There has just come to my hands a printed message from one of Loudoun County's banks expressing thanks and appreciation for the patronage, layalty and cooperation of its depositors during the year 1932. A spirit of thankfulness as for favors done pervades

the ax statement.

Many times we depositors fail to reciprocate kk with an expression of thanks the officers of our banks for their helpfulness during the year.

It's a comforting thought to know that having some money, there's a safe place in which it may be left and obtained again at will. The vicissitudes and trials of bankers are probably not fully appreciated by the average depositor. A bank must be on guard against hold-ups in the day-time, robbers at night, from thieves within and without. Then there is that great army of would-be borrowers who have no thought of repayment and who are among the banks worst enemies.

The writer has no stock in any bank and has never been employed in one. He has had occasion to have some contact and some transactions with all of the banks of Loudoun County. His reactions and experiences have been such that he wishes to express for himself and all other people who have a kindred feeling very sincere thanks and appreciation for the cordial treatment, spirit of helpfulness and cooperation exhibited on all occasions by the officers and employees of our banks and likewise to express gratitude for the efficient amangement of depositor's funds and thanks for the encouragement brought to us through the sound condition retained by each bank.

The people of Loudoun County are more fortunate than those of many localities in having efficient, capable, courteous and honest bankers who have so wisely combined conservation with pregressives as to have safeguarded our interests periods of prosperity and to have so ably aided us thus far through the rought valleys of a major depression.