



Because We Want You to Have

A MERRY CHRISTMAS

A CARNIVAL of generous giving—kind thoughts—a pleasant, happy, joyous time—a time when men and women by one content open their hearts freely—that's Christmas. That's the sort of Christmas festival we hope all our friends in Farmington are having this year. And it is our wish this Christmas that the memory of the gifts you have planned and selected with loving care for your dear ones shall be carried beyond that one short day and be a manifestation of your love throughout the year.

We are Helping Each Year to Finance

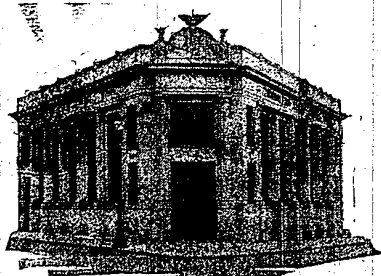
SANTA CLAUS

Everybody wants money for Christmas—and it just seems a part of human nature for some people to "go broke", if necessary buying Christmas presents. The spirit of love, gratitude, good-will can-not be denied—nor should it be. You, and anyone who has any sort of an income, can acquire a Christmas fund. For hundreds of Farmington people, Christmas gift buying holds no worries, no horrid anticipations, and the approaching holiday seasons are made happier in the knowledge that no Christmas bills shall be paid from current income. These people are members of the Farmington State Savings Bank Christmas Clubs.

Our 1927 Christmas Savings Club will Solve Your Gift-Money Problem

**JOIN
TODAY**

Hundreds—your friends and neighbors—will be coming in next week to join the new Club, already making their plans to have sufficient funds next Christmas to buy the gifts they want for those dear to them. Ask any of the 1926 Club how easy it was to save a certain small sum regularly every week—and they'll tell you too it was worth-while. It only takes a minute to enroll—there are no formalities or extra charges. You simply sign a Membership Blank and make your payments each week at the bank. Start now on the road to next year's HAPPY CHRISTMAS.



The Door Is Always Open to You

THE

FARMINGTON STATE SAVINGS BANK

MEMBER OF THE FEDERAL RESERVE BANK

FARMINGTON

4 %
On Savings

MICHIGAN