

**REPORT OF THE CONDITION OF THE FIRST NATIONAL BANK, AT COTTAGE GROVE, IN THE STATE OF OREGON, AT THE CLOSE OF BUSINESS ON NOVEMBER 15, 1920.**

RESOURCES	
Loans and discounts	\$448,025.81
Overdrafts, checks, notes, unsecured	734.12
U. S. Government securities owned:	
Deposited to secure circulation (U. S. bonds par value)	12,500.00
Pledged as collateral for state or other deposits or bills payable	10,000.00
Owned and unpledged	81,922.74
Total U. S. Government securities	104,422.74
Other bonds, securities, etc.:	
Bonds (other than U. S. bonds) pledged to secure postal savings deposits	7,000.00
Bonds and securities (other than U. S. securities) pledged as collateral for state or other deposits (postal excluded) or bills payable	10,838.55
Securities, other than U. S. bonds (not including stocks), owned and unpledged	90,868.48
Total bonds, securities, etc., other than U. S.	108,707.03
Stock of Federal Reserve Bank (50% of subscription)	1,500.00
Value of banking house, owned and unincumbered	18,000.00
Furniture and fixtures	5,837.80
Lawful reserve with Federal Reserve Bank	48,727.56
Cash in vault and net amounts due from national banks	115,422.94
Net amounts due from banks, bankers, and trust companies in the United States (other than included in the two preceding items)	5,806.32
Checks on other banks in the same city or town as reporting bank	1,336.90
Total of three preceding items	122,566.16
Redemption fund with U. S. Treasurer and due from U. S. Treasurer	625.00
Interest earned but not collected—on Notes and Bills Receivable not past due	2,000.00
Total	\$862,746.22

LIABILITIES	
Capital stock paid in	\$ 25,000.00
Surplus fund	25,000.00
Undivided profits	12,922.13
Less current expenses, interest, and taxes paid	1,351.81
Interest and discount collected or credited in advance of maturity and not earned—(approximate)	3,443.26
Circulating notes outstanding	12,500.00
Net amounts due to banks, bankers, and trust companies in the United States and foreign countries (other than above)	697.28
Certified checks outstanding	91.00
Cashier's checks on own bank outstanding	2,210.02
Total of three preceding items	2,908.10
Demand deposits (other than bank deposits) subject to Reserve (deposits payable within 30 days):	
Individual deposits subject to check	585,673.81
Certificates of deposit due in less than 30 days (other than for money borrowed)	28,914.58
State, county, or other municipal deposits secured by pledge of assets of this bank	21,754.92
Dividends unpaid	800.00
Total of demand deposits (other than bank deposits) subject to reserve	637,143.31
Time deposits subject to Reserve (payable after 30 days, or subject to 30 days or more notice, and postal savings):	
Postal savings deposits	1,448.89
Other time deposits	143,735.01
Total of time deposits subject to reserve	145,183.90
Total	\$862,746.22

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 (See 5197, Rev. Stat.) (exclusive of notes upon which total charge not to exceed 30 cents was made) was none.  
The number of such loans was none.  
State of Oregon, County of Lane, ss: I. T. C. Wheeler, cashier of the above named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.  
I. T. C. WHEELER, Cashier.  
Subscribed and sworn to before me CORRECT—ATTEST:  
this 27th day of November, 1920. HERBERT EAKIN,  
Homey Galloway, Notary Public. S. W. WHITE,  
(My commission expires Mar. 24, 1924) O. O. YEATCH, Directors.

