

**THE ST. JOHNS REVIEW**  
A. W. Markie, Editor  
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When you talk to a man or a  
child about his faults, don't  
stand over him with a club.  
Home without a woman's care  
and a woman's love is like no  
home at all—only the empty  
nest in a winter's gale from  
which the birds have flown.

What do you think of a man  
who will sit down at the table  
three times a day, and thank  
the Lord for bread which he  
has swallowed some poor man or  
beast is poorer out of?

If a promoter tries to sell you  
stocks that will double in a year  
and promises to pay 10 per cent  
annual dividend, be assured that  
somebody is trying to make  
an easy living on your hard  
earned cash. Don't be a fool.  
Lead that stock promoter to  
the front door and gently kick  
him over into the next county, x

Luxuries and the surround-  
ings of wealth and idleness can-  
not bring contentment of a  
young woman of pluck and good  
sense. She would far rather  
deny herself all luxuries and  
enjoy the glorious sense of in-  
dependence which her own ex-  
ertions bring. If parents could  
but realize this they would per-  
haps often assist their daugh-  
ters in procuring self supporting  
honorable enjoyment, wherein  
the restless roving of the mind  
might be checked.

Look on the bright side. It  
is the right side. The times  
may be hard, but it will make  
them no easier to wear a sad,  
gloomy countenance. It is the  
sunshine, and not the cloud that  
makes the flower. The sky is  
blue ten times for once it is  
black. You have troubles; so  
have others. None are free from  
them. Trouble gives sinew and  
tone to life—fortitude and cour-  
age to men. That would be a dull  
sea where there was nothing to  
disturb the surface of the ocean.  
What though things look a little  
dark, the lane will turn, and the  
night will end in broad day.  
There is more virtue in one sun-  
beam than a whole hemisphere  
of clouds and gloom.

It is not the woman who is  
forever chasing everyone in the  
house with a broom or duster  
who makes the most impression  
as to the desirableness of neat-  
ness and order. While she is  
making a martyr of herself in  
her frantic attempts to always  
keep the hearth tidy and the  
woodwork polished, and the  
carpets free from spot or speck,  
she is often driving away the  
better elements of the home—  
peace, love and harmony. A  
child cannot enjoy his play  
things without a place in which  
to lay, nor a man feel free in  
his own home if he must be al-  
ways remembering that not so  
much as a magazine or book  
shall be left one moment out of  
place when not being read.—EX.

We want a religion for both  
worlds, for this because we are  
living in it for the next be-  
cause we are going to it—one  
that prepares for the next by  
right living in this—a religion  
that softens the step and gives  
melody to the voice, that checks  
impatience and irritation and  
gives self control; a religion not  
merely for the church and the  
prayer meeting, but for busi-  
ness, for the family and for  
everyday life; a religion of both  
faith and works; and of works  
founded on faith; a religion of  
principle as well as feeling, of  
right habit as well as occasional  
impulse, that projects the  
honey-moon into the harvest  
moon, and makes the happy  
home like the figtree, bearing at  
once the beauty of the tending  
blossoms and the glory of the  
ripened fruit, a religion that  
shall level the ruts and gullies  
and rocks in the pathway of life  
and give joy in that pathway to  
all who are in it.

**FIRE INSURANCE**  
With the best of companies;  
lowest rates; a thorough knowl-  
edge of local conditions and  
heavy interests in the commu-  
nity, is it not reasonable to sup-  
pose that we can give you better  
insurance service than the wan-  
dering solicitors, who may or  
may not be in the business when  
a loss occurs? Let us figure on  
your fire insurance, or insurance  
of any kind. We write all lines  
in the best of companies and  
give you insurance service sec-  
ond to none in the city.

**MONAHAN'S**  
Fine line of Vogan's Candles  
ICE CREAM, SOFT DRINKS,  
CONFECTIONERY, BUTTER,  
HOME MADE PIES, BREAD  
AND PASTRY, LIGHT LUNCH-  
ES.  
—CALL IN—  
Opposite Central School  
Ed. Monahan, Prop.



