



## *“’twas the night before Christmas”*

Many of us, when we look back to our childhood, will remember the thrill of anticipation that Santa would bring some particular toy we had set our hearts on, only to feel a bitter disappointment on Christmas morning because Santa had been “too poor” to bring the cherished toy.

You can save your own children a memory such as this if you join our

**1934  
Christmas Club**

**The  
WILMETTE STATE BANK**

**1905--1933**

