

# WARN AGAINST RAISED NOTES

### FIGURES ON BILLS ARE OFTEN CHANGED, BUT COUNTERFEITERS DON'T BOTHER TO CHANGE PORTRAIT.

(By United Press to The Bend Bulletin.)  
NEW YORK, April 21.—Be on your guard against counterfeit bills. So unusually large is the number of bogus and raised bank notes discovered in circulation recently that the Manufacturers' Trust Co. here has issued a warning bulletin.

Tips on how to detect fake money are given. Most fraudulent currency, says the bulletin, are raised notes—usual federal reserve notes. Ones are raised to tens, twos to twenties and fives to tens and twenties. Tellers and cashiers should all know what portrait to expect on the various denominations. If you don't know, better familiarize yourself with the faces on legal tender.

In most cases alterations are confined simply to changing numerals in the corners of the bills. Sometimes changes have been made in the printed amounts, usually by mutilation. Beware of a mutilated bill.

Bill raisers seldom take the trouble to change the portrait on a bill. For instance \$1 federal reserve bills may be raised to tens, and tens to one hundreds, but the raised "ones" continue to bear the portrait of George Washington, although the proper portrait which should appear on the \$10 is Andrew Jackson.

Similarly on the \$10 bill raised to \$100, the portrait of Andrew Jackson remains, although the proper portrait is that of Benjamin Franklin.

Raised notes in the hands of innocent persons are redeemed by the government at the original value. If you accept a \$1 bill for tender, you can collect the \$1 from Uncle Sam by turning the bill into your bank for redemption.

Under a recent ruling, it is regarded as counterfeiting to undertake to pass any state bank note of defunct issues, or any issues of defunct banks.

## ROADS TO NORTH GOOD, REPORTED

### But In Deschutes County, Dalles-California Highway Is Impassable, Says Hotel Manager.

For dirt roads, the highways in Sherman and Wasco counties are in wonderful condition, says W. C. Birdsall, manager of the Pilot Butte Inn, who returned to Bend yesterday by auto from Portland. Except for the fact that a cloudburst early in the week made them a bit slippery, the roads are such that a car can make its maximum speed with perfect safety, he avers.

In Jefferson county, where crushed rock is being laid on The Dalles-California highway, the part which has been already rolled is as good as any road in the state.

But the moment you cross the line into Deschutes county, says Mr. Birdsall, you find the highway newly surfaced with a gravel which might more properly be called sand. No

car can make more than five miles an hour. Detours are necessary in a number of places. The state highway commission's attention should be called to the condition of this road. Mr. Birdsall declares, and he believes the state engineer should be criticized for allowing such construction. The part of the highway in this county which has been finished is already in need of attention and maintenance, says Mr. Birdsall, as it is already going to pieces.

### Synopsis of the Annual Statement of the Michigan Fire & Marine Insurance Co.

of Detroit, in the State of Michigan, on the 31st day of December, 1920, made to the Insurance Commissioner of the State of Oregon, pursuant to law:	
Capital	
Amount of capital stock paid up	400,000.00
Income	
Net premiums received during the year	1,420,025.01
Interest, dividends and rents received during the year	95,734.95
Income from other sources received during the year	3,090.71
Total income	\$1,518,850.67
Disbursements	
Net losses paid during the year including adjustment expenses	651,445.91
Dividends paid on capital stock during the year	40,000.90
Commissions and salaries paid during the year	448,814.15
Taxes, licenses and fees paid during the year	65,613.31
Amount of all other expenditures	115,537.81
Total expenditures	\$1,324,411.18
Assets	
Value of stocks and bonds owned (market value)	\$1,218,640.00
Loans on mortgages and collateral, etc.	679,870.58
Cash in banks and on hand	64,600.95
Premiums in course of collection written since September 30, 1920	347,012.39
Interest and rents due and accrued	32,545.67
Other assets	100.00
Total admitted assets	\$2,342,769.59
Liabilities	
Gross claims for losses unpaid	161,617.12
Amount of unearned premiums on all outstanding risks	1,270,714.70
Due for commission and brokerage	730.60
All other liabilities	42,075.55
Total liabilities, exclusive of capital stock of \$400,000.00	\$1,475,137.97
Business in Oregon for the Year	
Net premiums received during the year	1,055.68
Losses paid during the year	1,858.41
Losses incurred during the year	2,153.53

MICHIGAN FIRE & MARINE INSURANCE CO.  
D. M. Ferry, Jr., President.  
H. E. Everett, Secretary.  
Statutory resident attorney for service—E. R. Thompson, Wilcox Bldg., Portland, Oregon.

