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—Elbert Hubbard

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Come in and let
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Inc.
Tired Business Man
nth Floor
ones Harrison 3509-3510

ces:
Mr. B. B. Johnson
Mr. Charles A. Corniskey
Mr. P. S. Hayward
Dr. B. F. Lounsbury



Training Has Arrived

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OWNER

R SERVICE FOR
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10:45, Sunday School, immediately
testimonial Service at \$600.

Residence
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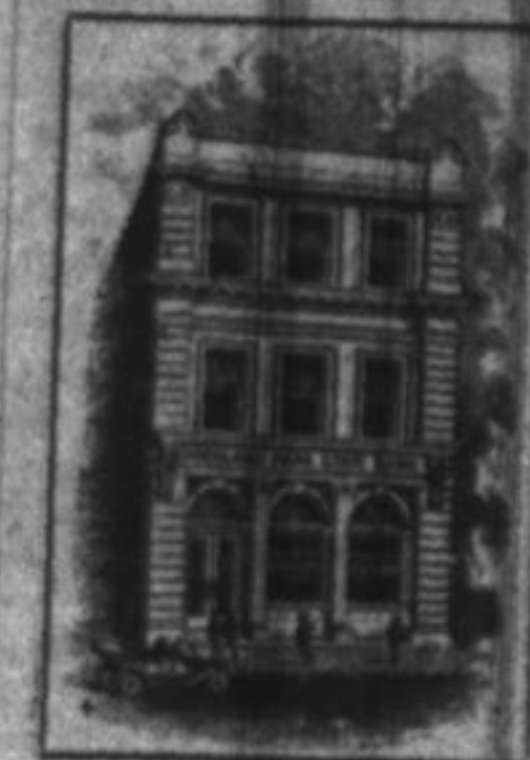
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Important Announcement

**Opening of Our
Christmas Banking Club
On Monday, December 10th**



CHRISTMAS BANKING CLUB

YOU CAN JOIN WITH

COME IN

It Costs Nothing to Join

There is no entrance fee of any kind.
You get back every cent you pay into the Club.

How to Start

Look at the different clubs in the table below, and select the club you wish to join then, come into our bank with 10c, 5c, 2c, 1c or 50c, \$1, \$5 or whatever sum you like; we will make you a member of our Christmas Banking Club and give you a Bank Book showing the amount of money you have paid in and the Club you have joined.

This is all there is to it.

**COME IN AND JOIN OUR
CHRISTMAS BANKING CLUB**

\$127.50

MAKES IN 50 WEEKS

Read How

Everybody Can Join—Nobody is Barred Out

Everybody should join
MEN and WOMEN, BOYS, and GIRLS, LITTLE CHILDREN, the BABY—all should join.
You can take out membership for your family or friends.
An employer can take out memberships for his employes.
We will welcome everyone.
Parents should join our Christmas Banking Club to set a good example to their children. The saving habit acquired early in life is of untold value to them in the future.
The Christmas Banking Club is the best way to learn to save money.

The Reasons for the Christmas Banking Club

To provide a way for those of moderate and even small means to save a part of what they earn.
To teach the saving habit to old as well as young by having a certain specified sum to save each week.
To make it easy for little children to learn that saving and banking money is the sure way to accumulate money.
To teach economy by showing that the small amounts usually frittered away for unnecessary things amount to large sums in a short time.
To make "SAVERS" instead of "SPENDERS" out of the people.
To help others to help themselves.

What the Different Clubs Will Pay You

1c CLUB	2c CLUB	5c CLUB	10c CLUB	50c CLUB	\$1.00 CLUB	\$5.00 CLUB	X CLUB
PAYMENTS 1st Week1c 2nd Week2c 3rd Week3c Increase Every Week by 1c Total in 50 Weeks \$12.75	PAYMENTS 1st Week2c 2nd Week4c 3rd Week6c Increase Every Week by 2c Total in 50 Weeks \$25.50	PAYMENTS 1st Week5c 2nd Week10c 3rd Week15c Increase Every Week by 5c Total in 50 Weeks \$63.75	PAYMENTS 1st Week10c 2nd Week20c 3rd Week30c Increase Every Week by 10c Total in 50 Weeks \$127.50	PAYMENTS 1st Week50c 2nd Week50c 3rd Week50c Deposit 50c Every Week Total in 50 Weeks \$25.00	PAYMENTS 1st Week\$1.00 2nd Week\$1.00 3rd Week\$1.00 Deposit \$1.00 Every Week Total in 50 Weeks \$50.00	PAYMENTS 1st Week\$5.00 2nd Week\$5.00 3rd Week\$5.00 Deposit \$5.00 Every Week Total in 50 Weeks \$250.00	for \$2, \$3, \$4, \$10 or Any Amount

You can pay as many weeks in advance as you wish

Make the Largest Payment First

A very popular way of joining the Club is to begin with the largest payment first. Then you decrease your payments each week. This makes it easy at the end.

For instance, if you join the 5c Decreasing Club your payments are—

1st week\$2.50
2nd week\$2.45
3rd week\$2.40

Each week you decrease your payments 5c. Your last payment is only 5c. In 50 weeks you have \$63.75.

We have decreasing Clubs in 1c, 2c, 5c, and 10c.

Clubs to Fit Every Purse

Our Christmas Banking Club is for YOU. It was made to admit everyone by having Clubs for small as well as larger amounts.

No matter how much you earn, be it a large or small amount, we have a Club that you can and should join.

The best advice your best friend can give you is to learn to save your money.

If you haven't yet learned this, begin now. Join our Christmas Banking Club.

It is the only sure road to wealth.
Ask any rich man today how he got his start—He will tell you it began with a small Savings Account.

Make your start. Make it NOW—Join our Christmas Banking Club.

You will receive three per cent interest

Highland Park State Bank

The Home of Savings Depositors

FRANK J. BAKER, President

J. M. APPEL, Vice President

C. F. GRANT, Cashier