



# VISION..

It was the vision of the pioneer that discovered and developed this great country. It was the vision and courage of business leaders that made our great commercial structure of today. And it is this same vision that will bring progress today and tomorrow.

Upon the One Hundredth Birthday of Merrill, we can appreciate the courage and the faith it took to wrest from a wilderness this thriving community, agricultural and industrial center . . . for we too have pioneered. We have implicit faith in the future of Merrill and can envision still greater progress and growth for this community in the future.



— Lincoln County Bank —

— Citizens American Bank —

We Are Members of the Federal Deposit Insurance Corporation