

Charter No. 83. Reserve District No. 12.
REPORT OF CONDITION OF THE FIRST STATE & SAVINGS BANK.
 At Roseburg, in the State of Oregon, at the close of business, June 30, 1922:

Resources.	
1. Loans and discounts, including rediscounts shown in items 29 and 30, if any	\$197,939.68
2. U. S. Government securities owned, including those shown in items 30 and 35, if any	51,700.00
3. Other bonds, warrants and securities, including foreign government, state, municipal, corporation, etc., including those shown in items 30 and 35, if any	21,282.98
4. Stocks, scripps, claims, liens, judgments, etc.	6,743.74
5. Banking house, \$25,000; furniture and fixtures	\$5,567.12
6. Real estate owned other than banking house	3,095.63
7. Cash on hand in vault and due from banks, bankers and trust companies, designated and approved reserve agents of this bank	51,400.58
8. Exchanges for clearing house and items on other banks in the same city or town as reporting bank	1,775.85
9. Total cash and due from banks, items 8, 9, 10 and 11	\$53,176.43
Total	\$342,505.64
Liabilities.	
10. Capital stock paid in	\$50,000.00
11. Surplus fund	5,000.00
12. (a) Undivided profits	\$132.01
Total	132.01
DEMAND DEPOSITS, other than banks, subject to reserve:	
13. Individual deposits subject to check, including deposits due the State of Oregon, county, cities or other public funds	188,644.95
14. Cashier's checks of this bank outstanding payable on demand	2,034.59
Total of demand deposits, other than bank deposits, subject to reserve, items 13, 14, 25, and 26	\$190,679.54
TIME AND SAVINGS DEPOSITS, subject to reserve and payable on demand or subject to notice:	
15. Time certificates of deposit outstanding	33,974.26
16. Savings deposits, payable subject to notice	62,719.83
Total of time and savings deposits payable on demand or subject to notice, items 15 and 16	\$96,694.09
Total	\$342,505.64

State of Oregon, County of Douglas, ss.
 I, G. V. Wimberly, Cashier of the above named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.
 G. V. WIMBERLY, Cashier.
 Subscribed and sworn to before me this 7th day of July, 1922.
 LEON E. MCCLINTOCK, Notary Public.
 My Commission expires July 27, 1924.
 (Seal)
 Correct—Attest: J. H. Booth, H. Wollenberg, V. J. Micelli, Directors.

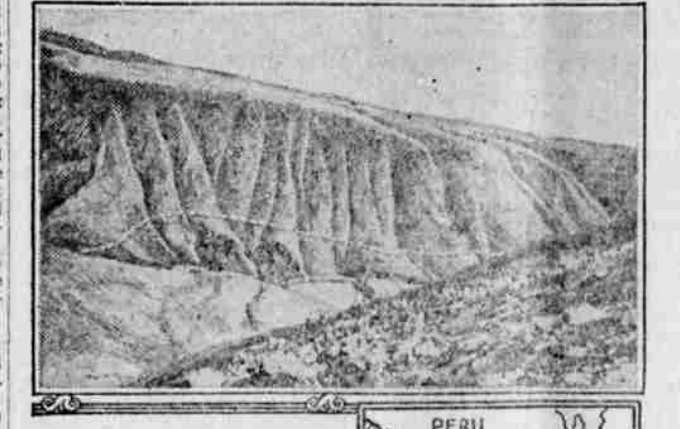
STATE PRESS COMMENT

IT'S A POOR WEEK.
 One whole week has passed and the Religious Issue Making governor of Oregon has not fired a single Ku Kluxer. It's a poor week when Ben cant find a K. K. K. somewhere on the state payroll that needs firing. So far, he has not fired Louie Bean and we wonder if he has not discovered yet the mistake he made in his appointment. Ben's race for governor this year is a forlorn one and his strongest supporters realize that he has no chance against Pierce. As the days go by and he continues to stir up religious animosities, his chances grow slimmer and slimmer and in the meantime the republicans are yelling for harmony in the party and asking all factions to forget the controversy.—Benton County Courier.

