

**THE ST. JOHNS REVIEW**  
A. W. Markie, Editor

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The REVIEW is entered at post office in Portland, Oregon, as mail matter of the second class under the Act of Congress of March 3, 1879.

The champion freak bill proposed in Oregon is the one fixing legal rate of interest at 4 per cent and 5 per cent. We might just as well pass a measure fixing the legal price of wheat at 50 cents, hogs 8 cents, and wool 15 cents. The only effect would be that wheat, hogs and wool would be shipped outside the state where world prices prevailed. And the same thing will happen to money if by any chance of fate such a law should be passed. Savings accounts drawing 3 per cent and 4 per cent interest would be a thing of the past, the majority of banks would close and the old shoe and stocking would be the hiding place of what little ready cash was left here. No mortgages would be renewed, notes would be called in and the man who found it necessary to borrow money would be in a bad fix, for who would loan at the rates any more than they would sell wheat at 50 cents, hogs at 8 cents or wool at 15 cents when the world price was much higher. Would you?—Industrial News Bureau.

Knock the bottom out of the lumber industry and what would happen in these northwest states? They would go flat. It is safe to say that virtually every man, woman and child would be affected. Upwards of 150,000 men are employed in lumber and logging industries at good wages. Every citizen in the Northwest should feel gratified at the present prosperous condition of the lumber industry. In spite of advance in the prices during past few months, comparative figures show lumber to be still the cheapest building material. Douglas fir is becoming known the world over and shiplands of it are leaving ports for foreign countries and trainroads going through to Atlantic coast.

Collector of Internal Revenue, Milton A. Miller, calls attention to the fact that cough drops, vasoline, tooth powders and pastes, and proprietary medicines sold by grocery stores and general stores, as well as by drug stores, are subject to tax at the rate of 1 cent for each 25 cents or fraction thereof of the price for which sold. This tax is to be collected from the purchaser and is payable by means of propriety stamps which are to be attached to the article and dated and cancelled by the dealer.

NO. 214  
Report of the condition of

**The Bank of Commerce**

At Portland, in the State of Oregon, at the close of business Nov. 17th, 1919.

**RESOURCES**

Loans and discounts	\$119,324.50
Overdrafts, secured and unsecured	43.76
Bonds and warrants	28,200.00
Stocks, securities, judgments, etc.	5,492.25
Banking house	687.71
Furniture and fixtures	1,974.85
Other real estate owned	2,075.55
Due from approved reserve banks	10,637.33
Checks and other cash items	176.31
Cash on hand	8,221.30
Other resources: Liberty Loan subscriptions and Thrift Savings	868.24
<b>Total</b>	<b>\$207,120.88</b>

**LIABILITIES**

Capital stock paid in	\$50,000.00
Undivided profits, less expenses and taxes paid	2,048.08
Individual deposits subject to check	107,385.23
Demand certificates of deposit	4,729.92
Cashier checks outstanding	2,480.00
Certified checks	348.00
Time and Savings Deposits	20,092.95
Other liabilities: Bonds borrowed	20,000.00
<b>Total</b>	<b>\$207,120.88</b>

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 20th day of November, 1919.  
Carl B. Wintler, Notary Public.  
My commission expires May 1, 1920.  
Correct—Attest  
Fred W. German,  
F. S. Daerischer,  
Directors.

You live to die  
And we dye to live

**Skinmore Cleaners & Dye Works**  
774 WILLIAMS AVENUE  
Phone Woodlawn 5360

**SPIRELLA CORSETS**  
Mrs. Alice Ogden, Representative  
809 North Jersey Street  
Phone Columbia 719



**Teas and Coffees**

We have a fine variety of teas and coffees to suit every taste and every pocketbook.  
Most people judge tea and coffee by the price they pay. But you will find that we are offering some very choice grades at unusually low prices.  
Let us help you make your selection.  
L. SIMMONS & CO., Grocers  
501 Fessenden Phone Columbia 210

**MONAHAN'S**

Fine line of Vogan's Candies  
ICE CREAM, SOFT DRINKS, CONFECTIONERY, BUTTER, HOME MADE PIES, BREAD AND PASTRY, LIGHT LUNCHESES.  
CALL IN  
Opposite Central School  
Ed. Monahan, Prop.

