

No. 3555.

Reserve District No. 12.

Roseburg National Bank Statement

Balance on condition of the Roseburg National Bank, at Roseburg, at the close of business on December 31, 1921:

Resources.	
Cash and accounts, including rediscounts (except those shown in b and c).....	\$461,700.24
U. S. Treasury notes, bills and bonds purchased or discounted by it.....	9,589.33
U. S. Government securities owned:	
U. S. bonds (par value).....	12,500.00
U. S. Government Securities.....	115,059.07
Real estate, stocks, securities, etc.....	127,559.07
Loans, \$15,400; furniture and fixtures, etc.....	85,656.32
U. S. bonds, \$15,400; furniture and fixtures, etc.....	21,400.00
U. S. bonds, \$15,400; furniture and fixtures, etc.....	14,350.00
U. S. bonds, \$15,400; furniture and fixtures, etc.....	55,310.51
U. S. bonds, \$15,400; furniture and fixtures, etc.....	66,041.55
U. S. bonds, \$15,400; furniture and fixtures, etc.....	3,117.80
U. S. bonds, \$15,400; furniture and fixtures, etc.....	5,130.02
U. S. bonds, \$15,400; furniture and fixtures, etc.....	74,289.37
U. S. bonds, \$15,400; furniture and fixtures, etc.....	569.50
U. S. bonds, \$15,400; furniture and fixtures, etc.....	625.00
Total	\$850,979.34

Liabilities.	
U. S. bonds, \$15,400; furniture and fixtures, etc.....	\$ 50,000.00
U. S. bonds, \$15,400; furniture and fixtures, etc.....	15,000.00
U. S. bonds, \$15,400; furniture and fixtures, etc.....	114.32
U. S. bonds, \$15,400; furniture and fixtures, etc.....	2,500.00
U. S. bonds, \$15,400; furniture and fixtures, etc.....	2,614.32
U. S. bonds, \$15,400; furniture and fixtures, etc.....	11,795.00
U. S. bonds, \$15,400; furniture and fixtures, etc.....	855.67
U. S. bonds, \$15,400; furniture and fixtures, etc.....	570,579.82
U. S. bonds, \$15,400; furniture and fixtures, etc.....	31,695.18
U. S. bonds, \$15,400; furniture and fixtures, etc.....	80,000.00
U. S. bonds, \$15,400; furniture and fixtures, etc.....	2,500.00
U. S. bonds, \$15,400; furniture and fixtures, etc.....	684,775.00
U. S. bonds, \$15,400; furniture and fixtures, etc.....	60,539.35
U. S. bonds, \$15,400; furniture and fixtures, etc.....	60,939.35
U. S. bonds, \$15,400; furniture and fixtures, etc.....	25,000.00
Total	\$850,979.34

of Oregon, County of Douglas, ss.

I, D. S. Houser, Cashier of the above named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

D. S. Houser, Cashier.

Subscribed and sworn to before me this 6th day of January, 1922.

G. W. Young, Notary Public for Oregon.

My commission expires March 8, 1924.

Attest: A. C. Marsters, J. F. Barker, I. Abraham, Directors.

Returns Required on Net Incomes

PORTLAND, Or., Jan. 4.—"In determining whether or not they should file income tax returns, taxpayers should not confuse the exemptions allowed under the law with the necessity of filing returns if the net income of a married person is \$2000 or the head of a family (not married) is \$1000," announces Clyde G. Huntley, collector of internal revenue.

"In other words, a single person claiming exemption as the head of a family must file a return if his net income is \$1000 or more, notwithstanding the fact that as head of a family he is entitled to an exemption of \$2500, as well as \$400 for each dependent minor. Likewise every married person, living with husband and wife, in order to claim the exemption of \$2500 and \$400 for each dependent minor must make a return although his actual net income for 1921 may have been only \$2000. In both cases cited, the taxpayer must make a return to claim the exemptions to which he is entitled under the law, although the application of those deductions may exempt him from the payment of an income tax.

