

A FRIEND IN NEED IS A FRIEND INDEED

You may have friends galore, but you will have none more steadfast, more ready to respond to your wants, more capable of pushing you ahead, more of an incentive to forge to the front, than a growing bank account.

This Bank will help you—You can have one—Come in.

Scandia American Bank

Crookston, Minnesota

J. P. Foote, Pres.

O. Fredricks, Cashier.

Can I Save? You Are Facing the Question Now

Perhaps you think that the high cost of living makes it impossible.

The fact remains that many people of modest incomes are managing to save something regularly at this bank, surely you can find a way.

A savings account here, if begun only with a dollar will prepare you for emergency "lay offs," sickness or an opportunity.

The First National Bank

"SAFETY FIRST."

Crookston, - Minnesota