**SHOES CHEAP**

From \$1.50 to \$2.50 pair  
FOR MEN AND WOMEN  
Shoes and umbrellas repaired  
Old Shoes Bought  
Shop at St. Johns Ferry Landing  
Opposite West Side of River  
Not open Saturday. Whitwood Court

I buy or sell St. Johns Property  
**A. W. DAVIS**  
Real Estate  
Fire Insurance and Notary Public  
List your property with me if you desire to sell quickly  
202 N. Jersey St. St. Johns

**Oregon Grape Circle No. 541**

Meets every 2nd and 4th Tuesdays in Bickner's Hall.  
Visiting Neighbors Welcome

**THE HUFF STUDIO**

204 N. Jersey Street, St. Johns  
When in need of good Photos of any kind, call on us. Our pictures are unexcelled. Best results obtainable. Give us a call.  
C. A. HUFF, Photographer.

**Real Estate**

**CENTRAL LOCATION**

Thirteen years in the business in St. Johns. List your property with us. We make sales. S. C. COOK, 402 N. Jersey.

**F. L. WHITE**

Building Contractor  
Day or Job Large or Small  
5805 46th Street S. E.

**R. DENTON**

DEALER IN LIGHT LUNCHESES SOFT DRINKS  
CANDY and TOBACCO  
107 N. JERSEY STREET

**Dr. N. E. McAlister**

PENINSULA BANK BLDG.  
St. Johns, Portland, Oregon

**Are You Sick?**

No matter what the trouble is, we can help you. Call and see us. Write or phone  
MRS. BEAR, 811 South Kellogg St.  
Phone Columbia 1083

**Keep Your Eyes on ROGERS**

BEFORE BUYING Dress Coats or Raincoats  
see R. H. WHITE, Agent. All goods guaranteed. R.I.d. box 62, Whitwood Court. Call evenings.

**NOTICE TO CREDITORS**

In the Circuit Court of the State of Oregon for the County of Multnomah. Notice is hereby given that the undersigned has been appointed administrator of the estate of Helen J. Holmes, deceased, by the Circuit Court of the State of Oregon for Multnomah County and has qualified. All persons having claims against said estate are hereby notified to present the same to me at 404 Gerlinger building, Second and Alder streets, Portland, Oregon, with proper vouchers and duly verified within six months from the date hereof.  
Dated and first published November 18, 1919.  
EDWIN C. HOLMES,  
Sidney Gordon, Administrator.  
404 Gerlinger Bldg.  
Attorney.

**We Know**

Your Thanksgiving dinner was a success (ESPECIALLY) if you bought your Groceries from us. We sell the best and they are always fresh and wholesome.  
We thank you and hope to retain you as a customer for many more Thanksgivings.

**C. S. BUCY**  
GROCER  
Phone Columbia 528

OUR stock of Holiday Goods is now complete. The early buyer gets the choice of our assortment. Pay a small deposit on any article, and we will hold it for you for future delivery.

Jewelry and Watch REPAIRING a Specialty  
**W. M. TOWER**  
Watchmaker and Jeweler  
107 Philadelphia St.

**It Pays to Buy the Best**

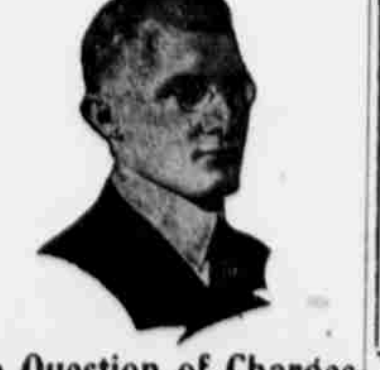
**PANGBORN'S BEST BUTTER**  
Always the Best  
Phone your order to COLUMBIA 283

**FOY'S St. Johns Fair Store**

Highest Quality and Lowest Prices  
Toys a Specialty  
207 N. Jersey St. Phone Col. 839

**NEW SHOE SHOP**

Best of material and workmanship  
Repair while you wait  
Peninsula Shoe Shop  
115 Philadelphia Street



**The Question of Charges**

For an examination of your eyes to be satisfactory, the optometrist must take sufficient time to make it a thorough one.  
For this reason I make such a charge as will allow me to give your case all the time it needs.  
Yet I do not charge more than three dollars for the most authoritative examination.  
If I care for your eyes Your eyes will care for you  
Office Main 7567 Res. Woodlawn 1105  
Hours: 9 A. M. to 5 P. M.  
Evenings by Appointment  
**DR. E. V. SAVIE**  
OPTOMETRIST-OPTICIAN  
206-7-8 SWELAND BLDG.  
Fifth and Washington Streets  
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Beautiful gray or black adult casket, hearse, box, 2 autos embalming and refined service for.....  
**\$75**  
MILLER TRACEY  
Funerals if desired for \$20, \$30, \$40, \$60. Higher priced funerals in proportion. We manufacture caskets. Lady assistant. Beautiful funeral chapel.  
**MILLER & TRACEY**  
Main 2091 Independent Funeral Directors A 7885  
Washington at Ella Street, Between 20th and 21st Street, West Side  
**ST. JOHNS BRANCH OFFICE**  
W. A. ANDREWS, Representative  
614 Central Ave. N. Phone Columbia 888



