

## Woman's Day at Grange

The program given by the women at the regular grange meeting last Saturday afternoon was good, demonstrating that in that field the ladies could handle their share equally as well as the men. The program was announced in last week's Herald and as a sample of its fulfillment we present the paper by Mrs. E. R. Ostrom, entitled: "The Grange as an Influence on the Questions of the Day."

The Grange, as I understand it, is an organization of the highest order, originating among the tillers of the soil for the purpose of progress in all things pertaining to the betterment of humanity.

Co-operation is our watchword and the sooner we realize this and practice it the better will it be for us, for we will never get a square deal until we demonstrate to the powers that be that we can stand together and demand our rights.

The tendency of too many of us, I fear, has been to think only of the Grange as a pleasant meeting place, a place to get a fine dinner and have a good social time and to regard with indifference the principal purpose of the order, which is mutual benefit and protection.

We are often told that the farmer is no business man. We know that he has the longest hours of any other class of workers; that he is the least organized and that he will not co-operate. Big business which is

so very successful (in fleecing the farmer) is thoroughly organized and co-operates to the fullest extent. Small business competes and a large per cent of it fails; just as farmers have failed because they are all competing against each other instead of standing together and working for the common good of all.

I see in the Grange great possibilities in an educational way, for we are beginning to think and to realize that here is the place to bring our problems; not only the simple ones that come to all of us in our every day work on the farm, but the great questions of the day which we have heretofore left for the press and the politician to decide for us, must be dealt with intelligently and understandingly, for it is in these things that Big Business takes advantage of us and we pay for it good and plenty simply because we haven't taken time to investigate and decide whether they are in our interest or not.

No matter how efficient an individual farmer may become in his line, how cheaply he may have learned to produce his crops or how bountiful his crops may be, it will not insure his permanent prosperity nor benefit his brother farmers unless he also acquires the right to set his price and see that he gets all that his product is worth.

We will never get an efficient rural credit system until we decide exactly what will best meet our needs, then work altogether

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Day In and Day Out, Told in Three Short Sentences

A Higher Standard of Quality  
A Higher Standard of Value  
A Higher Standard of Service

Which is only another way of saying that we sell the right merchandise at the right price in the right way.

## THE MONMOUTH MERCANTILE CO.

which pays highest prices for farm products

No. 10,071

### REPORT OF THE CONDITION OF THE First National Bank

At Monmouth, in the State of Oregon, at the close of business,  
on June 30, 1916.

#### RESOURCES

1. Loans and discounts.....	\$111,942.60
2. Overdrafts, unsecured.....	219.07
3. U. S. bonds:	
U. S. bonds deposited to secure circulation (par value).....	15,000.00
4. Bonds, securities, etc.:	
b Bonds other than U. S. bonds pledged to secure postal savings deposits.....	\$ 2,000.00
e Securities other than U. S. bonds, (not including stocks) owned unpledged.....	21,572.51 23,572.51
6. Subscription to stock of Federal Reserve bank.....	\$ 2,400.00
Less amount unpaid.....	1,200.00
7. Value of banking house (if unencumbered).....	8,923.75
8. Furniture and fixtures.....	1,500.00
10. Net amount due from Federal Reserve bank.....	6,000.00
11. Net amount due from approved reserve agents in New York, Chicago, and St. Louis.....	\$ 2,310.99
Net amount due from approved reserve agents in other reserve cities.....	47,701.89 50,012.88
12. Net amount due from banks and bankers (other than included in 10 or 11).....	939.37
15. Outside checks and other cash items.....	\$ 100.04
Fractional currency, nickels, and cents.....	162.06 262.10
16. Notes of other national banks.....	950.00
19. Coin and certificates.....	13,957.00
20. Legal-tender notes.....	15.00
21. Redemption fund with U. S. Treasurer and due from U. S. Treasurer.....	750.00
Total.....	\$235,235.28