### Synopsis of the Annual Statement of the Farmers Mutual Fire Relief Association

of Portland, in the State of Oregon, on the 31st day of December, 1920, made to the Insurance Commissioner of the State of Oregon, pursuant to law:	
Income	
Amount of ledger assets December 31, 1919	9,272.99
From membership fees	1,469.60
From license assessments	15,146.44
Fire loss assessments	13,972.01
Interest on U. S. Treasury notes	254.91
Total	\$40,155.79
Disbursements	
Actual amounts paid to policyholders for losses during 1920	14,974.85
Loss Adjustment expenses	132.34
Agents' compensation	11,017.33
Traveling expenses	41.59
Salaries and fees, officers, directors and clerks	4,232.06
Rent	190.69
Insurance department expenses	42.00
Fire Marshal tax	49.67
Postage, telegraph and telephone	512.44
Advertising, printing and stationery	532.84
Office supplies	234.12
Red Cross, etc. contributions	25.20
Miscellaneous	32.04
Application fees returned	44.39
Total	\$32,124.25
Total Ledger Assets on Hand December 31, 1920	
Cash in bank and U. S. Treasury notes	8,031.49
Risks in force December 31, 1919	\$6,563,975.00
Risks written or renewed during the year	4,269,715.00
Risks cancelled or expired during the year	1,253,340.00
Net amount in force	\$220,150.00
Largest single risk of insurance	4,000.00

FARMERS MUTUAL FIRE RELIEF ASSOCIATION  
H. W. Smeath, President.  
Herman Loding, Secretary.  
Subscribed and sworn to before me, the 25th day of January, 1921.  
C. J. Hayes, Notary Public for Oregon.  
My commission expires Dec. 9, 1921.

### Banish Idleness.

Idleness is an inlet to disorder and makes way for licentiousness. People that have nothing to do are quickly tired of their own company.—Jeremy Collier.

### Claws Used for Combs.

The bears, especially those of the white species, are rather fastidious about their toilets. They comb their hair with their curved claws and lick themselves to make their hair shine.

### Synopsis of the Annual Statement of the Southern Surety Company

of Des Moines, in the State of Iowa, on the 31st day of December, 1920, made to the Insurance Commissioner of the State of Oregon, pursuant to law:	
Amount of capital stock paid up	
Income	\$1,000,000.00
Net premiums received during the year	
Interest, dividends and rents received during the year	\$5,031,403.68
Income from other sources received during the year	141,563.22
Total income	\$5,326,523.57
Disbursements	
Net losses paid during the year including adjustment expenses	\$1,869,034.91
Dividends paid on capital stock during the year	120,933.00
Commissions and salaries paid during the year	1,630,800.84
Taxes, licenses and fees paid during the year	143,767.55
Amount of all other expenditures	544,305.79
Total expenditures	\$4,308,842.09
Assets	
Value of real estate owned (market value)	\$452,039.21
Value of stocks and bonds owned (market value)	995,933.03
Loans on mortgages and collateral, etc.	824,519.06
Cash in banks and on hand	1,000,043.06
Premiums in course of collection written since September 30, 1920	1,049,797.94
Interest and rents due and accrued	71,939.90
Other miscellaneous assets	270,925.11
Total admitted assets	\$4,667,299.35
Liabilities	
Gross claims for losses unpaid	\$841,521.99
Amount of unearned premiums on all outstanding risks	1,757,990.09
Due for commission and brokerage	262,449.48
All other liabilities	227,777.53
Total liabilities, exclusive of capital stock of \$1,000,000.00	\$3,089,739.09
Business in Oregon for the Year	
Net premiums received during the year	\$16,402.15
Losses paid during the year	9,359.25
Losses incurred during the year	1,049.79

SOUTHERN SURETY COMPANY  
C. S. Cobb, President.  
E. G. Davis, Secretary.  
Statutory resident attorney for service—George D. Schalk, Portland.

