



This Christmas

more than ever before, there is need for the genuine Christmas spirit.

Money alone never brings happiness. Success may be a contributing factor but greater than all else is the spirit of helpful service. Good thoughts and good ideas unexpressed do very little, if any good, and if once expressed they can do no good unless they are accepted and acted upon.

The following guides to success are offered as embodying the creed of the Klamath State Bank for conduct in daily affairs, which, if faithfully followed, will make next Christmas and future ones happier.

RULE NO. 1.—OWN YOUR OWN HOME

You are not escaping debt by renting and not buying a home on the installment plan, for so long as you pay rent you are incurring a monthly obligation.

RULE NO. 2.—PAY YOUR BILLS PROMPTLY

For by so doing you are able to get credit, and maintain it. To succeed you must have credit.

RULE NO. 3.—SPEND LESS THAN YOU EARN

This rule needs no comments.

RULE NO. 4.—HAVE A BANK ACCOUNT

If we wanted to appear only selfish, we would say bank with us, but this is not the thought in this rule. Your paid checks returned to you at the end of the month are a receipt for all your expenditures, and very often save you trouble.

We thank you for the nice business you have given us the past year, and wish you all kinds of prosperity during the coming one.

Klamath State Bank

The Daylight Bank

Corner 6th and Main