**MOUNT VIEW.**

(Special to The Sentinel.)  
Dec. 2.—Mr. and Mrs. George Curran and son Ivan, Mrs. Rosa Curran and Lynch Curran were out from the Grove Sunday to the Floyd Jones home.  
William and Addison Heath arrived Tuesday from Pendleton, making the trip by motor. They were accompanied by C. W. Sears, who, with Mrs. Sears, has been at Pendleton caring for their son Brison through a serious attack of pneumonia. He is much improved now. Mrs. Sears will remain until he has recovered.  
Mr. and Mrs. Green, of London, spent Thanksgiving with their daughter, Mrs. Charles Bales.  
Mr. and Mrs. Glen Linebaugh visited Sunday with Mr. and Mrs. J. P. Linebaugh at Walden.  
Miss Ollie Phillips, accompanied by her friend, Miss Ingalls, of Corvallis, spent Thanksgiving with her parents, Mr. and Mrs. F. R. Phillips.  
Mr. and Mrs. Blaine Frederick visited Wednesday with Mr. and Mrs. Wally Miller.  
Archie Ely, of Cottage Grove, visited the school Friday.  
Claude Arne and F. B. Phillips were Grove visitors Tuesday.  
Miss Josephine Seward visited her grandmother, Mrs. J. Castle, at Walden, Sunday afternoon.  
Miss Iva and Lorena Southwell, of Pendleton, are visiting at the home of their uncle, C. W. Sears this week.  
Mrs. L. R. Long and Wade and Horatio Mosby, of Cottage Grove, were out the afternoon of Thanksgiving to the W. D. Heath home.  
Mr. and Mrs. Seth Ferrell and family left Saturday for Salem, where they will make their home while Mr. Ferrell is receiving medical treatment for the injury sustained to his arm during the summer.  
Misses Iva and Lorena Southwell and Clarence Sears were Sunday guests of Mr. and Mrs. W. D. Heath.  
W. J. Chapman and sons, George and Otto, visited Mr. and Mrs. Floyd Jones Sunday.  
Mr. and Mrs. J. R. Cooley and daughter Elizabeth were Thanksgiving guests of Mr. and Mrs. J. D. Dunne, in the Grove.  
Mr. and Mrs. Fred Frost and son Harry, of Divide, spent the week end with Mr. and Mrs. W. D. Heath.  
James Fisher and Mr. and Mrs. George Tolman and children motored to Eugene Sunday. The men returned in the evening and Mrs. Tolman remained for a longer visit with relatives.  
William Addison and Carrie Heath and Iva and Lorena Southwell visited Monday afternoon with Mrs. L. R. Long and Mrs. S. E. Lowry in the Grove.

**WANT ADS**

Rates—One cent the word; minimum 35 words; three insertions for the price of two when paid in advance; half cent the word after the third insertion.

For Sale—Angora billy goats. Curtis Veatch, phone 2-F13. o5tf

Are you getting your share of high-priced eggs? If not there is a reason. Better try some Silver Quill White Leghorns. Booking orders now for baby chicks. Wm. Hands & Son, Box 414 Cottage Grove, Ore., phone 1-F2. o5tf.

Good money for you selling our line of fruit and ornamental trees, small fruits, roses. Start immediately to secure best results from the heavy demand. Salem Nursery Co., 428 Oregon Bldg., Salem, Ore. o22-d10pd

For Service—Registered O. I. C. hog. Geo. Kehelbeck, phone 39F21. d10pd

2 lots, 6-room house, woodshed, wire fence, cement walk; connected with sewer; electric lights. T. M. Doak, Birch avenue. n12-d3pd

Vetch hay and mixed vetch, oats and cheat hay. J. H. Hull, 2 miles south of Cottage Grove. n12tf

For Sale—Old growth 16-inch fir wood delivered. Bolton Bros., box 675, Cottage Grove. n19-d10pd

Second hand Ford for sale. Phone 13 F2. n19-26esjd

For Sale—5-acre tract 12 miles south of Cottage Grove, half mile south of London. Good 7-room house, milk room, woodshed, barn and other buildings, all cleared and fenced; family orchard, berries and grapes. Price \$2500 if sold soon. Inquire Mrs. John Small, London, or Mrs. W. T. Jones, Cottage Grove, Ore. n19-d10p

Competent bookkeeper wanted. Only one of experience and whose attention will at all times be given to the job will be considered. City Meat Market. n26tf