### Synopsis of the Annual Statement of the American Eagle Fire Insurance Company

of New York, in the State of New York, on the 31st day of December, 1920, made to the Insurance Commissioner of the State of Oregon, pursuant to law:	
Amount of capital stock paid up	
Income	\$1,000,000.00
Net premiums received during the year	
Interest, dividends and rents received during the year	\$2,693,228.96
Income from other sources received during the year	230,243.25
Total income	\$2,913,532.98
Disbursements	
Net losses paid during the year including adjustment expenses	\$1,159,761.30
Dividends paid on capital stock during the year	140,000.00
Commissions and salaries paid during the year	687,563.30
Taxes, licenses and fees paid during the year	68,294.72
Amount of all other expenditures	461,438.19
Total expenditures	\$2,517,057.41
Assets	
Value of stocks and bonds owned (market value)	\$3,012,034.50
Cash in banks and on hand	423,127.92
Premiums in course of collection written since September 30, 1920	830,585.70
Interest and rents due and accrued	13,417.69
Total admitted assets	\$4,279,175.81
Liabilities	
Gross claims for losses unpaid	\$409,399.55
Amount of unearned premiums on all outstanding risks	1,865,717.16
Due for commission and brokerage	18,245.51
All other liabilities	67,286.77
Total liabilities, exclusive of capital stock of \$1,000,000.00	\$2,360,648.99
Business in Oregon for the Year	
Net premiums received during the year	11,792.23
Losses paid during the year	3,101.20
Losses incurred during the year	3,313.42

AMERICAN EAGLE FIRE INS. CO. OF N. Y.  
N. T. Robertson, President.  
Ernest Sturm, Secretary.  
Statutory resident attorney for service—F. V. D. Bangs.

foot showcase, 229 Greenwood avenue. 72-1141fc

FOR SALE—Look this over; 40 acres, with 35 irrigable, 25 in cultivation; about three miles from Redmond, quarter mile from Deschutes river; unusually deep soil; small house, good barn, root cellar and several chicken houses; ideal location for dairying or poultry raising. Price \$3750; small first payment of \$750 swings it; balance easy as rent, or will consider income bearing property to apply on purchase price up to \$2000. This is a real buy. Write or phone Redmond Land & Loan Co., Inc., Redmond, Ore. 32-1091fc

FOR SALE OR TRADE in Redmond, 5-room house, close in; 100x100 corner lot; nice lawn and garden; southeast exposure; snap for \$1600, with payment of \$375 down, balance \$25 month, or will consider trade for residence property up to a like amount in Bend. Investigate this. Redmond Land & Loan Co., Inc., Redmond, Ore. 31-1091fc

FOR SALE—Modern 5-room bungalow; basement, fireplace, beautiful light fixtures, built-in features; nice bathroom; full-length mirror in door of front bedroom, large closet; large windows; front lawn in; on improved street; original cost \$3600; \$2200 equity in place on which will give terms; balance at \$33.86 per month. Telephone Red. 1751 or call 878 Riverside. 83-1031fc

FOR SALE—16-inch body wood, 4-foot juniper and body wood; large and small limbs; leave orders at 140 Oregon street or phone Red 1351. 3-92-118p

FOR SALE—Fresh cut flowers and potted plants; funeral designs our specialty. The only greenhouse at The Dalles, Oregon. Jewell Greenhouses, 500 Clay street. Phone Black 2721. The Dalles. 188p

FOR SALE—One hay carrier and harpoon fork, in A1 condition; Bargain. Inquire R. L. Allison carpenter shop, 637 1/2 Franklin avenue. Phone Red 661. 58-1121fc

### WANTED

WANTED—Competent woman to take charge of pantry; salary according to ability. Apply Pilot Butte Inn. 116-117c

WANTED TO RENT—Unfurnished 5-room bungalow, close in. Call B. P. Royce, Black 172. 87-116-117c

WANTED TO TRADE—Denby two-ton truck for light truck or car. Hollinshead Bros., La Pine. 79-115-120p

### USED CARS

CAR FOR SALE—Used Chevrolet roadster; in good shape. Apply at The Hub. 39-1101fc

### FOR RENT

FOR RENT—2-room house, completely furnished; clean. Inquire

C. A. Wood, 2148 Awbrey road. 86-116-118p

FOR RENT—Four-room, well built unfurnished house on Delaware avenue. Red 2451. 91-116-117p

FOR RENT—Two furnished sleeping rooms or two light housekeeping rooms. Inquire at 344 Delaware Ave. 85-115-116p

FOR RENT—3 and 4-room apartments; near mills. Apply Downing's cafe. 81-1151fc

FOR RENT—Five-room house for rent or sale cheap; will take Ford car in trade. Inquire 11 Lake place, corner Division. 77-115-118p

