

Xmas Presents on Credit

Your Credit is Good

If the money is running low as it usually does at this time of the year, use our deferred payment plan. Its a great help. You can select whatever you want—pay a small deposit and the goods will be delivered when you wish. **ORMANDY BROS.** plan of payments makes buying a pleasure. There is no interest and no red tape.

Following are just a few of the many useful articles you will find in our large stock of

Furniture and House Furnishings

Axminster Rugs, Scrim Curtains, Congoleum Rugs, Couch Covers, Solid Oak Rockers, Overstuffed Rockers, Easy Chairs, Library Tables, Portable Lamps, Piano Lamps, Dining Tables, Dining Chairs, Buffets, Community Silverware, Set of Dishes, Aluminum Ware, Combination Ranges, Steel Ranges, Kitchen Cabinets, Breakfast Tables, Enameled Beds, Brass Beds, Luxury Springs, Guaranteed Mattresses.

We have large stock of Hand Painted Pictures made by a local Artist Prices very reasonable.

Ormandy Bros
FURNITURE CASH OR CREDIT
ST. JOHNS.

The OLD RELIABLE

Cash and Carry Grabateria

We know that St. Johns had a prosperous Thanksgiving; we know that St. Johns people were at least well fed. If you saw the store and stock the day or two before the Holiday and then the day after the evidence would be conclusive evidence.

Do you know the Cash and Carry Stores in St. Johns are making it easier for you to live?

The prices we give you are not based on a loss of accounts, the pay of a bookkeeper or the delivery of a cake of yeast. If you are in the habit of buying your Groceries at the store using the old plan of service just drop out of it for a month or so and try dealing for cash at the Cash and Carry Grabateria. If you do not make a saving of \$3.00 or \$4.00 perhaps more in that time it will be because you grew extravagant because of the more favorable prices.

The Grabateria Cash and Carry Grocery
SCALES & CURRIER, Inc.
OWNERS

SHOP EARLY Christmas Gift Suggestions

Manicure Sets, Perfume, Stationery, Toilet Articles, Watches, Camera, Candy, Razor, Jewel Box, Purse, Phonograph Records, Safety Razor, Phonograph, Thermos Bottle, Fountain Pen, Knife, Flash Light, Cards, Shears, Clock, Lunch Kit, Bill Fold, Mirrors, Vibrators.

Reading Glasses.

Test Your Own Eyes.

St. Johns Pharmacy

The Prescription Store

PHONE COLUMBIA 138

COLUMBIA RECORDS

Local News

Mr. and Mrs. Coon of Linnton were guests at the Ray home, 611 East Buchanan street, Sunday.

Mr. and Mrs. John Ayers of Everett, Wash., were guests at the home of their niece, Mrs. C. A. Ray, Sunday.

Beginning with Dec. 1st the St. Johns Branch Library will be open continuously from two till nine p. m. Formerly it closed between 5.30 and 6.30.

Mrs. May Radford, daughter of Mrs. C. A. Ray of 611 East Buchanan street, left Saturday for Syracuse, N. Y., where she will visit her brother.

George Urban had the misfortune to badly shatter his left arm while out hunting ducks the middle of last week. He was taken to the St. Vincent's hospital, and it is believed his arm can be saved.

C. S. Bucy, the local grocer has taken charge of his Portsmouth store. Oscar Moe, the efficient and natural born grocer, who has been with him for over four years, is now in charge of the St. Johns store.

The street car extension to the terminal is still held up pending a decision of the Public Utilities Commission. An agreement will probably be reached in a few days. The extension will undoubtedly be made in the early spring.

Home again, after five months' travel, by land and sea, which brought many new and interesting experiences, Hugh Whisler arrived during the past week. Hugh promises to give us a good story of his travels in a later issue.

The F. M. Orchard house at 909 Smith avenue was destroyed by fire last Friday afternoon. The loss was practically a total one, as Mr. Orchard lost his furniture and clothing as well as his home. He is a member of the local fire department.

Mr. and Mrs. Price of Ponca City, Okla., are the guests of the former's sister, Mrs. J. S. Renfro, at 334 East Fessenden street. After visiting here for a while they will go on to Los Angeles, and Mr. and Mrs. Renfro will accompany them thither.