"Taxpayers must file their income tax returns not later than March 15, 1922, or suffer heavy penalties provided in the law for failure to do so."

Collector Huntley says that before making out an income tax return for the year 1921, every taxpayer should present to himself and carefully consider the following questions:

What were your profits from your business, trade, profession or vocation?

Did you receive any interest on bank deposits?

Have you any property from which you received rent?

Did you receive any income in the form of dividend or interest from stocks or bonds?

Did you receive any bonuses during the year?

Did you make a profit on the sale of stocks, bonds, or other property, real or personal?

Did you act as a broker in any transaction from which you received a commission?

Are you interested in any partnership or other firm from which you receive an income?

Have you any income from royalties or patents?

Have you any minor children who are working?

Do you appropriate, or have the right to appropriate, the earnings of such children? If so, the amount must be included in the return of income.

Has your wife any income from any source whatsoever? If so it must be included in your return or reported in a separate return of income.

Did you receive any directors' fees or trustees' fees in the course of the year?

Do you hold any office in a benefit society from which you receive income?

Answers to all of these questions are necessary to determine whether a person has an income sufficiently large to require that a return be filed, and may be the means of avoiding the heavy penalties imposed for failure to do so within the time prescribed.

Utah, the red hot coal. Ask the woman who is burning it. Then call Denn's. We deliver when you want it, where you want it.

ADVICE TO LOVELORN AND OTHERS

Dear Mrs. Ellsbury: My husband and I have been married for four years, and for the past year he has been an invalid in bed. I have to work to support us, as we did not have much money saved up. I work until 12 o'clock at night and have a hard job, and always go straight home afterward, and never have any fun. Lately a man has been coming to the place I work and I am sure he does not know that I am married. He keeps insisting upon taking me home, and is so good to me, and I know that he is beginning to think a lot of me, and I am also of him. I hate to think of going through life with no fun at all. Would you think I am justified in going out with him a little? I wish you would help me. I have worried so about it. I am only 24 years old, and am still young enough to want to go places.

CLEO.

NANS. Do you remember the words

RHEUMATIC ACHES QUICKLY RELIEVED

THE quick, agonizing rheumatic ache is quickly relieved by an application of Sloan's Liniment. For forty years, folks all over the world have found Sloan's to be the natural enemy of pains and aches. It penetrates without rubbing. You can just tell by its healthy, stimulating odor that it is going to do you good.

Keep Sloan's handy for neuralgia, sciatica, lame back, stiff joints, sore muscles, strains and sprains.

At all druggists—35c, 70c, \$1.40.

Sloan's Liniment

Makes Sick Skins Well One of Dr. Hobson's Family Remedies. For a clear, healthy complexion use freely Dr. Hobson's Eczema Ointment



JOHN STORM CALLS

"You must be careful, child," John Storm admonished. "Theodore Stratton has the reputation of making women into stars and—"

"And what?" I interrupted quickly, and even to myself my voice sounded strange.

"And of breaking their hearts."

"I do not believe it." Even as I said it the saddened face of Maud Sanson came up in front of me.

"Oh I wish you had not told me this, Mr. Storm. Don't you see that my only chance of getting on, the chance I must have because I haven't any money to buy even a wardrobe is this one which Theodore Stratton has offered me? And to do it, well I must believe in him as well as myself."

"Yes, I understand and I do not mean to discourage you. You know, Virginia, that I am your friend and I came here tonight to tell you that almost the last thing Ria said to me as she bade me goodbye this morning was: 'Take care of Virginia. She will not get into any trouble except through ignorance of worldly ways.'"

He smiled a little quizzical as he continued telling what Ria had said.

"Although I do not think that you are so worldly yourself, but we are told that two negatives make a positive. Perhaps two innocents, like yourself and Virginia, might make a wise one."

"Hello, Virginia," Jack Thompson peeped his head into the door. "Gee, but I am sorry. I heard about it over at the Chinese restaurant and came over to see if you were a victim."

