



Advantage of a Checking Account

Over ninety per cent of transfers of funds in business are made through the medium of bank checks, thus avoiding the dangers incident of carrying large sums about, and the risk of making the wrong change.

This method enables the business man or individual to keep his money safely in the bank, instead of on the premises or about the person where it would be subject to hazard.

A checking account at this bank is a great convenience and costs the depositor absolutely nothing. To obviate handling the account at a loss the bank requires that reasonable average balance be maintained.

CAPITAL AND SURPLUS, \$80,500,

Tillamook County Bank.

No. 201.
Report of the condition of
The Tillamook County Bank,
At Tillamook, in the State of Oregon, at the close of business
October 31, 1914.

RESOURCES.	
Loans and discounts	\$274,316.05
Overdrafts, secured and unsecured	1,191.32
Bonds and warrants	33,675.61
Stocks and other securities	421.84
Banking house	40,750.00
Furniture and fixtures	6,000.00
Other real estate owned	4,726.00
Due from banks (not reserve banks)	1,751.02
Due from approved reserve banks	30,376.75
Checks and other cash items	469.37
Cash on hand	20,131.48
Other resources	15.00
Total	\$413,824.44
LIABILITIES.	
Capital stock paid in	\$75,000.00
Surplus fund	6,500.00
Undivided profits, less expenses and taxes paid	2,500.08
Postal savings bank deposits	657.69
Deposits due state treasurer	5,000.00
Individual deposits subject to check	216,448.40
Demand certificates of deposit	7,457.87
Certified checks	533.48
Time certificates of deposit	36,709.34
Savings deposits	63,017.58
Total	\$413,824.44

State of Oregon, County of Tillamook, SS.
I, Erwin Harrison, cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.—Erwin Harrison, Cashier.
Subscribed and sworn to before me this 11th day of November, 1914.—C. A. McGhee, Notary Public.
Correct Attest—Carl Haberlach, H. T. Botts, M. W. Harrison, Directors.

TILLAMOOK JOTTINGS

The Tillamook Headlight office is now located opposite the court house.

Safe deposit boxes for rent. Tillamook County Bank.

Blacksmith shop to rent next to my office. T. H. Goyno.

The place to eat is at the "Good Eats," Ramsey Hotel.

The Priscilla club will meet Nov. 13 with Mrs. Frank Hadley.

A heavy team, wagon and harness for sale. See Shrode.

For sale, 200 acres of Wilson River bottom land. Inquire of Frank Freeman.

Wood! Wood!! Wood!!! of all kinds, and fence posts, for sale. See Shrode.

We will soon have several cars of hay for sale from the car. See Shrode for prices.

We are in a position to make some long time farm loans. First National Bank.

Try those 25c dinners at the Ramsey "Good Eats." M. A. Olson formerly of the Spanish Kitchen.

For Sale, full blooded Holstein bulls, one year and six months. Apply to John Neiger, Fairview, Ore.

Born to the wife of H. P. Sheldon, on Saturday, a girl.

Attorney G. R. Bagley, of Hillsboro, was in the city on Monday.

Attorney J. R. Callahan, of Portland, has moved to this city and is located in the Masonic building.

Spruce limbs for immediate delivery—Phone Bell 2F14—Dewey Orchard Co.

For rent, a 42 acre farm, 1 1/2 mile east of Tillamook—Apply to Geo. Cohn, Tillamook.

Archdeacon H. D. Chambers, of the Episcopal Church, has made arrangements to hold services in this city on Sunday, Nov. 29th.

Ladies desiring their children cared for by the hour, day or evening, address, box 351, Tillamook, Ore., References.

For sale, lot and two roomed house at Raymond Washington worth \$65.00, all for \$250. Address C. M. Reynolds, Box 282, Tillamook Ore.

Wanted to rent a dairy ranch, with stock, with 10 or more cows. Cash rent or shares. Address G. F. Hackett, Hemlock, Ore.

