

THE FIRST NATIONAL BANK

LAWRENCE, KANSAS

December, 1931

MERRY CHRISTMAS and GOOD WISHES!

Ever since that historic pilgrimage of the Three Wise Men to the new-born Babe in the manger, the world has been made brighter and happier each year through the sharing of the glad Christmas Spirit in commemoration of that event.

It is fitting, therefore, that we should recall the pleasant and cordial relations with our many loyal customers and friends during the past year and express our appreciation of your friendship, good will and kind regard.

It will be our constant endeavor to make the Spirit of Christmas which is so beautifully expressed in the one word—SERVICE—ever present in our contacts with friends and patrons the year 'round.

And we join with you in looking to the future with optimism and confidence; with a conviction that the year to come can be better than the year passed; with a firm belief that the complex and obstinate problems of today can be met and overcome through faith, courage, fortitude and determination.

May the joys and happiness of the Christmas Season be yours in abundance, and to this we add our sincere hope that we may be privileged to be of genuine service to you in the year ahead.

GOOD WISHES and a HAPPY NEW YEAR!

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The National Cathedral, now in the process of construction at Washington, D. C., has inspired this richly beautiful etching by the well known etcher, A. F. Mettel.