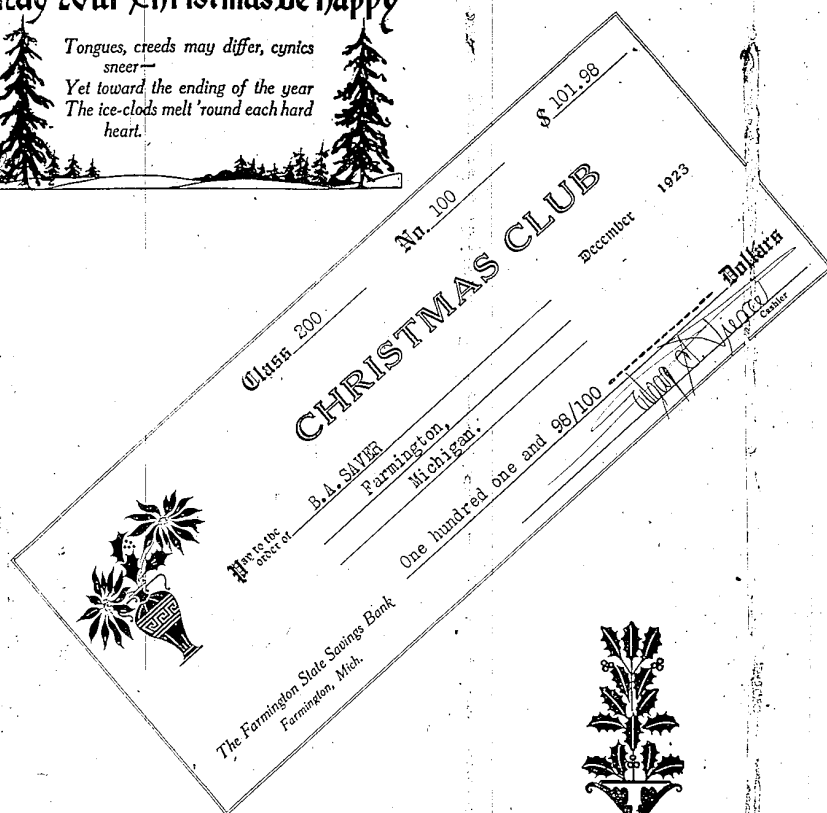
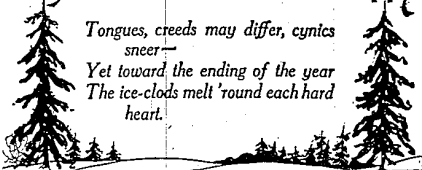


May Your Christmas Be Happy

Tongues, creeds may differ, cynics
sneer—
Yet toward the ending of the year
The ice-clods melt 'round each hard
heart.



DON'T LET NEXT CHRISTMAS
BE A MERRY CHRISTMAS IN
WORD ONLY

MAKE IT MERRY

BY JOINING THE

Farmington State Savings Bank CHRISTMAS CLUB

10c Class Pays	—	—	\$ 5.10
25c " "	—	—	\$ 12.75
50c " "	—	—	\$ 25.49
\$1.00 " "	—	—	\$ 50.99
\$2.00 " "	—	—	\$101.98
\$5.00 " "	—	—	\$254.97



December 3rd, 1923.

B. A. Saver,
Farmington, Michigan,
Dear Mr. Saver:

We are sending you herewith your Christmas Savings check, with the sincere wish that it will brighten your Christmas time and contribute to the happiness that pervades the Holiday season.

You have accomplished one of the most important feats of present day life, in persisting through a year of Systematic Saving. We congratulate you.

We invite you most cordially to join the 1924 Christmas Savings Club and incidentally suggest that you take a portion of this Christmas Check and start a Savings Account, with the thought in mind of making the Habit of Saving, created last year, a bigger thing in your life. One never knows when an Opportunity will arise that can be transformed into the foundation for Financial Success by a substantial Savings Account.

Assuring you of our interest and wishing you a very Merry Christmas, We are,

Very truly yours,

THE FARMINGTON STATE SAVINGS BANK.

Club Payments
Every Week
for
50 Weeks

Club Payments
Every Week
for
50 Weeks

The Farmington State Savings Bank

Established 1898

OFFICERS

HOWARD M. WARNER, Pres.
M. B. PIERCE, Vice-Pres.
EDGAR S. PIERCE, Cashier.
R. O. SOLDAN, Ass't Cashier.

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