



1929

Thus does old St. Nicholas, according to the ancient legend, go from home to home on the night before Christmas, bringing to one and all happiness and good cheer. It is our hope that the spirit of jolly old "St. Nick" may be with you all this Christmas time.

But there is a modern St. Nicholas, too, and he must do his part if the old one is to visit your home. He is in your home every day. His "pack" is just a little brown book that fits in an inside pocket —yet it brings the Christmas joy into your home as surely as did old Santa's pack.

This new St. Nicholas is the member of our Christmas Savings Club. There should be one in every home in this community. Don't risk St. Nicholas missing your home next year. Join our Club today.

Farmington State Savings Bank



Member of Federal Reserve Bank
"THE OLD BANK ON THE CORNER"

4%