Old growth body fir stove wood for sale. Call 99, City Transfer. d3tf

For Sale—Cows coming fresh soon. George Jacobsen, Latham. d3pd

For Sale—Retread for 30x3 1/2 tire, new. Quarter original price. Inquire The Sentinel. d3-17pd

Want to trade my equity in ranch half mile east of Cottage Grove for city residence property. Will pay difference on right kind of deal. E. J. Seefeld. d3-31pd

For Sale or Exchange—A Motainger sparkler for gasoline engine. Takes place of batteries; automatic; no upkeep; soon pays for itself. Wood or potatoes taken in exchange. Mrs. Effie St. Clair, 1920 west Main. d3pd

For Sale—2-acre apple orchard on car line, near high school, Eugene. Inquire 1040 south Sixth St. d3pd

New Improved Oregon strawberry plants for sale, 40c the 100—dig 'em yourself. Mrs. J. Q. A. Young, phone 39-F12. d3-17pd

Second hand Ford and 3 1/2-inch wagon for sale. Will take one or two good cows in trade. J. W. Shaytuek, Cottage Grove. d3-17pd

For Sale—Laying pullets and 10-week-old pigs. Phone 16-F11. dec3e.

For Sale—Six weeks-old pigs, \$6. Buy now while the buying is good. J. F. Godard, phone 21-F11. dec3-17pd.

# THE TRUTH ABOUT FURNITURE PRICES

We are continually being asked if furniture has lowered in price or if it is apt to soon. The absolute truth is that the wholesale or factory price of furniture has not lowered a cent, nor does there seem much chance in the near future. This statement can be verified by the United States government report for November. The same report states that it usually takes about a year for a change in manufacturing costs to be reflected in retail prices.

Of our entire line of home furnishing goods, including nearly every article used around a house, the only items on which there has been a lowered wholesale price are mattresses, bedding, window shades, draperies, seagrass furniture and floor coverings.

All of these except floor coverings have already been marked down permanently (we hope) in our stock. Floor coverings prices were not certain until now.

We had continually hoped for a reduction in furniture, thus enabling you to secure the desired Christmas furniture more easily, but since that has not come we have decided to do what we can by reducing everything possible in a

## Great Pre-Christmas Home Furnishing Sale

OUR PLAN is to go through every department in our store and select absolutely every article which we can find any excuse for reducing—broken lines, mis-matched pieces, discontinued patterns, slow sellers—regardless of quality, value or present prices—which will go into this sale. The old tag marked in plain figures will be on each piece and in addition a new sale tag. There will be a few dressers, beds, chairs, tables, davenports, buffets, stoves, dishes, cooking utensils—in fact anything you need—but only a few of each, so it will pay you to come early. In Addition:

## The largest Rug and Linoleum Sale in Lane County in recent years

Our entire stock of Rugs and Linoleums will go on Special Sale. We believe this to be the finest assortment ever gathered in Lane county and we guarantee we will sell rugs and linoleums in this sale as cheap or cheaper than they will be for next year.

### Conditions of Sale

- 1—Sale begins Monday, December 6, at 7:30 a. m.
  - 2—All special sale prices cash only.
  - 3—No exchanges or refunds on sale goods.
  - 4—Free delivery of all goods to any part of the county.
- Also—Special prices to installment customers.

REMEMBER THE DATE—Only a limited number of pieces in each department, but they will be real bargains. Seize this opportunity to select the right kind of Christmas gifts from

## Lane County's Largest Home Furnishing Stock

# Wetherbee-Walker Furniture Co.

Ninth and Oak Phone 824 Eugene, Oregon



**PEARL OIL**  
(KEROSENE)  
HEAT AND LIGHT

### O Boy!—Home Looks Good

A good oil heater filled with PEARL OIL adds to the attractiveness of home—makes real home comfort. Heat at the touch of a match—when and where you want it. No smoke, no odor, for PEARL OIL is refined and re-refined by our special process. Economical. Sold in bulk by dealers everywhere

Order by name—PEARL OIL.  
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(California)

**Knowles & Graber**  
COTTAGE GROVE, OREGON

**Hardware**  
and  
**Furniture**