"Oh, Jack, I have lost everything I have in the world."

"Here, cheer up, Virginia. We are all for you. Need any money? I'll lend you half my check for today."

I believe that did me more good than all the things that John Storm had said to me. Right then and there I learned that of all the people in the world, the most picture actor, as well as the actor of the speaking stage, is most generous. He will divide his last dollar with you.

John Storm in punctilious observance of the conventions had left my door open. Jack Thompson had rushed through it and shut it with a bang. That is just the difference between the two classes. One insists upon telling the whole world that the things he does are all right. The other knows within himself that what he is doing is right, consequently he doesn't care what the whole world thinks.

"Jack, this is the minister who married Ria and Herb. Mr. Storm, Mr. Thompson, Jack is one of the first friends I made when I came here. He really introduced me into atmosphere," I explained to John Storm as he was shaking Jack's hand.

"Virginia, have you made out your list. You won't have much time to take it down in the morning. Per-

haps—why don't we walk down to-night?"

"My car is at the door. I'll take you down. Both of you."

"Oh, great. I was in hopes you had a car to take us in. I'm tired."

John Storm looked at Jack with approval. I could see that Jack's frankness, which was his most attractive quality, had met with instant favor.

It was the best thing that could possibly happen—making out the list—for it took my mind away from my loss, even while putting that loss down on paper.

Soon we were on our way to the police station and the red tape was cut quickly by John Storm. I was taken directly to the chief's office and made my deposition and left the written account of my loss.

On the way back I heard some one say: "Virgie, Wake up!" and I found that Jack was gently shaking me.

"I didn't know I had gone to sleep."

"Why, you have been asleep an hour," was John Storm's surprising assertion.

"But—it only takes five minutes to come from the police station to the apartment."

"Yes, but you were asleep before we had hardly gotten into the car. Mr. Thompson suggested that the air would do you good and so we drove around a bit."

Jack closed the eye toward me slowly. I was mystified. I did not understand what he meant until he was taking me upstairs when he divulged his reason.

"I was so tired, Virgie, that I knew I couldn't sleep. And besides I didn't mind a bit holding you with your head on my shoulder. So I made that preacher think it was necessary for you to have the air so that you wouldn't look quite like a swelled up puppydog tomorrow. Say, he is all right at that. And it is a good thing that you have got a few friends that you can depend on. There isn't one of us in this game that could help you very much no matter how much we wanted to. But I am real sorry, Virgie, about your clothes. I know how hard it is to get them and you can always count on me for something to eat, even if we have to go to a beanery for it."

"Jack, you are just the dearest friend in all the world and I know you mean every word you are saying. I guess I was having it too easy. It seemed as though everything was coming my way."

"Oh, well, you are not down and out yet. Remember to call the Service bureau the moment that you are through at the Kalsey lot."

"But, Jack, I am going to have a part—a real part after this work at the Kalsey with Theodore Stratton."

And even though Jack was ready to divide his last crust with me I surprised a look of envy upon his face.

(Continued Monday.)

SILVER PICK TO START GREAT BRIDGE WORK

PHILADELPHIA, Jan. 6. (United Press.)—The cities of Philadelphia and Camden today were celebrating the first of the physical steps taken in the linking of the two cities by the Delaware river bridge to be constructed here.

Following colorful parades in both cities, with floats depicting the benefits of the bridge and the linking of the two states, Governor Spruell of Pennsylvania, Governor Edwards of New Jersey, Mayor Moore of Philadelphia, Mayor Ellis of Camden and other dignitaries of Pennsylvania and New Jersey, assembled at the site for the Philadelphia end of the bridge where the ceremony of breaking ground was held.

Each taking his turn, Governors Spruell and Edwards and Mayors Moore and Ellis struck a silver-plated pick into the ground at the foot of Vine street near pier No. 11, north wharves, where the actual construction of the foundations will start. Religious ceremonies were also held. Thousands of people assembled for the ceremonies and all streets around the site were jammed with automobiles.

