



THE development of our business has been due in no small part to the loyal support and patronage of our many customers, and it is with a deep feeling of appreciation that we make this acknowledgment.

To all who have contributed to our success, we say that we hope for a continuation of our pleasant association.

To those who have not taken advantage of our unexcelled facilities, we express a hope that the New Year will bring us into a close business relation that will be pleasant and profitable.

And to all, we wish

A Merry Christmas and a Happy and Prosperous New Year

FRANK L. SMITH

The First National Bank of Dwight

OFFICERS

FRANK L. SMITH.....PRESIDENT
CURTIS J. JUDD.....VICE PRESIDENT
JOHN R. OUGHTON.....VICE PRESIDENT
JOHN J. DOHERTY.....CASHIER
E. M. HOFFMAN.....ASST. CASHIER

UNITED STATES DEPOSITARY

Resources - \$650,000.00

DIRECTORS

CURTIS J. JUDD JOE MILLER
WILLIAM WYLLIE
FRANK L. SMITH R. H. MILLS
C. J. AHERN E. B. LEWIS

This, the Holiday Season, is the fiscal period of both commercial and personal relations among us all--the time of inventory--taking of both friends and profits. With the coming and going of this season it is our wish to put the best of ourselves into our business relations as well as our personal relations with our patrons, that the joys of Holidays may extend a little farther around the

calendar each year until they meet and include all days.

With this in our minds--to you and to all those connected with you the Officers and Directors of this Bank send greetings and good wishes for a Merry Christmas and continued prosperity during a Happy New Year, remembering our friendly relations in the past and offering you continued excellence of service in the future.

EVERYTHING IN BANKING

Commercial Banking
Foreign Exchange
Safety Deposit Vaults

3 PER CENT INTEREST PAID ON SAVINGS DEPOSITS

Savings Department
Travellers Cheques
Letters of Credit

The Oldest Incorporated
The Greatest in Resources