Protect your valuable papers from the unexpected fire by renting one of our safe deposit boxes. Only one dollar per year. Tillamook County Bank.

Useful and fancy articles, place cards and favors for sale. Mrs. Geo. Willett, 3rd St. West.

Mrs. Alice Cave, of Waverly, Iowa, is visiting at the home of her brother G. A. Edmunds, and will remain here until the first of the year.

Want to rent bottom land dairy ranch in Tillamook one year with privilege of buying. Give full details first letter promptly. J. A. Lemmon, Cornelius, Ore., Box 33.

It's a good rule to buy a sewing machine with an established reputation for quality services. The White for sale on easy terms at Jones Knudson Furniture Company.

Married, on Monday, November 9, at the M. E. Parsonage in Tillamook, Mr. Geo. Bye and Miss Ida Russell of Nehalem Oregon, Rev. Edward Gittins officiating.

You can get the "Designer" a regular 75c. magazine, for 30c. per year. Offer expires Nov. 20, 1914. Leave orders at Lamar's Variety Store. "Drop in and look around."

A large compound Willamette donkey engine, for the logging camp of A. F. Coats Lumber Co., was taken from this city on a scow to Bewley Creek.

District Attorney M. J. Gersoni returned from the East on Monday, where he had gone to see his father who is suffering with cancer of the stomach and can only live for a short time.

The Fairview birthday club will have an all day meeting at the Grange Hall on Nov. 18. All the members are urged to attend with their families. We will have lunch and a program, and expect a good time.

The Tillamook County Boosters Band returned to the city on Monday after filling a four days engagement at the land product show in Portland. The band met with considerable praise while in Portland.

Miss McDowell, commercial teacher of the high school, resigned last Friday on account of poor health. Miss McElvaine, of Reseberg has been elected to the position and commenced work today.

The Fairview Literary Society will meet at the Grange Hall, Saturday evening, Nov. 14 at 7:30 o'clock. A program of readings, recitations, talks on neighborhood topics, and music will be given. Everybody invited.

Remember that Drs. Lowe and Turner eye specialists of Portland will be in Tillamook again Thursday Friday and Saturday, Nov. 12-13-14. Consult them at Hotel Tillamook. They do not go from house to house, they have no agents.

The W. R. C. will meet in Artisan Hall, Saturday afternoon. At the last meeting the birthday lunch was held in honor of the President Mrs. Lucas, and her mother Mrs. Johnson. It is requested that all members make an effort to be present Nov. 14th to hear the report of the convention held here last June. The time for election of officers is drawing near, so come and get in good standing and vote for your favorite candidate.

As the Fairview Grange takes up economic subjects, we heard a Fairviewite say that enough money had been expended on the road from this city, to the Grange Hall in recent years to have paved it twice. If that is the case, and we have no reason to doubt it, wouldn't it be economy to pave that piece of road as soon as possible and save money. The dairy-men in the Wilson river district see the benefit and economy of hard surfaced roads.

Water Rates.

For the information of our citizens we give below the water rates in Portland:

For family of 10 persons or less, ordinary use of water for drinking or cooking or washing and one toilet 50 cents a month; each person exceeding 10, 10 cents a month additional; each additional toilet 15 cents; each bathtub, 10 cents, each urinal, 25 cents; each water cooling closet, \$3 a month; each water heating system 25 cents a month. Compare the Tillamook rates with these.

Examination for Position in P. O.

The C. S. Commission announces that a male postoffice clerk examination will be held at Tillamook, Ore., on December 12, 1914, to establish an eligible register from which selection may be made to fill a vacancy in the position of post office clerk at the Tillamook post office, and future vacancies as they may occur.

The age limits are 18 to 45 years. Men only will be admitted to the examination.

The entrance salary for post office clerk is \$800 per annum, with annual promotions up to \$1000 per annum.