FOR RENT—3-room house, partly furnished; No. 58 Canal place. 78-115-117p

FOR RENT—One four-room apartment and one two-room apartment, completely furnished. Inquire 362 Riverside. Ivy apartments. 69-114-116p

FOR RENT—Two furnished house-

keeping rooms, 128 Greenwood. Phone Black 711. 47-1111fc

FOR RENT—5-room bungalow; basement, fireplace, light fixtures; all built-in features; on Delaware avenue, No. 225; will give lease. Telephone Red 2641. 82-1031fc

FOR RENT—One sleeping room; \$10 per month; over Deschutes garage. Call Black 711. 94-911fc

### LOST

LOST—A kid glove, at gymnasium Monday night. Finder please call Red 2722 or leave at Bend Bulletin. 82-115-116c

LOST—The morning of April 18, on the Bend-Prineville road, tent, 12x 18. Finder phone Red 2792 or leave at Prineville hotel for Crawford Bros. & Going and receive reward. 66-113-117p

LOST—Black auto glove. Finder please leave at The Bulletin office or phone Red 3021. 89-1151fc



## With Soups, Broths and Bouillon

Well begun, indeed, is the dinner which commences with soup and Snow Flakes—the crisp, delicately flavored soda wafer. And for the later courses—oysters, salads and cheese. Sold by grocers in red packages and the family tins.

Don't ask for crackers—say SNOW FLAKES



# SNOW FLAKES

P. C. B. ASSORTED CAKES  
Another P. C. B. product

A truly delightful package of Cocoa Cakes. Ask your grocer for them.



Pacific Coast Biscuit Co.

# A Fund of Information That You Should Have

DISRAELI, who for six years was prime minister of England, said: "It has been my observation that the most successful man in any undertaking, is the man who has the most information."

It doesn't require any particular information just to go out and buy something. But to buy the best of that something at a price that is satisfactory to you—that is a successful purchase. And to make successful purchases you must have information.

Advertising gives you just that kind of information. It tells you where to go in order to get the best of anything you want at a fair price.

That is why it is a paying proposition for the man or woman who handles a pocket book to study the advertisements in this newspaper—regularly—every day.

To those who use it properly, newspaper advertising is a source of economy and satisfaction that never runs dry. It is a watch-dog of dollars—a guarantee of satisfaction.

If you would learn the facts about the things you need to make you comfortable and happy,

## read the advertisements



### An Added Protection

The figures that represent your account on our books must be accurate. There can be no mistakes in figuring your balance, or that of any of our other depositors. Locks, bolts and a steel safe are important safeguards, but mistake-proof bookkeeping is important too.

The Burroughs Bookkeeping Machine that we are now using gives you this bookkeeping protection. Mechanical accounting is a guarantee of 100 per cent figure accuracy.

The Burroughs makes two records of your deposits, checks and balance—one on your ledger page and the other on the statement that comes to you every month with your paid checks.

Your account as it appears on the ledger page is compared frequently with the statement sheet (which has been made out separately) and the two must agree absolutely. No mistake can go undiscovered.

This added protection is only one of the ways in which we are prepared to give you better service. We are here to help you handle your financial and business transactions—every officer and employe is at your service at all times.

The Bank of Superior Service

## The First National Bank

### CLASSIFIED ADVERTISEMENTS

Classified advertising charge per issue 50 cents for 20 words or less. One cent per word for all over 20. All classified advertising strictly cash in advance.

### FOR SALE

FOR SALE—\$50 down, balance easy, buys dandy little home on Delaware avenue. Phone Red 2451. 90-116p

FOR SALE—Two drag saws, one Wade, one Thomas, 3 extra saws for each machine; also 500 cords 16-inch wood. Phone 910, Redmond, or Write George Demus, Redmond. 83-115-141p

FOR SALE—7-room bungalow; electric lights, stove, some furniture; close in; lot 80x114; price \$2750; terms. Inquire S. E. Roberts, 67 Oregon street. Phone Black 581. 80-115-118p

FOR SALE—5-room modern house in Kenwood, three lots and fine garden spot; newly started lawn; this is a bargain. On Newport avenue, 4-room house with furniture; small cash payment and balance monthly. Many other good buys in all parts of the city. BEND INVESTMENT CO. 826 Wall St. Red 161 75-114-116c

FOR SALE—National cash register, No. 4 Sharples cream separator, Dayton grocery computing scales, 4-