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## TODAY <br> and Tomorrow <br> 

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## Blanks That Are Legal

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The Statesman Püblishing Co. LEGAL BLANK HEADQUARTERS

At Business Office, Ground Floor


FRIDAY MORNING, DECEMBER 12,1924
OLD BÄTTLE FRIGATE CONSTITUTION SURROUNDED BY SOME OLD BATLE FRIGATE MODERN VESSELS IN UNCLE SAM'S NAVY
OF MOST


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## THE HUMAN SIDE OF BANKING

What is the banking business? Do a bahk's functions include only the balancing of accounts, collecting of interest, making loans and accounting to depositors for their money? Aurlatat on
We believe that a modern bank renders service far beyond the mechanics of keeping a record of money transactions. A bank should be a community leader. The nature of its business puts it in touch with the hopes and aspirations of individuals, and the general needs of the town and surrounding territory which it serves. If a bank cannot form a proper connection between these various factors it is not func tioning 100 per cent.

## Livestock Developing

One phase of the work of the First National Bank has been the development of livestock clubs. Nothing has given it greater pleasure than to receive letters from boys and girls in Marion and Polk counties giving an account of their experience and the results shown since they have joined these livestock clubs. There were 18 memClub, 17 members in the Shropshire Sheep Club, 5 members in the Chester White Pig Club, 5 members in the Polk County Shropshire Sheep Club, and 5 members in the White Leghorn Poultry Club. In helping these 57 boys and girls who live in the country surrounding Salem to produce a thoroughbred animal, many of them prize winners
at the State Fair and Pacific International Livestock Exposition at Portland, we feel at the State Forr has been done which will be of lasting benefit to this community.

## Building Character

The following is a copv of a letter similar to many received by the bank in the halting handwriting of the little boy or girl who. as he receives his schooling, is at the same time learning principles of industry and thrift:


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Salm, reag
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                                    Yours tulys
earl l. thomas,
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## A Montana Range Story

Five years ago one Montana range that served about twenty stockmen had almost that many kinds of beef cattle; their calves were piebald, mongrel brutes that always brought the bottom prices where there were any calves to sell. Then the ranchers got together, bought several carloads of pedigreed Hereford bulls, and sold off or shot all other breeding stock. The result has been a 100 per cent increase in the calf crop, a 100 per cent increase in the finished steer price, and the ranchers need no laws to make them money. The plan of standardizing fruit, grain, livestock, or poultry for any locality is the road to financial salvation.

## Profit by Experience

A bank sees the heart-breaking struggles of farmers who have worked along and, through lack of information or from misinformation, failed to make their farm pay. With these experiences before it, is it not rendering a public service when it tries io teach the growing generation the advantage of specializing in agricultural pursuits, stock raising, dairying, etc.?

## FIRST NATIONAL BANK

SALEM, OREGON

