

**ROSEBURG NEWS-REVIEW**  
 Issued Daily Except Sunday.  
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Roseburg, Ore., November 27, 1920

**MONEY AND MARKETS.**

The country's credit requirements have, during the period under review, reached a maximum level. Pressure may for a time continue at this current high level but no substantial increase is anticipated in the demand for banking accommodations either for crop financing or to meet commercial and industrial requirements. The credit position is essentially sound and the future is to be regarded with confidence, says an Eastern banking publication.

The banks and reserve institutions have financed the enormous volume of current requirements with no weakening of their reserve strength. The beginning of a reduction in the aggregate of those requirements is now evident. Loans of reporting member banks of the reserve system expanded steadily until the middle of October. A moderate contraction is now shown. Interior banks in diverse sections of the country are moderately increasing the volume of their purchases of commercial paper, an evidence of the release of funds from other employments. They have also begun, in a small way, to reduce their borrowings with other banks. Such contraction as has occurred is not of large volume. It is important, however, because in the present difficult situation, it indicates an ability greater than might have been anticipated, on the part of both the interior banks and their customers to liquidate outstanding obligations. It indicates also that the future trend will be toward the contraction rather than expansion of such obligations.

Open market rates on commercial loans have continued unchanged on an 8 per cent level, with country banks purchasing paper in fair volume. Call money was tight, ruling throughout most of the period at from 9 to 10 per cent, but easing at the close to 7 per cent. The continuing high rates in the call money market reflected the general stringency of credit rather than the requirements of the stock market, where sharp liquidation continued throughout the period. Both demands for and offerings of time loans on securities were nominal. Moderate offerings of time money may reasonably be expected shortly, as funds are released for other uses. This would result in lower quotations. Prime bank acceptances were in active demand and in reduced supply.

The determining factor in the entire situation continues to be the reluctance of consumers to buy, partly because of their expectation that prices may go even lower, and in part because of the curtailment of purchasing power of large sections of the buying public. Farmers are not purchasing actively at present because prices of the products which they have to offer in exchange have declined sharply. Wage earners hesitate to purchase because their earnings are being curtailed by increasing unemployment and in some cases by reduction in wages.

The adjustment of prices to new conditions of supply and demand has proved difficult. Two factors on the buying side of the equation offer much encouragement, however. In comparison with those classes whose income increased rapidly during the period of rising prices, the decline in prices which has already taken place has increased the purchasing power of salaried employees and persons in receipt of fixed incomes from investments. Large crops assure a fair volume of buying throughout the agricultural parts of the country, especially the grain states. Farmers unquestionably are delaying their purchases until the prices of what they must buy approach the level at which they must sell their crops. As that level is approached, they will buy in increasing volume, because their position is essentially sound.

**MELROSE NOTES.**

Charles Insley, who has been spending a few days with his mother, returned to his home at Medford on Wednesday.

On Tuesday Ray L. Cedarstrom, wife, and daughter Gertrude, and Chas. Insley, of Medford, took dinner with Mrs. Insley at the ranch near Green.



**CHRISTMAS GIFT SEASON**

is rapidly approaching. It is a good idea to buy your gifts early, while the stocks are complete.

The new patterns and designs in Jewelry are very beautiful this season, and we would suggest you buy early, as the choicest numbers are very limited. A small deposit will reserve any article until wanted.

BUBAR BROS. :: Gifts That Last.

**SOUP MAKING**

Simple Recipes for Delicious Dishes Which May Be Easily Prepared at Home.

BY MISS EMMA UELAND  
 Instructor in Domestic Science  
 Roseburg High School.

(NOTE—We publish the following recipes with the thought that housewives will be interested in the methods of preparation of some of the delicious soups. These recipes were compiled by Miss Emma Ueland, of the domestic science department of the Roseburg High School, and a copy of them has been sent to every teacher in Douglas County to aid them in preparing hot lunches for their pupils at the noon hour.)

