

THE ST. JOHNS REVIEW
A. W. Markle, 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.

Editor Review: On last Tuesday, Sept. 14th, accompanied by my son, Ed, we paid a visit to Portland's Terminal No. 4. The Supt., Mr. Ross, was not in his office when we arrived, so wandered down to the docks. Such immense buildings they are, sure enough; they must be seen to be appreciated. Oh, men and women of the lower peninsula and of the St. Johns Community Club in particular, why do we not wake up to the opportunities and possibilities that lie right at our door and get back of these wonderful docks and elevator, and the men who are putting their best thoughts and energies into these institutions to make them the very best in the world. Why if Seattle had anything like it every man, woman and child would holler their heads off. Why not tell your neighbors about it, tell the world, and let them come and see, and like that queen of olden times they will explain, the half has not been told.

We have a number of great industries situated here on the Peninsula. I want undertake to enumerate them in this article, suffice for the present to tell you about the great elevator. It sure was a wonder to me especially as we had for our guide the genial Mr. Shanks, assistant superintendent, who is so thoroughly interested in the building and its equipment, and is very familiar with it in all its details that he makes you stand in awe and wonderment at the wonderful things accomplished by man. I have never been so thoroughly enthused and so wrought up about anything on the Peninsula as this wonderful Terminal, with all of its docks for the loading and unloading of vessels from all over the world—something that has brought us in touch with the world at large as I believe nothing else has done. Take your hats off, gentlemen and ladies, to the men who conceived and have successfully accomplished so much, sometimes in the face of opposition and unjust criticism. Mr. Editor, I cannot close this article without paying a compliment to the Port of Portland Commission for having been successful in securing the services of two so capable and at the same time genial and painstaking men as Mr. Ross and Mr. Shanks, superintendent and assistant superintendent.

And now, people of St. Johns and vicinity, the Community Club is going to hold its first meeting after vacation Tuesday evening, September 21st, at the Woolen Mills club house. A free lunch will be served to the members and invited guests. Let every one come and bring some one with you who will join, also bring your enthusiasm and uncork it, spill it all over until every one is touched by it, and let us make this the greatest year we have ever had in St. Johns.—T. J. Monahan.

Mrs. Frank A. Rice is giving this Saturday, afternoon at 3 o'clock at her studio a demonstration of Dunning System of Improved Music Study. She is very desirous of having all those interested attend this demonstration.

J. G. Helms has sold his Princeton street property to J. S. Downey.

Dow V. Walker has entered the insurance business with offices in the Wilcox building.

The Bank of Commerce
116 North Jersey St.

Business concerns and individuals are invited to bank with this institution under the assurance that prompt and courteous treatment with every consistent accommodation will always be extended.

QUONG TONG CAFE
Try Chop Suey and Noodles at popular prices. Home made pastry every day at "Cafe of Merit." We serve breakfast and dinner. Open from 6 a. m. to 12 p. m.—109 S. Jersey street.

Important! Don't worry about what you want to eat. Just drop in or phone us. We have lots of good things.

We wish to announce to the people of St. Johns and vicinity that we are now in a position to fill all orders for Coal, large and small. We carry Utah's best Coal, also Rock Springs and Washington Chunkie, either lump or nut. Our prices are very reasonable, considering among other things the recent advance in freight rates.

Consult us about your Winter's supply of Coal.
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ICE AND COAL
Columbia 84 C. E. HARRIS, Mgr.

Charter No. 10103, Reserve Dist. No. 12
Report of the condition of

PENINSULA NATIONAL BANK
AT PORTLAND
in the State of Oregon, at the close of business Sept. 8, 1920.

RESOURCES.

Loans and discounts including real estate	\$1,030,207.96
Acceptances of other banks discounted	25,000.00
Total loans	\$1,055,207.96
Overdrafts, unsecured	1,036.79
Customers' liability account of this bank and now outstanding	9,200.00
U. S. Government securities owned:	
Deposited to secure circulation (U. S. bonds par value)	200,000.00
Pledged to secure postal savings deposits (par value)	5,000.00
Pledged as collateral for State or other deposits or bills payable	79,500.00
Owned and unpledged	45,871.57
Premium on U. S. bonds	6,000.00
War Savings Certificates and Thrift Stamps actually owned	641.35
Total U. S. Government securities	336,512.92
Bonds other than U. S. pledged to secure postal savings deposits	29,125.00
Bonds and Securities pledged as collateral for State or other deposits or bills payable (postal excluded)	88,669.09
Securities other than U. S. bonds (not including stocks) owned unpledged	183,080.02
Collateral Trust and other notes of corporations issued for not less than one year nor more than three years time	1,000.00
Total bonds, securities, etc., other than U. S.	298,904.11
Stocks, other than Federal Reserve Bank stock	20,000.00
Stock of Federal Reserve Bank (50 per cent of subscription)	7,200.00
Furniture and fixtures	13,945.94
Other real estate owned	17,225.14
Lawful Reserve with Federal Reserve Bank	103,409.61
Cash in vault and net amounts due from national banks	385,928.76
Due from banks and bankers (other than included 12,13,14)	14,870.60
Total of items 13, 14, 15, 16, 17	400,799.36
Checks on banks located outside of city or town of reporting bank and other cash items	689.98
Redemption fund with U. S. Treasurer and due from U. S. Treasurer	10,000.00
Total	\$2,279,731.81

LIABILITIES.

Capital stock paid in	\$200,000.00
Surplus fund	40,000.00
Undivided profits	24,370.34
Less current expenses, interest and taxes paid	11,458.43
12,911.91	
Circulating notes outstanding	199,200.00
Net amounts due to national banks	17,014.90
Net amounts due to banks, bankers and trust companies (other than included in items 29 or 30)	3,763.32
Certified checks outstanding	738.70
Cashier's checks on own bank outstanding	15,802.22
Total of items 29, 30, 31, 32 and 33	37,319.14
Demand deposits: Individual deposits subject to check	838,258.49
Certificates of deposit due in less than 30 days	5,849.59
State, county, or other municipal deposits secured by pledge of assets of this bank	142,500.00
Dividends unpaid	80.00
Total of demand deposits	986,688.08
Time Deposits: Certificates of deposit	134,400.72
Postal Savings Deposits	17,540.61
Other time deposits	642,471.35
Total of time deposits subject to Reserve	784,412.68
"Acceptances" executed by this bank for customers	9,200.00
Total	\$2,279,731.81

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 (Sec. 5197 Rev. Stat.), exclusive of notes upon which total charge not to exceed 50 cents was made, was none. The number of such loans was none.

State of Oregon,
County of Multnomah,
I, C. B. Russell, Cashier of the above named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.
C. B. Russell, Cashier.
Subscribed and sworn to before me this 15th day of September, 1920.
Gordon S. Ogden, Notary Public,
Multnomah county, Ore.
Correct—Attest: K. C. Couch,
F. F. Drinker,
J. N. Edrington,
Directors.

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Mrs. M. E. CRANE, Proprietress

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