Us Help You Malethe "High Cost of Living" Van Pelt, Kirk ce Mack
cost You Less Durin 1914.



REALSTATE NEW P. P. RATES
TRRFERS $\$ 20,000 \quad$ EFFECTVE JAN 1



Here's To You.
A Merry Christmas to you all-
Whether Customer or not.
May cheerfulness and happiness And gladness be your lot
And if you're not our customer
We add this wish right here
That you'll enrole yourself with us
Within the coming year
The Farmers \& Merchants
三$\overline{\underline{\overline{2}}}$ State Bank
"Fathers and Mothers Bank."

PRESIDENT SANDEFER HERE SUNDAY



Happy New Year to you. This means everybody. Our friends in particular and the whole community in general. Next New Year will be here as surely as this is. If you put money in the bank all this year NEXT New Year's day will find you happier and better satisfied. Each succeeding year should find each of us better prepared for OLD AGE, which we should of us better prepa
enjoy in comfort.

Make OUR bank Your bank.
The First National Bank