THE OBVIOUS MORAL.
 Down at Oregon City the other day a young man was convicted of murder in the first degree. That means that in the course of time, if the laws of Oregon are enforced, he will be hanged by the neck until he is dead. It is a sad ending for a career that might have been so much better directed.
 It is worth while to pause for a moment and retrace the steps by which this boy reached the gallows. First he acquired the taste for easy money. Then he learned that easy money might be had by buying liquor illicitly and hawking it illicitly to such as would buy. He came in time to the point where carrying a gun and using it on a fellow-being was not too repugnant to be entertained. The chains of habit are not forged at a single stroke. Instead, a link is joined here and another one there, and with each link the forging becomes easier. The first link in such a chain as binds young Hecker is usually the making of evil companions. Thereafter each link is made with increasing ease, and in time the forger of the chain of evil habit passes from link to link with scarcely a thought. Thus even murder falls to be a thing of course. The moral is obvious. It is the forging of the first link that is especially to be avoided.—Eugene Register.

TARIFF ON WHEAT
 The proposed tariff of 30 cents a bushel on wheat will not help the northwest farmer any because the price of wheat is regulated by the export demand, but Chicago speculators may find the tariff very convenient after the wheat has left the hands of the producer.—East Oregonian.

Peace or War Real Issue in South American Conference



Taken from Bolivia by Force of Arms, Chile has Extracted Untold Wealth from These Nitrate Beds.

By George Hiltzer.

EVERYONE knows that a South American Conference is in session in Washington, but few know what it is about, what its object is, and still fewer Americans know what its objective should be. Since the disaster in Europe, and the near bankruptcy that prevails over there, our trade with South America has increased by leaps and bounds. Our trade with the Republic south of Panama last year totaled nearly a billion dollars and we loaned to their governments and their municipalities more than \$300,000,000. So we have a considerable stake in those countries. If the paths of peace and progress are persistently followed down there, we shall profit by it. If the tension from commercial competition existing between South American states lead to larger military expenditures the result will be a great economic loss.

As we are practically underwriting South American business and finance, we would have to shoulder sooner or later our share of that loss. One of the latest South American loans is that of \$11,000,000 for Bolivia, just floated in New York. To impartial American observers the bonds of which are now finding a ready market above par.

Americans, therefore, have a real interest in the South American Conference now in progress in Washington. The result of its labors will mean sooner or later peace or war upon American soil and unless in South America. The most un-Bolivia is given access to the sea settling factor today is the loss of sea frontage suffered by Bolivia as a result of the war by means of which Chile deprived her neighbors, stricted access to the sea.

Bolivia and Peru, of their maritime provinces, rich in nitrates and other valuable minerals. While Peru suffered territorial mutilation and heavy losses, she remained in possession of a coastline approximating 1,700 miles in length, while Chile's territory here is nearly 6,000 miles. But Bolivia was entirely shut out from commercial communication with the outside world except through Peruvian or Chilean ports and customs houses. The maritime province of Antofagasta was taken from Bolivia and her claims to the districts of Tacna and Arica were denied by Chile. In those days the claims of Bolivia to a seafront were supported by Peru.

To impartial American observers in Washington it is becoming clear that the labors of the Conference will prove a failure and the future of South America unsettled for many years, unless Chile modifies her policy of territorial expansion.

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PERU
 MOLLENDO
 TACNA
 BOLIVIA
 CHILE



Quality—
 that's the Reason

for the ever growing popularity of Albers Flapjack Flour.
 Makes light, tasty hot-cakes.
 Order a Package

Your Grocer Recommends Albers quality

Albers Flapjack Flour

Carefully sealed cylindrical container insures absolute sanitation

What God Says About Good Men

There is none good but one, that is God. (Mark: 10-18). So there are no good men, never have been. Yes, there was one good man that was the man who spoke the very words, "Jesus Christ, I believe in thee, that is what I believe in." Jesus God. Indeed, that is what I believe in. The young man to infer he replied to him. This young man in the enthusiasm of the moment had rather carelessly said, "Master, what shall I do that I may inherit eternal life?" And Jesus said, "Why do you call me Master? There is no such thing as a good man; God alone is good. He wanted that young man, to say—'you God for you are good. Any man who will believe in his heart that Jesus Christ is God, mind you, not God, but Jesus God, that man will have to do anything to inherit life'—he has it. Eternal life is the gift of God to any one who believes his son. (Copyright, 1922, J. A. R.)