The art of soup making is more easily mastered than at first appears. One may, with but little expense, keep at hand what is essential for the making of a good soup. Winter vegetables, turnips, carrots, celery and onions may be bought in large or small quantities. The outer stalks of celery, not often suitable for serving, should be saved for the soups. Sweet herbs, including thyme, savory and majoram, are dried and put up in packages retailing from 10 to fifteen cents. Bayleaves, which should be used sparingly, may be obtained at first class grocers and at druggists and may be kept indefinitely. Spices, including cloves, allspice, peppercorns, and stick cinnamon, should be kept on hand. These seasonings with the addition of salt, pepper and parsley, are essential flavorings for soups.

Flour, corn starch, arrowroot, pearl barley, rice, bread or eggs are added to give consistency and nourishment.

T—tablespoon.  
 C—cup  
 t—teaspoon.

**CREAMED SOUPS**

**Salmon Soup**

1/2 can salmon; 1 qt. scalded milk; 2 T butter; 1 T flour; 1 1/2 t salt. Few grains of pepper.

Drain oil from salmon remove skin and bones, rub through a sieve. Add gradually the milk, season and bind.

**Corn Soup**

1 can corn; 1 pt. boiling water; 1 pt. milk; 1 slice onion; 2 T butter; 2 T flour; 1 t salt, few grains of pepper.

Chop the corn, add water and simmer 20 minutes; rub through sieve.

Scald milk with onion, remove the onion, and add milk to corn. Bind with butter and flour cooked together. Add salt and pepper.

**Halibut Soup**

3-4 C cold boiled halibut, 1 pt. milk; 1 1/2 slice onion; blade of mace; 3 T butter; 1 1/2 T flour; 1/2 t salt, few grains of pepper.

Rub fish through sieve. Scald milk with onion and mace. Remove seasonings and add fish. Bind with half the flour and butter cooked together. Add salt, pepper, and the remaining butter in small pieces.

**Vegetable Soup.**

1-2 C carrot; 1-3 C turnip, 1/2 C celery, 1 1/2 C potato, 1/2 onion; 1 qt. water; 5 T butter; 1/2 T finely chopped parsley, salt and pepper.

Wash and scrape a small carrot; cut in quarters lengthwise; cut quarters into thirds lengthwise; cut the strips thus made into thin slices, and cut and slice same as carrot. Wash, pre nd cut potatoes in small pieces. Wash and scrape celery and cut in quarter inch pieces. Prepare vegetables before measuring. Cut onion in thin slices. Mix vegetables, except potatoes, and cook 10 minutes. Add potatoes, cover and cook 2 minutes. Add water and boil for 1 hour. Beat with spoon or fork to break up vegetables. Add remainder of butter and parsley. Season with salt and pepper.

**Cream of Carrot Soup.**

1 1/2 C grated carrots; 3 C milk; 1 1/2 C light cream; 1 1/2 T butter; 1 1/2 T flour.

Combine carrots, milk, onion and spices in a double boiler and cook until carrots are done—about 10 minutes. Remove onion and bay leaves, add butter and flour creamed together with seasoning, and then cook at least 10 minutes, then add the cream, let stand a few minutes to reheat and serve.

**Peanut Soup.**

1 C shelled peanuts; 2 qt. milk; 2 T butter; 2 T flour; nutmeg to the taste, salt and pepper.

Put shelled nuts through a food chopper; add flour, butter, and mix well. Add scalded milk. Reheat and serve.

**Cream of Potato Soup.**

1/2 medium sized potato; 3-4 C of milk; 1-4 slice onion; 1 t butter; 1 t flour; 1-3 t salt; 1-4 t chopped parsley.

Cook the potato in water until tender; mash; add to white sauce. Add parsley when ready to serve.

**Rice Soup.**

1 T fat, 1 T flour, 1-8 t pepper, 1 t butter, 1 t flour, 1-3 t salt, 1 1/2 C rice water, concentrated, 1 C hot milk or hot strained tomato juice, 1 slice onion, 1 t chopped parsley.

Chop the piece of onion in the milk or tomato, add hot rice water. Pre- pare as a white sauce and add the parsley when ready to serve.

**Cream of Tomato Soup.**

One half can tomatoes; 2 t sugar, 1-4 t soda, 1 ft. milk, 1 sliced onion, 1 T flour, 1 t salt, 1-8 t pepper, 2 T butter.