Application blanks and instructions to applicants may be secured from the postmaster, Tillamook, Ore., or the Secretary, 11th Civil Service District, 207 Post Office Bldg., Seattle, Wash.

Jury List for Special term Circuit Court.

A jury list was drawn for a special term of the circuit court, which will convene in this city on the 23rd, as follows:

- Henry Rogers, Tillamook, farmer.
- Thos. R. Monk, Tillamook, physician.
- Frank Freeman, Tillamook, farmer.
- Frank Miller, Rockaway, merchant.
- Ed Blum, Hemlock, farmer.
- John Schild, Tillamook, farmer.
- Fred Nicholas, Tillamook, farmer.
- A. Plasker, Tillamook, farmer.
- Joe Donaldson, Tillamook, farmer.
- S. M. Batterson, Mohier, farmer.
- R. Y. Blalock, Beaver, farmer.
- A. H. Harris, Tillamook, farmer.
- W. A. Gage, Cloverdale, farmer.
- Alex. McNair, Tillamook, merchant.
- John Creecy, Blaine, farmer.
- Everett Landingham, Cloverdale farmer.
- E. J. Geinger, Tillamook, farmer.
- Frank Berns, Tillamook, farmer.
- S. M. Moulton, Tillamook, barber.
- Olof Gulstrom, Tillamook, farmer.
- R. O. Richards, Beaver, farmer.
- A. N. Erskine, Tillamook, carpenter.
- F. M. Davidson, Tillamook, farmer.
- E. K. Gilbert, Beaver, merchant.
- S. W. Conover, Tillamook, clerk.
- C. P. Knudson, Tillamook, merchant.
- Claude Christensen, Tillamook, farmer.
- J. M. Lissberg, Tillamook, farmer.
- Theo. Haugen, Tillamook, farmer.
- J. Lewallen Hebo, farmer.
- H. C. Sanders, Cloverdale, farmer.

Remains of Mr. Handley Buried.

The remains of Mrs. Isabelle Handley, was brought to this city, on Saturday from Bend, Ore. The deceased died there the previous Wednesday where she had gone for the benefit of her health. The burial took place on Sunday, the religious service being held in the M. E. Church, conducted by Revs. Gittins and D. L. Shrode. The church was packed with sympathizing friends. The Rebekahs and Eastern Star lodges, of which she was a member conducted the service at the grave.

The deceased was greatly beloved by all who knew her, and her death came as a surprise to many of her friends.

Deceased was born in Nortonville, Cal., on the 22nd of Oct. 1876, and died at Bend, Oregon, Nov. 4, 1914, aged 38 years. She came to Tillamook with her parents in 1878, and resided here until about 10 months since, when she left for the benefit of her health. She married George Handley in February, 1897, and one child was born. Her husband was drowned in Tillamook Bay in 1900, a boat capsizing during a storm and his body was never recovered. Mrs. Handley leaves one son, George Dewey, and four brothers, William, James, George and J. C. Williams.

Professor Johnson on the War.

Professor Johnson is giving a series of lectures on the war at the Adventist Church, and he said:

Satin is causing the nations to be angry (Rev. 16: 13 and 14) by supernatural doings which he is bringing before them in the last days (Rev. 11: 18)

God is holding in check the winds or wars (Jer. 25: 31-33) for a particular reason (Rev. 7: 1-3)

Professor Johnson explained in his lecture that, according to the Bible, the people would be saying peace, (Is. 2:4) and at the same time God says they shall beat plow shears into swords (Joel 3:9) both of which are and have been fulfilled, for the peace people even now are telling us that when this campaign is over the war will close because people will ear the awfulness of war, and yet both England and Germany are planning years ahead along war lines.

Germany expecting to take vengeance on Japan and England on Turkey.

By a long line of prophecy (Dan 2) which Christ told us to understand and which has been fulfilled in detail from more than 2000 years ago to the present time, Mr. Johnson showed much about the present war. Among other things he showed that

Founded in the Strongest Way,
Growing Stronger Every Day.