Mrs. Ester A. Logue, of Paterson, Wash., sister of Mrs. W. E. Kloster, and Miss May Whitney, a friend of Duluth, Minn., are the guests at the Kloster home on Leavitt street. Mrs. Logue was soloist at the Pioneer Methodist church Sunday morning.

J. R. Weimer has been having considerable trouble with his thumb. About three weeks ago he ran a piece of baled hay wire into it and blood poisoning developed. An operation was performed upon it Wednesday. Mr. Weimer's many friends trust it will soon be as well as ever.

Mrs. Minnie Boswell of 117 Fox street, and Clyde Conners, of 48 East Seventy-fourth street, were married in Vancouver Monday afternoon. Mrs. Conners is the daughter of Mrs. J. Gray and has made her home with her mother for the past year. They will reside in the Mount Scott district.

Mrs. Jessie Jarvis, President of the Rebekah Assembly of Oregon, will pay Laurelwood Rebekah Lodge No. 160 an official visit on Wednesday evening, December 10. All members are requested to be present, as matters of unusual interest will be presented.—Anna Canright, Rec. Sec.

The ladies of the Christian church are planning a sale of useful and fancy articles in the near future. The ladies have been working very diligently all summer and fall and have a nice assortment of fancy work pieces and a large number of aprons of different sizes and styles. Also many other articles that would make nice holiday gifts. Announcement of time and place next week.

ROGERS is no SLICKER.

Mrs. I. H. Logue and Miss May Whitney of Batoros, Wash., are guests at the home of Rev. Kloster, the former being Mrs. Kloster's sister.

Officer R. J. Todd now has charge of the first night relief of the local police force. Officer Todd is said to be one of Portland's finest.

Last week Mrs. C. S. Bucy entertained friends of Alameda Heights, honoring her mother and aunt, Mrs. Melton and Miss Castleberry, of North Texas.

Fendall Young has accepted a position with C. S. Bucy, the grocer. Mr. Young was in the sales department of Washer Bros. grocery at Irvington for over two years. The Review congratulates Mr. Bucy upon securing so valuable a young man.

FOY'S FOR TOYS.
For Sale—Small cook stove, good condition, \$6.—807 Seneca St.

Get him a HAT or CAP for Xmas, ROGERS.

Lost—Lady's white worsted jacket, trimmed with pink, on Tyler street between Smith avenue and Williamette boulevard. Finder leave at 528 Tyler street.

For Sale—Reed baby buggy, in good condition, price \$12.50. Call 409 E. Richmond, phone Columbia 152.

Middle aged woman living alone wishes to board refined lady. Am home Sundays after 12 p. m.—138 N. Hartman.

For Xmas a pair of \$3.75 auto Gauntlet Gloves will surely please him. A small deposit holds them. ROGERS.

The purchase by the dock commission of two flat cars for use at the St. Johns terminal has been authorized.

Wanted—St. Johns Property. Six modern for \$400 down, balance monthly. Must be a bargain. Tel. Col. 719, evenings.

Notice is hereby given that I will not be responsible for any bills incurred by the Central Home Restaurant.—Mrs. G. Olsen.

Those who have left work for repairs with the late S. W. Rogers call at M. L. Smith, jeweler, 193 Broadway, Heilig building. Those having clocks call at A. W. Davis, 202 N. Jersey street.—Mrs. Carrie E. Rogers.

Soldiers, yes we dye coats brown, blue and black. Skidmore Cleaners; Woodlawn 5360.

VERY CHOICE Canary Birds. ST. ANDREASBURG rollers and whistlers, very choice. At 215 West Richmond st., phone Columbia 854.

Lost—Gentleman's cloth belt to overcoat, color, dark green. Finder kindly leave at this office.

We have Electric and Non-Electric Vacuum Sweepers. Peninsula Electric Co. 418 N. Jersey street.

"The Sweeper you have been waiting for." The Vacuum Suction Sweeper, not an electric. Let us demonstrate to you. Peninsula Electric Co., 418 N. Jersey street.

FOY'S FOR TOYS.
We write insurance against Fire, Marine, Automobile, Strike, Riot and Civil Commotion, Rents, Use and Occupancy, Profits, Elevator, Liability, Explosion, Steam Boiler, Burglary and Theft, Life, Personal Accident and Surety Bonds. Phone Col. 161.—Peninsula Security Company.