As the silver-plated pick was being wielded, two hydroplanes from the Philadelphia Navy Yard soared overhead and went through an exercise with parachutes and streamers depicting the joining of Camden and Philadelphia, while below them in the Delaware river boomed a salute from the old battleship, Olympia. Admiral Dewey's flagship. Several other war vessels from the navy yard floated on the river.

The bridge, to be the largest of its type in the world, is expected to be completed by 1925 or 1926.

FREE LECTURE. Come and hear about the time when every man shall sit under his own vine and fig tree—own his own home. Micah 4-4. Moose hall Sunday, Jan. 8, at 2:30 p. m.

"In sickness or in health" in your wedding ceremony, and how you thought to yourself that nothing could separate you, not even sickness? Remember that he loves you just the same, and it is not his fault that he is ill. If you are going to be untrue to your husband, never do so while he is ill, or your conscience will never let you forget it. It is hard luck, but your love for him should carry you through with flying colors. It is just a whim of fate that it is he that is ill, and not you. How would you want him to see if your positions were reversed? The best thing to do is to tell the other man that you are married and love your husband, and that you cannot go out with him again.

"ASK YOUR NEIGHBOR"

The Umpqua Steam Laundry. Phone 399.

You will surely enjoy hearing the lecture by W. H. Pickering of New York on the interesting subject: "Millions Now Living Will Never Die." At Moose hall, Sunday, Jan. 8, at 2:30 p. m.



DRY CLEANING is the economy way—it doubles the service, wear for your garments

Imperial CLEANERS. Our Auto Will Call. Phone 277.

Western Electric. POWER AND LIGHT PLANT. Howard Uhlig. Phone 34-F23. Roseburg.



IS ADVERSITY NECESSARY?

For some people a dose of adversity is often as needful as a dose of medicine—but it is never pleasant to take. Proper preparation is the best antidote for adversity. An account with the Roseburg National Bank will help you to become a regular saver.

4% Interest Paid on Savings Accounts.

The Roseburg National Bank Roseburg, Ore.

YOU MUST BE HERE.

You are not going to let Wilbur beat us, are you? Support R. H. S. Saturday evening at 8 o'clock.

M. C. RADABAUGH

Real estate, livestock, farm and merchandise auctioneer. Dates made at G. W. Young & Son's, or at 529 North Pine.

DANCE SATURDAY NIGHT.

At the Armory. Ott's Orchestra. A fine time.

Frank Terry, of the Equitable Savings and Loan Association, is now at the Umpqua Hotel.

High Values Low Prices Good Used Cars

Dodges Fords Chevrolets Maxwells Tourings Roadsters Oldsmobile Speed Wagon Chevrolet Delivery Ford Truck

EASY TERMS

J. O. Newland & Son

Dealers in Dodge Bros. Motor Vehicles

There are no Safer Investments

This is how Government Bonds have advanced within the last six months. Uncle Sam pays dollar for dollar and interest. If YOU give him time and encouragement. So will Municipal Bonds such as we are offering. Note the advance in Government Bonds within the last six months, as set forth in the following table:

	June 30, 1921 to Dec. 30, 1921 Gain
Liberty 3 1/2%	\$3.85 \$5.64
Liberty 1st 4%	\$7.40 9.30
Liberty 2nd 4%	\$6.56 9.54
Liberty 1st 4 1/2%	\$7.50 9.30
Liberty 2nd 4 1/2%	\$6.72 9.48
Liberty 3rd 4 1/2%	\$1.46 6.18
Liberty 4th 4 1/2%	\$6.86 9.74
Victory 4 1/2%	\$8.40 100.02
Victory 3 1/2%	\$8.40 100.02

PUT YOUR MONEY TO WORK. DON'T LET IT LAY IDLE! FOR SAFE INVESTMENTS SEE

RICE & RICE, Investment Brokers

Did you ever stop to think?