"SERVES YOU RIGHT."

Wir Sprechen Deutsch.

First National Bank, Tillamook, Ore.

Member of
FEDERAL RESERVE ASSOCIATION
Of the United States.

Germany will not at this or any other time realize the dream of Napoleon and many other great European generals. Namely Europe all united with their country in control (Dan. 2:4-3). Again he showed that the monarchies will not give place to the republican form of government (Dan. 2:44) as some predict.

He also showed that the world will not be converted, but that the wicked will be destroyed (Dan. 2:35) at the coming of Christ, which according to the Bible, is in the very near future. Before this can come, however, the nations will give their power to the Roman Catholic Church for a short period of one half hour prophetic time (Rev. 17: 12-13)

The question is are we ready? For probation will close before the complete destruction of the Turkish dominion, which seems so near at hand at present. And the holy war which seems so soon to be declared will close with the great battle of Armageddon.

Friday night's subject "Court week in Heaven. You are summoned."

Saturday night's subject, "God's Standard of Judgment."

Sunday night's subject "Turkey and Armageddon."

Monday night's subject, "Hell! Where? When?"

Tuesday night's subject, "Spiritism."

Wednesday night's subject, "Gods last great warning."

Thursday night's subject, "God's financial system."

Death to headaches, glasses fitted by Drs. Lowe and Turner.

No. 8574.
Report of the condition of the **FIRST NATIONAL BANK**, at Tillamook, in the State of Oregon, at the close of business, October 31st, 1914.

RESOURCES.	
Loans and Discounts	\$116,448.03
Overdrafts, secured and unsecured	447.76
U.S. Bonds deposited to secure circulation	25,000.00
Other bonds to secure U.S. Deposits	1,015.00
Postal Savings	1,015.00
Bonds, Securities, etc. (other than Stocks)	20,695.06
Stock in Federal Reserve Bank	300.00
\$300.00; all other stocks	5,826.64
Banking House, Furniture and Fixtures	7,242.59
Other Real Estate owned	5,826.64
Due from State and Private Banks and Bankers, Trust Companies and Savings	1,793.74
Due from approved Reserve Agents in Central Cities	27,372.65
Cities, \$24,453.74; in other Reserve Cities, \$2,918.91	97.30
Checks and other Cash Items	526.32
Recharges for Clearing House	75.00
Notes of other National Banks	169.16
Fractional Paper, Currency, Nickels and Cents	32,823.45
Legal-tender notes	1,250.00
Redemption fund with U.S. Treasurer (5 per cent of circulation)	241,083.60
Total	\$241,083.60
LIABILITIES.	
Capital stock paid in	\$25,000.00
Surplus fund	5,900.00
Undivided Profits, less Expenses and Taxes paid	990.89
Reserved for taxes	600.00
National Bank Notes outstanding	24,200.00
Due to State and Private Banks and Bankers	2,086.01
Individual deposits subject to check	159,257.51
Demand certificates of deposit	5,287.43
Time deposits payable after 30 days or after notice of 30 days or longer	17,923.40
Certified checks	424.12
Postal Savings deposits	314.24
Total	\$241,083.60

State of Oregon, County of Tillamook, SS.
I, W. J. Riechers, Cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.
W. J. Riechers, Cashier.
Subscribed and sworn to before me this 11th day of November, 1914.
Rolie W. Watson, Notary Public.
Correct—Attest:
J. C. Holden,
B. C. Lamb,
Wm. G. Tsitt,
Directors.



BRANDEGEE KINCAID & CO.
CLOTHES

"Hit or Miss" Shopping Like
"Hit or Miss" Methods Being
Very Unsatisfactory Results.

Visit a shop of integrity and buy clothes of perfect style and quality. No "hit or miss" methods or modes will be found here.

A. A. PENNINGTON.

LAMAR'S VARIETY STORE,
TILLAMOOK, OREGON.
"Drop in and look Around."