FRIDAY AT THE CHURCHES

First Methodist Church, on South Main at Lane, W. S. Gordon, pastor. The Sunday school will meet as usual at 9:45 with all departments as usual. The subject at 11 a. m. will be "The Shepherd Psalm in a New Setting." In recent years, discoverers of Oriental life and custom in the time of David have thrown a flood of light upon this matchless poem. The children will be asked to recite the Twenty-third Psalm before the sermon. The Epworth league will hold their regular service at 7, Emory Cole, president. Mrs. Ruth Covert and Mrs. Stella Knauss will have charge of the music. This church will join in the union service at the Baptist church in the evening at 8 o'clock. Rev. Mr. Gordon will preach the sermon, and the subject will be "The Condescension of Christ." The midweek service is Wednesday at 7:30 p. m. We will continue the studies in the book of Psalms, the lesson being the ninth chapter, in which Paul says he could even wish himself accused for Christ for his kinsman's sake. Come, and give us your opinion on this strange saying.

First Baptist Church, corner Rose and Lane Streets, Rev. H. L. Caldwell, minister. Church school 9:45 a. m. O. P. Coshaw, superintendent. The study of the Word of God and the maintenance of the spiritual life is as important in the summer time as in the winter. Let the church help you in these things. Morning worship, 11. Message by the pastor. You will find it a helpful service. The new officers of the B. Y. P. U. will be installed at this service. Young people's meeting, 7 p. m. All young people will find a welcome at these meetings. A good number of the young people are planning on going to the Young People's assembly at Columbia City July 28-August 7. Any young people interested in going will please talk with the president or the pastor. Union services, 8 p. m. At this service, Rev. W. S. Gordon will be the preacher. A fine spirit of fellowship exists among the churches, and these union meetings serve to strengthen this fellowship. All the people of the city are cordially invited to these meetings.

M. E. Church, South, Main and Lane streets. J. B. Needham, pastor. The church school will meet at 9:45 a. m. W. L. Cobb, superintendent in charge. Preaching services conducted by the pastor at 11 a. m. Special music by the orchestra. Epworth league meets at 7 p. m. Union service in the Baptist church at 8 p. m. Preaching services at Calapooia at 3 p. m.

SUMMER UNDERWEAR.
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 Buy this week. We are making a special reduction on all garden hose for this week ONLY.

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Firestone GUM-DIPPED CORDS
 -and Their High Mileage Records

MOST MILES per DOLLAR

The high mileage records of Firestone Cords continue to emphasize the fact that Firestone methods are different and better. These records, steadily increasing in number and in mileage totals, justify the Firestone contention that there is one best way to build tires.

Among the primary sources of Firestone extra mileage is double gum-dipping—the saturation of the cord plies in a vat of liquid gum—thus coating each cord and virtually eliminating internal heat and friction.

Another is Firestone air bag curing, with its 200 pound pressure, which places every cord accurately and equalizes the tension.

By blending the rubbers of different plants, grades and types, and by tempering it before mixing, Firestone's extra mile still more mileage.

Many cord tires are good—a few are better—Firestone users say one is best.

Those who have already experienced Firestone mileage, have stopped shopping and experimenting—they have made these cords standard equipment. Investigate your friends' success with Firestone Cords—and buy your next tire accordingly. Come in and get your share of extra mileage.

30 x 3 1/2 Oldfield "999"	\$7.99	20 x 3 1/2 \$ 8.95
30 x 3 1/2 Oldfield "999"	8.99	30 x 3 1/2 10.65
CORD		
30 x 3 1/2	Regular Size \$13.75	
32 x 4	Extra Size 17.50	
32 x 4 1/2	21.40	
32 x 5	21.90	
32 x 5	22.15	

UNION GARAGE

NOTICE.
 I will not be responsible for any bills contracted by any other person than myself. C. T. Schroeder.

Will Leave Tonight—
 Mrs. W. M. Kennedy, who resides at 412 Fowler street, will leave tonight for Athens, Alabama, where she will make an extended visit.

Electric curling iron will not burn the hair. \$2.50 up Hudson Electric Store.

TODAY'S MARKETS
 PORTLAND, Ore., July 7.—Cattle and hogs are steady; sheep are a dollar higher on lambs and wethers; spring lambs are selling at \$10 and \$10.50. Eggs and butter are steady.

PROMPT attention will be given all kinds of repair work. We also handle alteration and relining. We will satisfy. Roseburg Cleaners, phone 472.

MICKIE SAYS

HOLLER WHEN YA GOT SUK PRINTIN' TO DO 'N I'LL COME RUNNING! WE PRINT ANY OLE THING YA WANT 'CUX WE GOT INK 'N TYPE 'N PAPER 'N BRAINS 'N WE KNOW HOW TO MIX 'EM! 'I'BEYCHA!

—and Mickie is right!

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Roseburg News-Review

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