

Another Year and Its Opportunities

have gone. If you have not made the best use of them, do not repine. Forget all but the lesson it should teach, and see that 1911 tells a different tale.

Is your financial position better than it was on 1st January, 1910? If you had saved and deposited with us even ten dollars a month, there would now have been \$122.29 at your credit. You know you could have done this; probably much more. \$10 per month deposited for the past ten years would have given you now \$1,437.73, a tidy sum which might lay the foundation of a fortune. Begin to-day, and make up for lost time.

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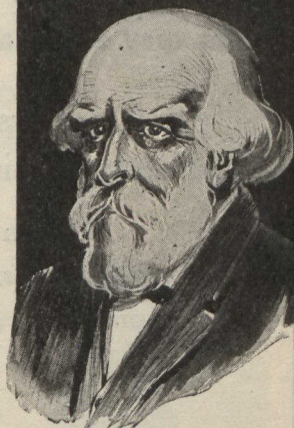
What may lie between !



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