

AMERICANS BY CHOICE

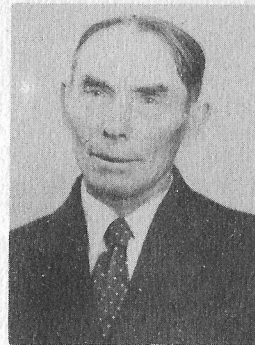
This annual report is dedicated to the many foreign born friends and customers of this bank.

On our books are the names of people who were born under many different flags. Some of these folks came to America with their parents at a tender age; some came to avoid religious persecution; some came to escape compulsory military service, but all came to these shores to improve their condition. Most of them have established homes and made a better life for themselves here. These people appreciate the many blessings and freedoms afforded under our Government-blessings that we who are American born are prone to take for granted. Our democratic form of government with all its faults, still gives the individual the best protection and the greatest opportunity to think and act freely. Here he may plan his own life and as long as he does not interfere with the rights of his neighbors, he is free to work as he pleases, worship God in his own way, speak freely and travel from place to place as he chooses. Nowhere else in the whole world will honesty, industry and intelligence pay such rich dividends of peace, security and good living as here.

On the following pages are pictures of well known patrons of this bank, each of whom was born in a different land. They represent hundreds of people of their different nationalities who together with their children have had much to do with the development of this part of our State. We are happy to acknowledge their accomplishments.

Those of us who were born under the Stars and Stripes should thank God every day of our lives that we were born in this land. Here in America where the State is the servant of the people instead of the people being the servants of the State. Let us keep it that way—let us not be fooled by glib promises of a change that will give us something for nothing. Let us realize that there is nothing worth having in this world that does not come by hard work. One of our foreign born friends recently made the following remark in our bank lobby, "I feel sorry for the man who is not able to get a 'kick' out of a good day's work."

REPRESENTATIVES OF OUR FOREIGN BORN CUSTOMERS FROM SIX DIFFERENT COUNTRIES.



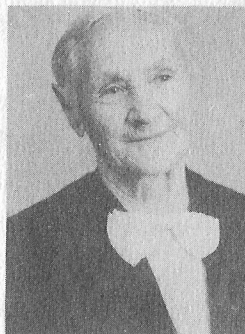
DOMINIK SUBART
Robinson
(Czecho-Slovakia)



AXEL M. WEST
Chaseley
(Denmark)



SAM KAGAN
Robinson
(Galicia)



MRS. MENA NEUSTEL
Robinson
(Germany)



WILLIAM VOGEL
Pettibone
(Holland)



MRS. ROSA HORNUNG
Pettibone
(Hungary)

REPRESENTATIVES OF OUR FOREIGN BORN CUSTOMERS FROM SEVEN DIFFERENT COUNTRIES.



MRS. MAX MILLER
Tuttle
(Latvia)



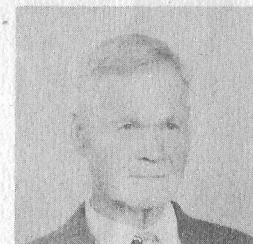
I. M. SEELE
Robinson
(Norway)



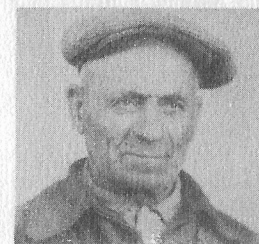
MAX MILLER
Tuttle
(Poland)



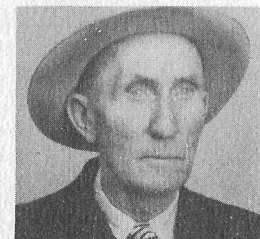
MRS. SAM KAGAN
Robinson
(Roumania)



C. A. PETERSON
Robinson
(Sweden)



A. KAMONI
Pettibone
(Syria)



E. B. SAUTER
Tuttle
(Ukraine-South Russia)

