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## Get Ready for Cold Weather

T. F. W. DIETERT \& BRO. West VVater Street,

Kerrville, Texas


MORE THAN $\$ 2,000,000.00$

## Charles Schreiner, banker

Wool Commission Merchant

Strength to Stand Every Strain
Four Decades, Without a Failure


Merrie Christmas, 1908

In thousanids of homess the. Yile ling iv
the great irons of the oid fireptale, aind green leaves atd crimenon lernee of the nolly
audd beanty to the mery serene of himelike
 fol, and are it recogntivn of a time houred
and aneient custom. but they are only syuluols
of that kiudy fell of that kindy feeling that the secsoun of Yule.
tide enventers intle tide engenders in the hearts of men. We desire to extend the season's greetings, -of our estabistituent in in busiuess way in the past year. but to all the people of sumin west
Texas. We truast that this Cirrisimas may find no board in all this broad land unsupplied with

Happy New Year, 1909

New Yar' - days are mile ponts, that mark tpochs in the hives ot men and things New
Year's Dey, 1909, is the fortieth mile prist of this bank. It was established in 1669 Many peophe have come and gone in the bustanss world
of this seetion durine that time It. those four deot the section durngy that time Ir those four de-
cades tuany banks have been estatisthed. in Texas Some have prospered, some diseonimued, and some have failed in the fiereen battle for exist: ence. We are prowd of our reeord, and in of.
fering The Senasu's ireetings to our friends and customers, we wish to say that our methods, and our policy will rèmain mehanged
We extend to all our best wishes for a Happy and a Prpepel ons Lew Year, 1909. There ean not be hyear in which no sorrows and misfor.
tunes will comete to anylody, but we wish for voul the maximum of pleastrie, nind the mintunni of sorrow. We wish yon all that yon deserve, and
that w. that were wishng you mucii
abundant cheer for the full cijoyment of the oe: casion; and that sorrow,win ch must in tume come
to everyy human heart, will put away its poicto every human heart, will put away its poig-
nant darts, until the holly branch has withered.

- nant darts, witil the holly branch has wriketed.


