

COAL STRIKE HAS BEGUN TO HURT

Judging from general sources of information the coal strike which has begun to hurt and all lines of commerce are feeling its effect.

"There is very great danger that unless something is done soon to increase the production and transportation of coal there will be thrown upon the railways after the strike is ended a burden greater than they can bear," says the Railway Age.

"The public should be warned now of the conditions which apparently are going to develop on the railroads unless the amount of coal given to them is proportionately increased."

"The Railway Age in an editorial in its last issue gave some facts which indicate that a serious congestion of traffic and shortage of cars may come this fall and winter."

Some persons and publications have expressed the opinion that we are unduly alarmed. Let us consider the situation in the light of the latest available facts. In the year 1920 the railroads handled the largest traffic in their history. Excepting coal, they recently have been handling more traffic than they did in the corresponding part of the year 1920.

"Traffic always increases during the late summer and early fall months. This is especially true of coal traffic. The average number of carloads of coal handled by the railroads in the weeks from September 25 to December 18, 1920, was 217,290. This was 112,191 more than the number of cars of coal shipped in the week ended June 19, 1922. If the railroads in the week ended June 19, 1922, had handled as much coal as the average amount handled weekly in the fall and winter months of 1920, their total car loadings would have been 958,193. The largest traffic they ever handled in any week was in that ending October 15, 1920, and was 1,018,539 carloads. Of this, 226,671 carloads were coal, leaving 791,868 carloads of other traffic. If this figure be compared with that for the amount of traffic other than coal handled in the week ended June 19, 1922, it will be found that in this latter week the amount of traffic other than coal handled was only five per cent less than the amount of other traffic handled in the week ended October 15, 1920, the largest in history.

"Does anybody doubt that traffic other than coal is going to increase between now and October? In 1920, between the week ended June 11 and the week ended October 18, traffic other than coal increased 52,296 carloads, or over 7 per cent. At that time the country was entering a period of violent business readjustment and depression, and the increase in traffic between June

and October was not normally large. This year the country apparently is in a period of increasing business activity. This indicates that the increase in traffic other than coal between now and fall will be more than normal.

"The amount of coal produced and transported during the first half of 1921 was about sixty million tons less than the average amount produced and transported in the first half of the last five years.

"One of the most ominous features of the situation is that up to the date of the latest available report the amount of coal which had been carried by the railroads to the Lake Erie ports and thence by water to the head of the lakes to supply the needs of the northwest was only about three million tons. At this time last year the amount of coal that had been dumped at the head of the lakes exceeded eight million tons. If the northwest is to have sufficient fuel to carry it through the winter there must be dumped at the head of the lakes during the season of navigation from 25 to 35 million tons of coal, and already the dumpings at the lakes are five million tons below normal.

"The situation developing demands speedy and constructive action. The production of coal must soon be increased. The shipments of

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5-room house, a large barn, 4 lots, close in on Court street, fruit trees, lawn, electric lights in house and barn, sanitary toilet, but no bath. Price \$2,000.00. A reasonable cash payment, balance easy terms.

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all other freight which can be accelerated. The railroads must get ready as rapidly as practicable to deal with a record-breaking business. The shipping public must prepare to co-operate with the railroads by loading cars heavier and loading and unloading them as rapidly as practicable. The railroads are in no way responsible for the coal strike or its probably disagreeable and costly aftermath, and in this instance co-operation with them of all who can help solve the problem which will be presented should be substituted for the usual outcry against them."

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REPORT OF CONDITION OF THE UNITED STATES NATIONAL BANK AT LA GRANDE, OREGON.

In the State of Oregon, at the close of business on June 30th, 1922.

RESOURCES	
Loans and discounts, including rediscounts, acceptances of other banks, and foreign bills of exchange or drafts sold with indorsement of this bank (except those shown in 5 and 6) (including premiums if any)	\$ 533,663.26
Total Loans	533,663.26
U. S. Government securities owned: Deposited to secure circulation (U. S. bonds par value)	160,000.00
All Other United States Government Securities (including premiums if any)	27,450.00
Total	187,450.00
Other bonds, stocks, securities, etc.: Banking House \$19,200; Furniture and Fixtures \$16,870.69	55,870.69
Real estate owned other than banking house	44,001.11
Lawful reserve with Federal Reserve Bank	100,000.00
Cash in vault and amount due from national banks	121,133.11
Amount due from State banks, bankers, and trust companies in the United States (other than included in Items 5, 9, or 10)	5,150.61
Checks on other banks in the same city or town as reporting bank (other than Item 12)	4,404.31
Total, Items 9, 10, 11, 12 and 13	120,778.03
Checks and drafts on banks (including Federal Reserve Bank) located outside of city or town of reporting bank	764.43
Redemption fund with U. S. Treasurer and due from U. S. Treasurer	5,000.00
Total	\$1,425,389.17
LIABILITIES	
Capital stock paid in	100,000.00
Surplus fund	35,000.00
Unpaid profits	8,666.39
Less current expenses, interest, and taxes paid	100,000.00
Circulating notes outstanding (see schedule 4)	1,646.80
Amount due to State banks, bankers, and trust companies in the United States and foreign countries (other than included in Items 21 or 22)	8,974.20
Certified checks outstanding	550.00
Total of Items 21, 22, 23, 24, and 25	11,171.00
Demand deposits (other than bank deposits) subject to Reserve (deposits payable within 30 days): Individual deposits subject to check	604,299.08
Certificates of deposit due in less than 30 days (other than for money borrowed)	65,179.90
Total of demand deposits (other than bank deposits) subject to Reserve, Items 26, 27, 28, 29, 30 and 31	669,478.98
Time deposits subject to Reserve (payable after 30 days or subject to 30 days or more notice, and postal savings): Certificates of deposit (other than for money borrowed)	88,162.95
Postal savings deposits	360,054.74
Total of time deposits, subject to Reserve, Items 32, 33, 34 and 35	448,217.69
United States deposits (other than postal savings), including War Loan deposit account and deposits of United States disbursing officers	47,500.00
Total	\$1,425,389.17

State of Oregon, County of Union, ss: I, T. J. Seroggin, Cashier of the above named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief. T. J. SEROGGIN, Cashier. Subscribed and sworn to before me this 28th day of July, 1922. Colon A. Eberhard, Notary Public, Notary Public for Oregon. (My commission expires July 18, 1923.)

Correct—Attest:
A. L. RICHARDSON,
WM. MILLER,
U. G. COUCH,
Directors.



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