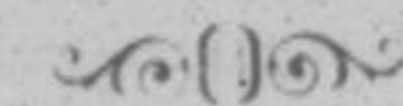
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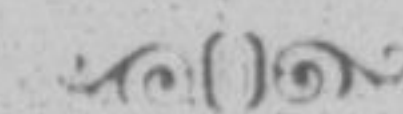
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