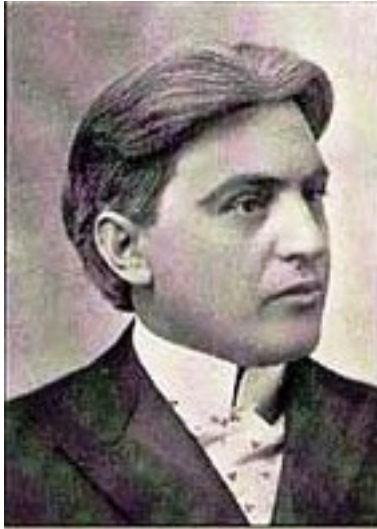


The Otsego County Bank



J. LEE MORFORD

Enterprising and accommodating banks exert a far reaching influence in the upbuilding of a business community, and in this respect Gaylord is particularly fortunate. The Otsego County Bank was established in 1892 by A. B. C. Comstock, J. A. Quick and C. A. Quick. In 1904 J. Lee Morford purchased an interest in the business and assumed the position of cashier. Mr. Morford proved to be the right man in the right place and under his administration the bank is flourishing most satisfactorily. Only recently the bank moved to specially prepared quarters on the ground floor in the Comstock block and now has one of the finest appointed banking rooms in Michigan. A specialty is made of the savings department and this branch is increasing in a gratifying manner.

Arthur W. Ladd is the Ass't Cashier, and is faithful and painstaking in all his duties.

It's What You SAVE, Not What You EARN That Makes WEALTH **\$1.00** STARTS YOUR BANK ACCOUNT AT **\$1.00** **A Dollar Saved Today May be the Foundation of Your Fortune**

A. B. C. COMSTOCK Bankers
JAMES A. QUICK
CARROLL A. QUICK
J. LEE MORFORD, Cashier

THE OTSEGO COUNTY BANK

of Gaylord, Michigan, or The Exchange Bank of Vanderbilt. **Responsibility, \$75,000.00**

We invite your business. In our Commercial Department a general commercial business is transacted, and in the Interest Department interest is paid at the rate of 3 per cent per annum on deposits. We give careful attention to small accounts as well as large. For benefit and assistance of depositors in our Interest Department, we have adopted the Home Savings Bank system of the W. F. Hayes Co., Chicago.

You Have the Bank

These are handsome oxidized steel banks with Yale locks and we will loan one without charge to any person opening an interest account with us. The banks help you save, as they afford a safe, convenient place in which to accumulate small amounts and as we keep the key, you cannot be tempted to spend what you have saved. In order to give every one an opportunity to try our new plan of saving, we have decided to LOAN A BANK to anyone who will

OPEN AN INTEREST ACCOUNT FOR \$1.00 or more. We will deliver the bank to your home.

The gratifying condition of this bank is largely due to the guidance of its proprietors each of whom takes personal pride in the success of the bank.

BEGIN SAVING TODAY and in a few short years you will have a capital with which to go into business or buy a home. The \$1.00 with which you open the account draws interest and will be returned when you close the account.

Our Home Banks are made of STEEL and will not break if you should happen to drop one of them on the floor

THIS IS YOUR BANK—WEIGHT 20 LBS.

We Have the Key

Our representative will call upon you to explain our savings plan and loan a Home Savings Bank with you; if you will deposit a dollar with which to open the account.

REMEMBER, YOU GET THE DOLLAR BACK WITH INTEREST AND THE USE OF THE LITTLE BANK COSTS YOU NOTHING.

REMEMBER, WE PAY 3 PER CENT INTEREST ON SAVINGS DEPOSITS.

Careful and careful attention will be given to all deposits whether their amounts are large or small. A dollar saved today may be the foundation of your future.

Every dollar that you have no immediate need of will soon be more than a dollar if you leave it with us for a specified time.

THE OTSEGO COUNTY BANK

J. LEE MORFORD, Cashier

Any Man Can Earn Money, But Only the Wise Man Saves It. **Begin Saving Today—Tomorrow You May Regret to Do It.**