Cook tomatoes, and sugar 15 minutes, then strain; scald milk with the with flour mixed with cold water; stir until it boils, add soda to the tomato juice, away from the heat of the stove; combine the cooked tomatoes and scalded milk; just before serving add butter, salt and the pepper. Serve with croutons.

**Legume Soup.**

1 pt. beans, 2 qt. cold water, 1 small onion, two stalks celery or 1-4 C celery leaves, 1-2 t salt, 1-2 t pepper, 1-4 t mustard, few grains cayenne, 3 t butter.

Soak beans over night, in the morning drain and add cold water, sliced onion and celery stalks; simmer three or four hours, until

**Douglas National Bank of Roseburg**

No. 9423.  
 Report of the condition of the Douglas National Bank at Roseburg, in the State of Oregon, at the close of business November 15, 1920:

**RESOURCES.**

Loans and discounts	\$564,245.18
Overdrafts, unsecured	636.90
U. S. Government securities owned:	
Deposited to secure circulation (U. S. bonds par value)	25,000.00
Pledged to secure U. S. deposits (par value)	15,000.00
Pledged to secure postal savings deposits (par value)	15,000.00
Pledged as collateral for State or other deposits or bills payable	42,000.00
Owned and unpledged	15,850.00
War Savings Certificates and Thrift Stamps actually owned	846.00
Total U. S. Government securities	113,496.00
Other Bonds, Securities, Etc.	
Bonds and securities pledged as collateral for State, or other deposits (postal excluded)	28,000.00
Securities other than U. S. bonds (not including stocks) owned unpledged	85,522.69
Total bonds, securities, etc., other than U. S.	113,522.69
Stocks, other than Federal Reserve Bank stock.	9,370.00
Stock of Federal Reserve bank (50 per cent of subscription)	3,900.00
Value of banking house	25,000.00
Furniture and fixtures	1.00
Other real estate owned other than banking house	34,783.79
Lawful reserve with Federal Reserve Bank	61,102.29
Cash in vault and net amounts due from national banks	179,468.78
Net amount due from banks, bankers and trust companies	12,737.83
Checks on other banks in the same city or town as reporting bank (other than item 15)	3,242.06
Total of items 12, 13, 14, 15 and 16)	195,448.67
Checks on banks located outside of city or town of reporting bank and other cash items	1,958.49
Redemption fund with U. S. Treasurer and due from U. S. Treasurer	1,250.00
Interest earned but not collected—approximate—on Notes and Bills Receivable not past due	5,000.00
Total	\$1,129,715.07

**LIABILITIES.**

Capital stock paid in	\$100,000.00
Surplus fund	30,000.00
Undivided profits	23,755.16
Less current expenses, interest and taxes paid.	10,337.43
Interest and discount collected or credited in advance of maturity and not earned—approximate	475.00
Circulation notes outstanding	25,000.00
Net amount due to National Banks	1,376.36
Net amounts due to banks, bankers, and trust companies in the United States	81,465.76
Certified checks outstanding	714.50
Cashier's checks on own bank outstanding	494.65
Total of items 28, 29, 30, 31 and 32	84,051.27
Demand deposits (other than bank deposits) subject to Reserve:	
Individual deposits subject to check	705,021.89
Certificates of deposit due in less than 30 days (other than for money borrowed)	111,217.74
State, county or other municipal deposits secured by pledge of assets of this bank	46,486.49
Total of demand deposits (other than bank deposits) subject to Reserve	862,726.12
Postal Savings Deposits	8,519.95
Total of time deposits subject to Reserve	8,519.95
United States deposits (other than postal savings)	
Other United States deposits, including deposits of U. S. disbursing officers	1,000.00
Liabilities other than those above stated	4,525.00
Total	\$1,129,715.07

\*Of the total loans and discounts shown above, the amount on which interest and discount was charged at rates in excess of those permitted by law (Sec. 5197, Rev. Stat.) (exclusive of notes upon which total charge not to exceed 50 cents was made) was None. The number of such loans was None.