The Auxiliary of Minerva Chapter 105, O. E. S. will give a parcel Post Package social Tuesday evening, Dec. 16, in Bickners' Hall. There will be attractions other than the parcel packages such as, Home-cooking, pop corn, and fish-pond. A fortune teller will be there also. A fine program has also been arranged. All Eastern Star, Mason members and their friends are urged to attend. The proceeds of the evening go towards furnishing a room in the new Masonic Home.

GLOVES

LARGE ASSORTMENT
W. W. ROGERS
THE RAINCOAT MAN

INSURANCE FACTS

With replacement costs more than double what they were in 1914, the property owner who was fully protected by insurance at that time, is now less than half covered unless he has increased his fire insurance in proportion to the increased cost of replacement.

Fire insurance is the only commodity we know of that is cheaper than it was five years ago.

We represent ten of the largest companies writing fire insurance in the United States.

Their combined assets give us the largest writing capacity of any agency in the city of Portland.

We can give you immediate coverage and delivery of policy. Prompt and equitable settlement in case of loss.

With heavy interests in the community, a thorough knowledge of all lines of the insurance business, lowest rates and best of companies, is it not reasonable to suppose that we can give you better and more valuable insurance service than the wandering solicitor who may or may not be in the business when your loss occurs?

PLACE YOUR INSURANCE BUSINESS AT HOME and when a loss occurs you will be dealing direct with an agency you know and one that will give your claim the attention it deserves. Phone Col. 161 for rates. PENINSULA SECURITY COMPANY.

For Sale for a Short Period

My home number, 929 N. Syracuse street. The ground is 50x100 and has seven fruit trees in bearing. The house has six good rooms and an extra dormer that may be used for a bed room. Full cement basement with wash trays; an economical furnace that heats the whole house. Bath room; bed rooms all have proper closets. The place has always been kept in excellent repair and during the past summer was tinted and painted inside. This is a proposition that is near the St. Johns Terminal, within walking distance and in line with an advance in price as the Terminal progresses. The premises may be inspected by applying to the owner or to Mr. Downey, the neighbor just north of the house. W. H. BONHAM.

BURGLARS.

For a surprisingly small annual premium you can protect your valuables and household effects against loss by burglary and theft. Phone us for rates. PENINSULA SECURITY COMPANY.

FOY'S FOR TOYS.

Get him a WOOL SHIRT for Xmas, \$2.50 up. ROGERS.

If its anything Electric see us. Peninsula Electric Co., 418 N. Jersey street.

Arm Bands, Garters, Suspenders and Neckties in Xmas boxes. ROGERS.

When in need of small articles, get them at the 5-10-15c store, St. Johns; in the Peninsula National Bank Building.

A small deposit will hold a pair of \$3.75 auto driving gloves for his Xmas. ROGERS.

Yes, the Peninsula Electric Co. sells Gas supplies, mantels, shades, etc. 418 N. Jersey street.

Girls' Hooded RAIN CAPES \$4.35. A small deposit will hold one till Xmas. ROGERS.

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.—St. Johns Lumber Co.

FOY'S FOR TOYS.

Get your WET GOODS today. I close Sunday. RAINCOAT ROGERS.

Condensed Statement of the Condition

At the Close of Business

November 17, 1919

RESOURCES

Loans and Discounts	\$969,663.72
Overdrafts	56.67
U. S. Bonds and Certificates	300,488.13
Stock in Federal Reserve Bank	3,450.00
Bonds and Securities	277,117.36
Furniture and Fixtures	14,045.94
Cash on Hand, Due from Banks and United States Treasurer	412,648.47
	\$1,977,470.31

LIABILITIES

Capital Stock fully paid in	\$100,000.00
Surplus and Undivided Profits	32,567.11
National Bank Notes Outstanding	93,900.00
Federal Reserve Bank	85,000.00
Deposits	1,666,003.20
	\$1,977,470.31



Peninsula National Bank

MEMBER FEDERAL RESERVE SYSTEM
Open Saturday evenings 6 to 8

Electric Heaters

Hotpoint Electric Heaters will take the chill out of your room these chilly mornings. Price \$11.00

PERFECTION OIL HEATERS
\$6.50 to \$9.00

St. Johns Hardware Co.

Phone Columbia 35

Free Demonstration

And Sale Of

STERNO

Cooking Devices and Appliances

Monday, Dec. 8th.

Don't Fail to Attend

See Windows

CURRINS for DRUGS

105 Philadelphia Street