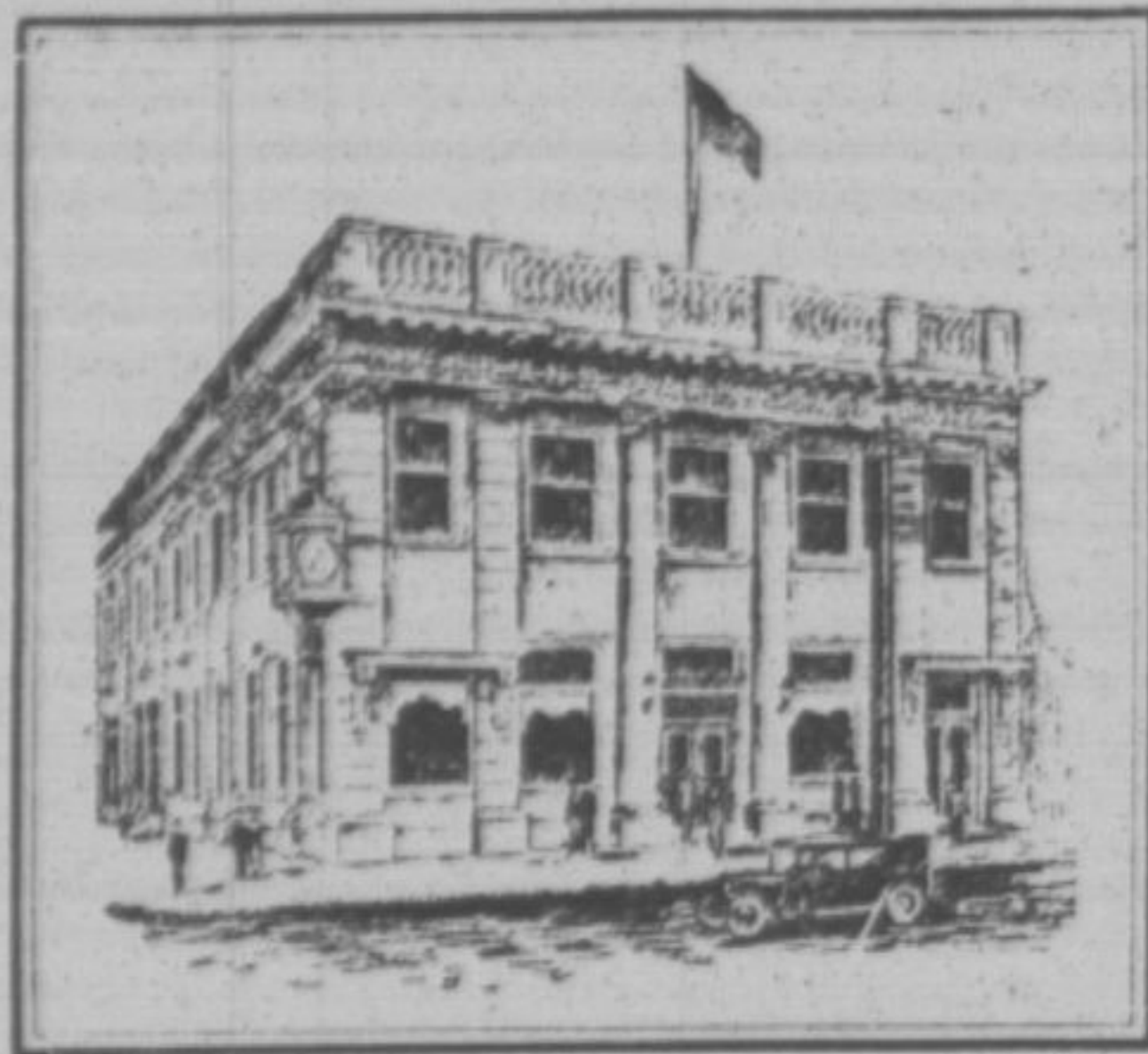


A Valuable Asset---



SPENDING a little less than you earn and putting it in the bank regularly builds more than a cash balance of "ready money." It also builds a "bank connection." The foundation of credit is confidence; your banker knows you are a saver and he has confidence in you and when you need accommodation in the way of a loan, or help in putting over some enterprise, you will find your regular saving habit is a very valuable asset.

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