

## Can Banks Be "Too Careful" About Loans?

Some people who have vainly sought bank loans complain, at times, that banks are "too conservative." They forget that the loan they seek is the money belonging to depositors, and that the welfare of the entire community rests largely on how the banker handles this money.

The banker asks himself three main questions about every loan: (1) Is it safe? (2) Will it be repaid within a reasonable time? (3) Will it

tie-up too much of the bank's resources in one type of loan?

These three factors—safety, liquidity and diversification—are most important in connection with any bank loan.

A bank can hardly be "too conservative" in its loaning policy if it is to remain strong and successful.

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PRESIDENT

ILLINOIS BANKERS ASSOCIATION  
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## HIGHLAND PARK STATE BANK

*Home of Savings Depositors*

## Throw Out Expensive Troubles

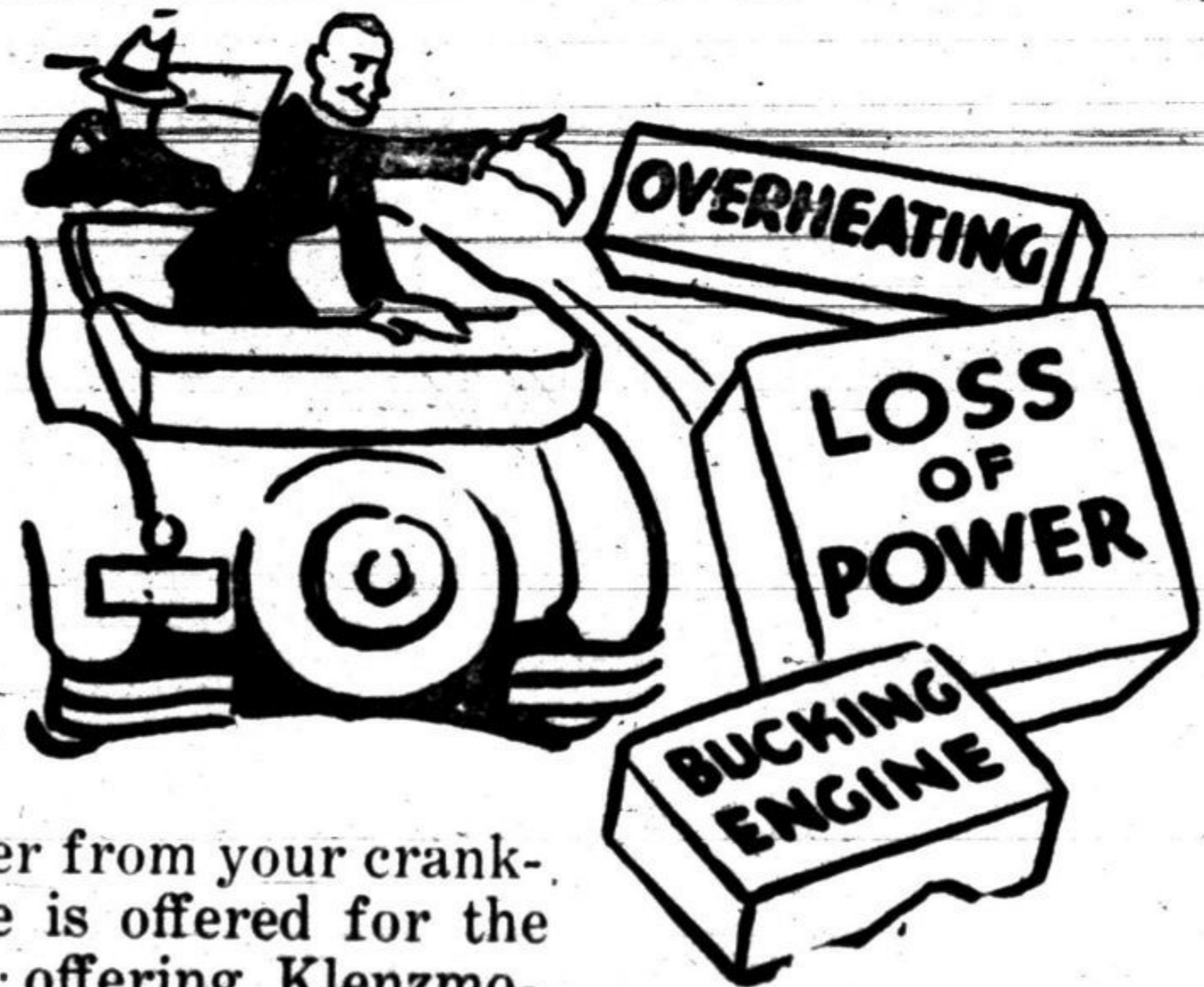
**A NEW FREE SERVICE** every motor car needs now! Klenzmotor cleaning service will quickly, thoroughly, remove dirt, water, metal abrasives, hard carbon, acids, old oil from your crankcase and oil lines.

Klenzmotor cleaning service will also clean out old grease and dirt from transmissions and differentials.

It means reduced repair bills; smoother operating motor; greater mileage; more power; less wear; less oil dilution; less heating; less depreciation; eliminates oxidizing acids; and prolongs motor life.

Even if you have an oil filter on your car, you need Klenzmotor cleaning service. An oil filter does not keep oil clean enough to prevent carbon from collecting in the oil lines. Ordinary flushing will not remove the harmful foreign matter from your crankcase and oil lines of your motor. This new, **different** service is offered for the first time in this community. Drive into one of the stations offering Klenzmotor cleaning service.

It will pay you to get this service today — and will make a great difference in the performance of your motor if you use Klenzmotor service regularly.



*Sinclair Oil—Gas—Greasing—Goodyear Tires*

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160 North First Street

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