## **Gaylord State Savings Bank**

Of all factors in building a town or country the most important are its banks. No country can thrive or flourish without banking facilities and Gaylord is very fortunate in this respect.

The Gaylord State Savings Bank has always active in forwarding every movement for the development and growth of Gaylord and surrounding country, and ------ has a magnificent banking record. The officers of the bank are numbered among the best known and successful business men of our town. F.A. Kramer is president; E.B. Bolton, vice-president; Sanford W. Buck, cashier; Wm. L. Morrison, Ass't cashier; Will Wiggings, bookkeeper. The directors are F.A. Kramer, Lewis Jenson, E.B. Bolton, Sanford W. Buck, Geo. Skelton, John G. Berry and Jas. I. Berry.

The bank was organized in 1893 and there has been no change in officers since its organization. It is the only bank in Otsego County under sate supervision, much the largest and strongest, and has deposits of nearly \$200,000. It is examined twice a year by the State Inspector to ascertain its condition, which is a great safeguard to depositors.

This bank is replete with modern fixtures and all the latest appliances for safety and convenience. They do a general banking business and have lately added a savings department feature which is proving satisfactory.