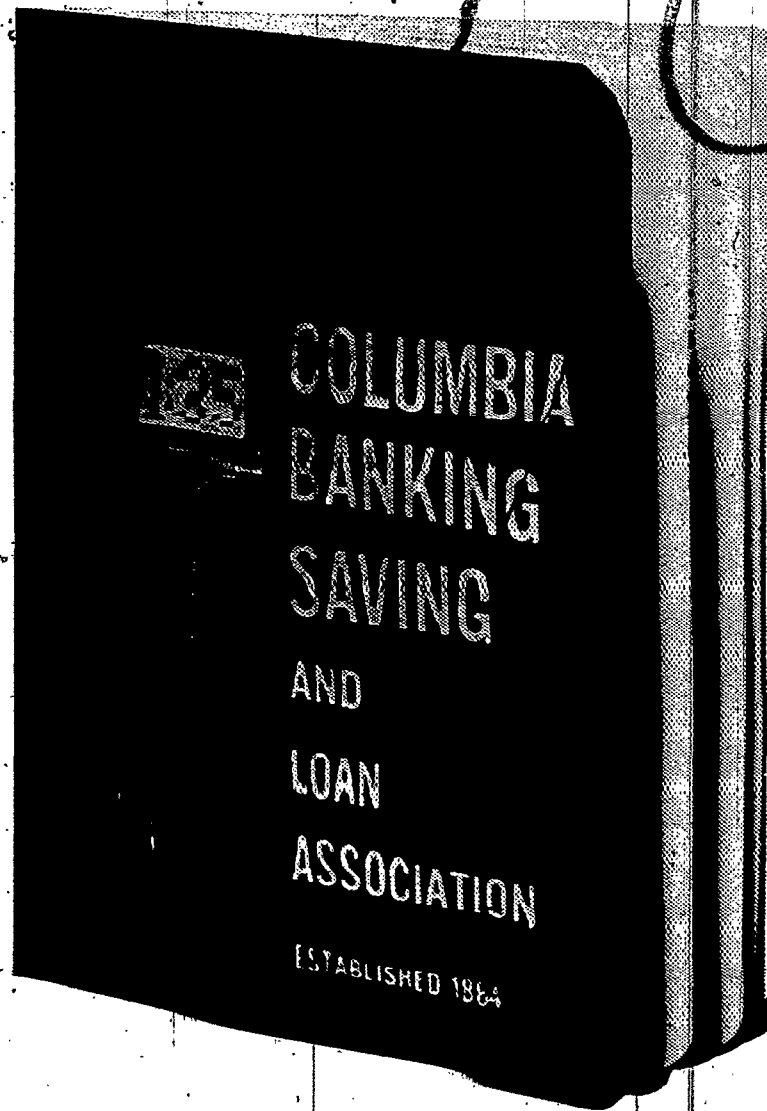


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Take a moment. Review your cash. How much money in your checking account and how much in a savings account there? Is it earning all it can? Is it earning what Columbia pays as shown in the clip-and-mail coupon below? If you're earning anything less, or if you aren't earning at all, isn't it time you opened an account at Columbia... you'll have readily available money earning better dividends. So now that you've taken a moment, how about it. Come right in to a big welcome or mail us the coupon!

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