#### LIABILITIES.

25. Capital stock paid in.....	\$ 30,000.00
26. Surplus fund.....	10,000.00
27. Undivided profits.....	7,626.17
28. Circulating notes outstanding.....	14,700.00
32. Dividends unpaid.....	1,500.00
Demand deposits:	
33. Individual deposits subject to check.....	127,828.89
34. Certificates of deposit due in less than 30 days.....	3,354.33
36. Cashier's checks outstanding.....	548.11
38. Postal savings deposits.....	425.80
40. Total demand deposits, Items 33, 34, 36, 38.....	\$132,157.13
Time deposits (payable after 30 days, or subject to 30 days or more notice).....	\$ 39,251.98
41. Certificates of deposit.....	\$235,235.28
Total.....	\$235,235.28

State of Oregon, } ss  
County of Polk, }

I, W. E. Smith, Cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.  
W. E. SMITH, Cashier.

Subscribed and sworn to before me this 8th day of July, 1916.  
WALTER G. BROWN,  
Notary Public.

My commission expires September 28, 1916.

CORRECT-Attest

IRA C. POWELL,  
J. B. V. BUTLER,  
I. M. SIMPSON. } Directors.

for it. Other governments loan money direct to the farmer and we must demand that our government does the same.

Our parcels post system was gained only after a hard fight extending over a period of twenty years and it is going to be a constant struggle with the express companies to retain it as it is or to improve it.

As grangers we should protest in no uncertain terms against the criminal gambling in wheat futures in our great financial centers, where for every bushel of wheat actually handled, 300 bushels are gambled in futures. No wonder the farmer doesn't see the prosperity the papers tell us is his.

The position the national grange has taken on the preparedness question is certainly commendable and should be an inspiration to all as well as a warning to the plutocrats who would burden us with more and more taxes unnecessarily for their own private gain.

This instance proves that farmers can stand together on a great national issue, especially when it is a question of increasing taxes. The amount of influence these grange decisions will have on legislation will depend largely on the number of men we send to Congress whom we can trust to look after the farmer's interest and it naturally follows that the number of men we send there will depend on the way we co-operate on election day. We should vote for the principal, rather than for the man and for a true democracy that ever places human rights over property rights and has for its goal the co-operative commonwealth.

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in with Rowe's Jewelry Store. H. J. Rowe, Mgr.  
Phone trouble and repair work, Main 6211. We will come

## Try our lost and found column

#### Trains into Monmouth

L've Portland 7:15, a m, Gerlinger 10:33, Independence 11, Monmouth 11:10	
" Salem 9:45, " " " " " " " "	
" " 1:40, p m, " " " " " " " "	Dallas 2:55 " 3:20
" " 4:00, " Gerlinger 4:38, Independence 4:55, Monmouth 5:05	
" " 6:15, " " 7:00, " " 7:20, " " 7:30	
" Portland 3:20, Connects with above	
" Corvallis 6:45, a m " Independence 7:35 " Arrive Monmouth 7:45	
" " 1:15, p m " " 2:20 " " 2:30	
" Dallas 7:00, a m, Arrive Monmouth 7:25	
" Airlie 8:30, a m and 3:55, p m. Arrives Monmouth 9:05 a m and 4:30 p m	
Leave Independence, 7, a m, 7:35, 8:45, 11, p m 1:30, 2:20, 3, 4:15, 4:55, 5:10, 7:35	

#### Trains out of Monmouth

L've Monmouth 7:15 a m, Independence 7:35, Gerlinger 7:49, Ar Salem 8:30	
" Same as above " " " " " " " "	Portland 11:10
" Monmouth 1:50, p m, " 2:14, " 2:27, Salem 3:15	
" Same as above " " " " " " " "	Portland 5:55
" Monmouth 4:35, " 4:55, " 5:10, Salem 6:00	
" " 9:05, a m, " " " " " " " "	Dallas 10:10 " 11:10
" " 4:30, p m " " " " " " " "	" 4:55, " 6:00
" " 9:05, a m, Independence 10:50, Corvallis 11:50	
" " 5:10, p m, " 7:15, " 8:15	
" " 7:25 a m and 3:20 p m. Arrives Airlie 8 a m and 3:50 pm	
Leave Monmouth 7:15, a m, 8:15, 9:05, 11:15, 1:50, 2:35, 3:20, 4:35, 5:10, 7:35	

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