**NO. 214**  
Report of the condition of  
**The Bank of Commerce**  
At Portland, in the State of Oregon, at  
the close of business June 30th, 1919.  
RESOURCES.  
Loans and discounts ..... \$95,543.68  
Overdrafts, secured and un-  
secured ..... 5.24  
Bonds and warrants ..... 17,350.00  
Stocks, securities, judgments,  
etc. .... 15,492.25  
Banking house ..... 1,072.19  
Furniture and fixtures ..... 1,000.00  
Other real estate owned ..... 2,075.55  
Due from approved reserve  
banks ..... 9,126.09  
Checks and other cash items ..... 165.00  
Cash on hand ..... 4,309.48  
Other resources: Liberty Bond  
advances and War Saving  
Stamps ..... 368.24  
Total ..... \$146,507.72

**LIABILITIES.**  
Capital stock paid in ..... \$50,000.00  
Undivided profits, less ex-  
penses and taxes paid ..... 2,340.37  
Individual deposits subject to  
check ..... 65,658.06  
Demand certificates of deposit ..... 3.29  
Cashier checks outstanding ..... 1,554.30  
Time and Savings Deposits ..... 16,951.70  
Other liabilities: Bonds bor-  
rowed ..... 10,000.00  
Total ..... \$146,507.72  
State of Oregon, }  
County of Multnomah, } ss.  
I, C. Detering, Cashier of the above  
named bank, do solemnly swear that  
the above statement is true to the best of my  
knowledge and belief.  
C. DETERING, Cashier.  
Subscribed and sworn to before me  
this 7th day of July, 1919.  
C. J. Gordon, Notary Public.  
My commission expires Feb. 24, 1920.  
Correct—Attest:  
F. S. Doernbecher,  
Fred W. German,  
O. A. Neal,  
Directors.

Nothing to put on, nothing to  
take off, just a turn of the hand  
is all that is necessary to make  
the Brunswick Phonograph, the  
all record machine without a  
rival. CURRIN SAYS SO.

**DON'T BE AFRAID**  
To come here because of the  
admittedly high character of  
our Hardware. For despite the  
fine quality of our wares, our  
prices will be found fully as  
low as and often lower than  
any others. We believe good  
values bring their own rewards  
and our success proves that  
this belief is correct.

**Byerle & Armstrong**  
420 North Jersey Street

**The Bank of Commerce**  
114 North Jersey St.

**OFFICERS**  
F. S. DOERNBECHER, President  
C. DETERING,  
Vice President and Cashier  
**DIRECTORS**  
F. S. DOERNBECHER,  
C. DETERING,  
A. O. NEAL,  
FRED W. GERMAN.

**CHAUTAUQUA**

Season tickets for the big Chautauqua week are now on  
sale at \$2.50. At 6 p. m. of the opening day they ad-  
vance to \$3.00. Buy now and prepare for the joyous  
week of splendid music, lectures and entertainment.  
There are 26 big events coming—less than 10¢ apiece  
by the season ticket plan.

**A FEW FEATURES of the WEEK**

**Private Peat**  
Famous Canadian author, humorist and lecturer. His  
book "Private Peat," has had a sale of a million  
copies. Coming with greatest war story  
of the platform.

**Czecho-Slovak Band**  
Jaroslav Cimera brings to Chautauqua his great Czecho-  
Slovak Band. A remarkable organization of  
splendid Bohemian musicians. Two full  
concerts on the fifth day.

**Mary Adel Hays**  
Noted New York coloratura soprano at Chautauqua on  
the fourth night assisted by her company of  
Recital Artists. One of the big  
musical events of the year.

**Apollo Concert Company**  
Five musicians who stand in the front ranks among  
Chautauqua musical artists. Featuring the  
Apollophone. They bring two great  
concerts on the last day.

**Lewis Military Quartet**  
Four concert voices comprise the Lewis Military Quar-  
tet. These boys were the pride of Camp  
Lewis—one of the best male quartets  
in the country today.

**ST. JOHNS JULY 21-27**

**SUMMONS.**

In the Circuit Court of the State of  
Oregon for the County of Multnomah,  
Jessie E. Farr, Plaintiff, vs. Herman  
Haverdale, Charles Stout, J. W. Cook  
and Cook, his wife, defendants.

In the name of the State of Oregon,  
you and each of you are hereby required  
to appear and answer, or otherwise plead  
to the complaint filed against you in the  
above entitled Court and cause on or be-  
fore the expiration of six weeks publica-  
tion of this summons, and that if you fail  
so to appear and answer, for want there-  
of, the plaintiff will apply to the Court  
for the relief demanded in its complaint  
herein to-wit: For a judgment and de-  
cree of strict foreclosure against you in  
said cause, barring and foreclosing you of  
and from all right, title, interest, claim,  
lien, and equity of redemption in and to  
that certain real property situated in the  
County of Multnomah, State of Oregon,  
particularly described as Lot number (9)  
in Block (1) Potomac, an addition to Port-  
land, Multnomah County, Oregon, ac-  
cording to the official plat thereof as re-  
corded in the office of the County Clerk  
of Multnomah County, Oregon, includ-  
ing the statutory right of redemption,  
and for his costs and disbursements here-  
in.