Churches may be closed (six days in the week); schools two days; the post office Sundays and holidays; the banks and stores ditto. But our plants never know a day off, not even an hour—24 hours a day, every day in the year, every year of your life. Boom or panic, winter or summer, day or night, our plants are on the job to keep you supplied, to keep you comfortable.

EVER THINK OF THIS?

Douglas County Light & Water Co

R. M. JENNINGS, Manager.

I'll Say They're Good Eats

Enjoy our home-like meals, best served foods in the city. "It's the Chef."

MEALS NOW 25c, 30c and 35c.

Hot biscuits or corn bread with your dinner.

Hot Sauce and French Fried Potatoes with short orders in the evening. Cozy dining room and lunch counter.

MRS. W. R. BOWMAN, Prop.



Beginning, Monday, Jan. 9

WE ARE ADDING AN

Expert Tailor

To our Clothing Department.—Another feature to give our patrons still better service

YOU MAY HAVE YOUR SUITS CLEANED RIGHT, and PRESSED BY HAND, the better way

Harth's Toggery

CLASSIFIED COLUMN

NEW CLASSIFIED ADVERTISEMENTS WILL BE FOUND ON LAST PAGE UNDER HEADING "NEW TODAY."

WANTED.

HAGS WANTED.—At News-Review office.

DEP WANTED.—Phone 15-F12. If you want to cut your sheep. L. E. Oubourne.

NTED.—Wood cut in exchange for first class mares. Good timber. Indbloom, Dixonville.

NTED.—Men to take contract washing 25 acres 2nd growth fir. Address J. News-Review.

NTED.—Low truck farm wagon with iron wheels. Address 459-IL. News-Review, or phone 459-IL.

NTED.—Woman to do general housework. Address J. News-Review, Route 2, Roseburg, or phone 4-F12.

NTED.—Man or woman whose time not fully occupied to do janitor work at about two or three hours per day. Apply to Antlers Theater.

MISCELLANEOUS.

LOING and dressmaking of all kinds. 438 E. Main. Mrs. Guthridge.

I accept timber, house in Roseburg, or small ranch near Roseburg. Part payment on \$10,000 ranch in Oregon. Co. 156 A, on paved road, terms to suit on balance. Address: Warner, Box 445, Roseburg.

ISH TO RENT a two or three room house for the spring and summer. Must have possession January 15th or later. Give description, location, and rental expected in letter. Address Lock Box 1112, Roseburg.

LOST AND FOUND.

IT—One red auto theft lock for the life. Return to Roseburg Garage and receive reward.

FOR RENT.

RENT—Nicer deposit boxes. Roseburg National Bank.

RENT—Nicer furnished housekeeping rooms, modern, for a couple. 424, after six p. m.

RENT—Two single rooms, comfortably furnished and heated. In private home, close in. Ladies only. Inquire. Address Rooms, News-Review.

FOR SALE.

IT trees and roses sprayed. Phone 4-L.

SALE—Oak and laurel wood. Phone 15-F12.

SALE—3 burner oil stove and range. 726 South Pine St.

SALE—Wood, dry slash, mill ends, etc. and old growth fir, 12 and 16 ft. Our service will please you. Deane Transfer and Storage Co.

FOR SALE—Dry fir and oak wood. Phone 15-F12.

FOR SALE—Hay, Edgewater Orchard. Phone 24-F2.

FOR SALE—Black Minorca Roosters. Phone 27-F12. J. E. Birch.

FOR SALE—New Burroughs adding machine, cheap. Cio's Confectionery.

FOR SALE—Black fir \$3.50, black oak \$4. Boyer Bros. 14-F14.

FOR SALE—New Woodstock typewriter. Phone 276-R after 5 p. m.

FOR SALE—First class milk cows soon fresh. Lindbloom, Dixonville.

FOR SALE—Gotta \$1.50 each if taken at once. J. M. Ware, Clatskanie, Oregon.

FOR SALE—About 24 thousand used cedar shingles. Fine for kindling. At Harrison's Garage, on Main St.