State of Oregon, County of Douglas, ss:  
 I, H. H. Stapleton, cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

H. H. STAPLETON, Cashier.  
 Subscribed and sworn to before me this 24th day of November, 1920.  
 J. C. FULLERTON, Notary Public.  
 My commission expires Nov. 25, 1924.

Corroet—Attest: J. H. Booth, H. Wollenberg, E. L. Parrott, Directors.

beans are soft, add more water as it boils away, put thru sieve, heat to boiling point, add salt, pepper, mustard, cayenne and butter. Serve with croutons.

**Split Pea Soup.**  
 Wash a qt. of split peas and soak over night; in the morning put to cook in 4 qt. water, adding a ham also seasoning. After boiling gently three or four hours, press through a strainer and return to the kettle; add a sliced lemon, let boil for a few minutes and serve with croutons, or small pieces of bread, cut dice shape and browned in butter or boiling lard.

**Soups With Stock.**  
 In making soups for the school lunches, it is often too expensive or time cannot be taken in preparation.

**To Prepare Stock.**  
 Wipe meat with clean cheesecloth

**SMASH--Go Shoe Prices**  
**SATURDAY**  
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**A Day of Big Savings**  
 Bring the Boys and Girls—have them fitted with  
**Proper Shoes at Old Time Prices**  
 Save on Shoes of all kinds. Men's Shoes reduced. Ladies Shoes reduced. Children's Shoes reduced.

**SMASH--Go Shoe Repair Prices.**  
**Roseburg Booterie**  
 IRVIN BRUNN  
 SHOES THAT SATISFY AND FIT YOUR FEET. BRING US YOUR REPAIR WORK AND SEE THE DIFFERENCE.  
 Perkins Bldg., Roseburg.

wrung out of cold water, cut lean meat in one inch cubes, thus exposing a large amount of surface to the water and the juices are more easily drawn out. Heat frying pan blazing hot, remove marrow from the marrow bone and use to brown about one third of lean meat, stirring constantly to sear all sides, which gives additional flavor and color. Put fat, bone and remaining meat in soup kettle, cover with cold water let it stand for one hour to draw out all juices from the meat. Add browned meat an heat gradually to the boiling point, and cook at low temperature four or five hours until the meat is tender. Vegetables may be added during the last hour to give flavor.

When done, remove bones, and the vegetables if desired, cool to remove scum of fat which will rise to the top. If desired, clear by cooking with egg shell and white,—one egg to two quarts of liquid— and strain through a double thickness of clean cheesecloth.

Harry Phillips, of Portland, has been spending Thanksgiving with his parents, Mr and Mrs Phillips, left this morning for home.

Visiting Grandparents—  
 Helen and Pauline Clark, of land, who have been visiting grandparents, Mr. and Mrs. J. Ingersoll, left this morning for home.

Return to Gardiner—  
 Mrs. F. B. Sagaberd and daughter Margaret, of Gardiner, who have been visiting Mrs. Sarah's parents, Mr. and Mrs. J. H. Laker, left this morning for their home.

Will Meet Mother—  
 E. W. Sharp and family left morning for Portland, when will meet Mr. Sharp's mother, J. J. Sharp, who is coming east to spend the winter in his home.

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 THE DIAMOND BRAND  
 Ladies Ask Your Druggist for Chichester's Diamond Brand Pills in Red and Gold metallic cases, sealed with Blue Ribbon. Take no other. Buy of your Druggist. Ask for CHICHESTER'S DIAMOND BRAND PILLS for 25 years known as Best. Sufferers Always Relieve. SOLD BY DRUGGISTS EVERYWHERE

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 If you want plants that will write  
 W. L. BENTLEY  
 Woodburn, Oregon, U. S. A.

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 yet many young men are so extravagant that it is like throwing money away.  
 Decide the matter of financial success now—start an account with the Roseburg National Bank.  
 4 Per cent Interest Paid on Savings Accounts.

**The Roseburg National Bank**  
 Roseburg, Ore.

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**SPECIAL**  
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 in on a New Ford at a reasonable price. Why not get a Ford with **ELECTRIC STARTER** and **ELECTRIC LIGHTS.**

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 ROSEBURG, OREGON

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 A machine for every purpose from \$25 to \$300. Come and select it, while our stock is complete.

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