Service of this summons is made up-  
on you by publication thereof in the St.  
Johns Review, a newspaper of general  
circulation published in Portland, Multi-  
nomah County, Oregon, pursuant to an  
order made by the Honorable George W.  
Stapleton, Presiding Judge of the Circuit  
Court of the State of Oregon, for Multno-  
mah County, made and entered on 28th  
day of May, 1919, directing service of  
said summons to be made by publication  
thereof in the St. John's Review for six  
successive weeks.

Date of first publication of this sum-  
mons is May 30, 1919, and last publica-  
tion July 11, 1919.

SIDNEY GORDON,  
Attorney for Plaintiff,  
Gerlinger Building,  
Second and Alder Street,  
Portland, Oregon.  
Office Main 7567 Ex. Woodlawn 1105  
Hours 9 A. M. to 5 P. M.  
Evenings by Appointment  
**DR. F. V. SAUVIE**  
OPTOMETRIST—OPTICIAN  
206-7-8 SWELAND BLDG.  
Fifth and Washington Streets  
Portland, Oregon

VICTROLA NO IV A, 6 dou-  
ble disc records, 12 selections,  
needles, record brush and all ac-  
cessories, \$30.10. Pay \$4 down  
and \$1.00 per week.

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Touring cars, light deliveries  
and one ton trucks.  
**PENINSULA MOTOR SALES CO.**  
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Phone Col. 1125 St. Johns

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Beautiful gray or  
black adult casket,  
hearse, box, 2 auto  
embalming and refin-  
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**\$75**  
MILLER TRACY  
Funerals if desired for \$20, \$30, \$40, \$50. Higher priced funerals in pro-  
portion. We manufacture caskets. Lady assistant.  
Beautiful funeral chapel.  
**MILLER & TRACEY**  
Main 2991 Independent Funeral Directors A 7855  
Washington at 13th Street, Between 20th and 21st Street, West Side  
**ST. JOHNS BRANCH OFFICE**  
W. A. ANDREWS, Representative  
614 Central Ave. N. Phone Columbia 888

**Our good Furniture  
Lasts.**  
Its  
stylish  
too.  
Dear Mary:—  
I believe in just kicking out old, worn, out-of-date  
furniture and getting in new and stylish. And of course  
one had better get strong furniture so it can be USED.  
I hate to go to visit someone and be afraid to sit on her  
chairs. The furniture I bought from H. F. CLARK has been  
USED; and it is just as good as new. That's what I gained  
by going to the right store and buying good substantial  
things. When are we going to have another chat?  
Yours always—HELEN.  
P. S. You know they stand back of every piece of  
furniture they sell at  
**H. F. CLARK, the Furniture Man**  
400-402 S. Jersey St.  
Store closes at 8 P. M. Saturdays, other days at 6:30 P. M.

**Announcement!**  
We wish to announce that The  
Electric Store will hereafter be  
known as the PENINSULA  
ELECTRIC CO.  
Ray B. Walls  
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**PENINSULA ELECTRIC CO.**  
EVERYTHING ELECTRICAL  
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Diamond Tires, Storage Batteries Recharged

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Repairs, Fair Prices, Guaranteed Work,  
Storage, Oils, Gas, Tires, Tubes  
UNDER NEW MANAGEMENT  
**Hudson & Stockum**

**DAVIS' BARGAINS**  
Four room house on lot 50x106,  
street improvements in and  
paid, in direction of new Ter-  
minal, St. Johns. Price \$800;  
\$150 cash, balance at \$10 per  
month with 7 per cent interest.  
Four room house in central  
part of St. Johns, lot 50x130, fine  
garden and plenty of fruit.  
This lot is worth close to the  
total price asked for the place.  
Price \$925; \$250 cash, balance  
\$10 per month, 7 per cent inter-  
est.  
Fine riverview house with 11  
rooms, with 8 or 10 fine cherry  
trees; ought to be 20 bushels of  
fine cherries every year. This  
house is in good shape and could  
not be built for \$2500. Lot  
50x100; can be bought today for  
\$1600. Takes about \$500 cash,  
with balance on good terms.  
Best value I know of. The 6  
bed rooms can be rented to in-  
dustrial workers on water front.  
One of the best lots on Jersey  
street, close in; will trade for  
good house in St. Johns or  
Portland, or will take for a  
few days \$1650 in spot cash.  
Lots on either side are held at  
more than twice this figure.  
A. W. DAVIS, 202 N. Jersey  
street, Phone Col. 824.

**FRESH FROM THIS BAKERY**  
a layer cake is a dream to behold  
and a joy to taste. Light as a sun-  
beam, with filling that simply can-  
not be described, the cake will prove  
a royal treat. At your next affair  
order one and you'll make yourself  
famous for your splendid hospitality.  
We have the best. Orders taken for Wedding Cake.  
**Fenning's Bakery and Delicatessen**  
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**Barber Shop**  
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**EDMONDSON & CO.**  
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