To be sure of that cheerful "homey" feeling during the year use Bryant Marsh Mazda lamps in every socket.  
**PENINSULA ELECTRIC CO.**  
Wiring, Fixtures, Supplies  
Gas Mantles and Supplies  
Auto Accessories Diamond Tires  
Expert Storage Battery Work  
Phone Col. 977 418 N. Jersey Street

**COLUMBIA GARAGE**

Under New Management from Sept. 15, 1919.  
STORAGE, REPAIRS, SUPPLIES  
High class mechanics in charge All work guaranteed  
Dealers in Used Cars, Tires, Tubes and Accessories  
**C. L. Hickman A. A. Smith**  
107 Fessenden Street

**Dr. Lewis J. Keliher**

DENTIST  
Peninsula Bank Building  
Room 10  
Office Phone Columbia 793  
Office Hours 9 A. M. to 6 P. M.

**The St. Johns Millinery**

For Seasonable Hats at Reasonable Prices  
Order work and Remodeling a Specialty  
Hats Reblocked, Plumes Cleaned, Curled and Dyed  
**Mrs. M. E. CRANE, Proprietress**

**St. Johns Lumber Co.**

Wholesale and Retail  
Columbia 131 C 1101  
Foot of Burlington St.

To the people of St. Johns and Peninsula Districts  
SEE **GEO. F. CROW**, 907 S. Kellogg St.  
Phone Columbia 665 for your new

**Ford Pleasure Cars, Light Deliveries and Ton Trucks**

The 1920 Ford is full electrically equipped, so will be in greater demand than ever this season. Better get your order in early and avoid delay when the good weather comes. Also have some good used cars.

**Boys' Pants**

**Men's Pants**  
You need not buy a new suit because you have worn out the pants, we have a large line of trousers for dress wear and work. A variety of weaves to select from.  
Prices \$2.75 to \$8.25

**Boy's Suits**

Dress up your boy, for the coming holidays in one of our new suits, latest styles  
Prices \$10.50 to \$12.50  
**Men's jerseys, shirts, neckties, shoes**  
Avoid most of the high prices by trading with us

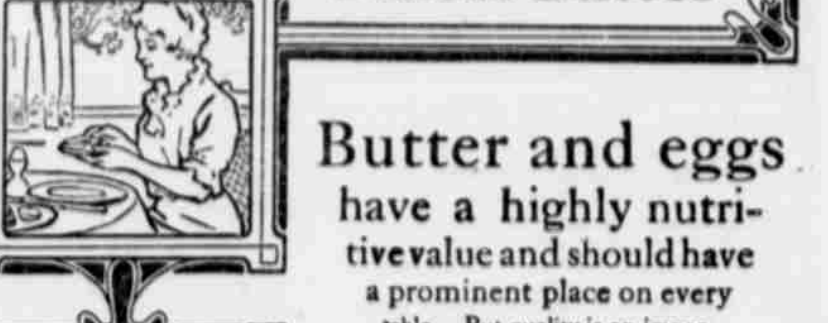
**W. JOWER, 302 N. Jersey St.**



We are engaged in furnishing Homes Beautifully.  
Come in.  
Dear Mary—  
Do you know some people don't like company? I do. The real reason they don't is they are not fixed for it. I think it is a shame that women who enjoy having their friends come to see them can't ask them just because their homes are not properly furnished. They ought to just go to their husbands and tell them plainly how they suffer because they haven't got the furniture and rugs they need. That's what I'd do if Frank were not so good to me always.  
Your chum—HELEN.

P. S. The one store for furniture and rugs is  
**H. F. CLARK, the Furniture Man**  
400-402 S. Jersey St.

**Freshest Eggs and Finest Butter**



Butter and eggs have a highly nutritive value and should have a prominent place on every table. But quality is an important feature to watch.  
Rich, delicious butter adds greatly to the tastiness of the meal, and we always have plenty, both creamery and country made. Cheaper grades for cooking.

Our eggs come in fresh every day—right from the poultry farms. And we charge no more than you would pay elsewhere for inferior quality.

**MUCK GROCERY 301 S. Jersey Phone Col. 118**

You can't tell by the looks of a frog how far he will jump

**Buy FIR Wood**

Don't buy your Fir for looks, buy it to make heat

**Be Sure and Order From St. Johns Lumber Co.**

**The St. Johns Shoe Shop**  
201 South Jersey Street  
Does all kinds Shoe Repairing. Rubber heels put on in 5 minutes. All work guaranteed Union Shop