

Maud and Mary Rice and Thyra Staats were relieved of their tonsils in Salem Friday.

We run a free delivery to Monmouth for all goods purchased from us. Moore & Addison, Independence.

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, 1920.

RESOURCES

1. Loans and discounts, including rediscounts, (except shown in b & c) \$202,883.83	
2. Overdrafts, secured ; unsecured \$801.95	801.95
5. U. S. Government Securities Owned:	
a Deposited to secure circulation (U. S. bonds par value) 15,000.00	
f Owned and unpledged 26,897.00	
h War Savings Certificates and Thrift Stamps Actually Owned 33.18	
Total U. S. Government Securities	41,930.18
6 Other Bonds, Securities etc.	
e Securities other than U. S. bonds, (not including stocks) owned unpledged 70,754.94	
Total bonds, securities, etc. other than U. S.	70,754.94
7. Stocks, other than Federal Reserve Bank Stock	60.00
8. Stock of Federal Reserve bank (5% per cent of subscription)	1,200.00
9. a Value of banking house owned and unencumbered	8,500.00
10. Furniture and fixtures	3,000.00
11. Real estate owned other than banking house	1,600.00
12. Lawful reserve with Federal Reserve Bank	29,011.28
14. Cash in vault and net amounts due from national banks	90,538.83
15. Net amounts due from banks, bankers and trust companies, other than included in Items 12, 13 or 14	6,981.48
Total of items 13, 14, 15, 16, and 17	97,520.31
18. Checks on banks located outside of city or town of reporting bank and other cash items	341.93
19. Redemption fund with U. S. Treasurer and due from U. S. Treasurer	750.00
20. Interest earned but not collected, (approximate) on Notes and Bill Receivable not past due	865.00
Total	\$459,219.42

LIABILITIES

22. Capital stock paid in	\$ 30,000.00
23. Surplus fund	10,000.00
24. a Undivided profits 13,934.87	
b Less current expenses, interest and taxes paid	13,934.87
25. Interest and discount collected or credited, in advance of maturity and not earned (approximate)	1,075.00
28. Circulating notes outstanding	15,000.00
33. Cashier's checks on own bank outstanding	60.65
Total of Items 30, 31, 32 and 33	60.65
Demand deposits: (other than bank deposits) subject to reserve (deposits payable within 30 days)	
34. Individual deposits subject to check	315,320.48
35. Certificates of deposit due in less than 30 days (other than for money borrowed)	14,611.64
33. Dividends Unpaid	1,505.00
Total of demand deposits (other than bank deposits) subject to reserve, Items 36, 37, 38, 39, 40, and 41	\$31,437.12
Time deposits subject to Reserve (payable after 30 days, or subject to 30 days or more notice, and postal savings):	
40. Certificates of deposit (other than for money borrowed)	57,711.78
Total	\$459,219.42
51. 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, } ss
County of Polk, }

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

E. L. KILEN, Cashier

Subscribed and sworn to before me this 8th day of July, 1920.

WALTER G. BROWN,
Notary Public.

My commission expires September 22, 1920.

CORRECT-Attest

IRA C. POWELL
J. B. V. BUTLER
WM. RIDDELL } Directors.

The New Electric Shoe Shop

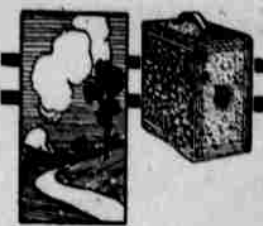
on C Street, Independence

Shoe Work neatly done with
First Class Machinery

Shoe Laces and Shoe Polish of all kinds.
Ladies rest room in connection.

R. E. Hereford, Proprietor

MEMORIES



Pictures always recall happy hours and dear friends. Snap shots today may mean prized pictures in years to come.

New delivery of cameras, films and photographic equipment just received.

Perkins' Pharmacy

If we haven't got it we'll get it. Ask us.

Mrs. E. A. LaDow of Falls City came Friday to spend the week with her sister, Mrs. Sarah Hager.

We have a splendid line of floor coverings for any room in your house. Moore & Addison, Independence.

Our Bargain Column

Attention

Growers of Seedling Cherries

Your children or others can make good money picking the fruit off seedling trees, that is unfit for market or cannery, just jumble them into a box and ship to us. We extract the seed for propagating purposes. Address

Oregon Nursery Company
Orengo, Oregon

The famous Waterhouse cherries are now ripe and I am going to sell them at 5 cents a pound on the tree or will pick and deliver at 8 cents. G. T. Boothby.

For Sale--100 ricks, 16 inch block fir wood. \$3 the rick delivered or \$2.25 on place. C. W. Orsborn, Route 1, Monmouth. 3t

Because of the burning of our Dallas mill and our inability to get a supply elsewhere, we have been compelled to cancel all orders for wood now on file in our office. Monmouth Lumber Company.

WORK WANTED--My Fordson tractor and I are at your service. Call on W. M. Harvey.

See our Duraline, an economical floor covering. Many patterns to choose from. 85c a sq. yd. Stevens & Co., Independence.

FOR SALE: Duroc sow, weight 500 pounds, to pig August 1. Chester White boar, registered. Chas. Orsborn, Antioch district.

The Monmouth Cooperative Shipping Association will save farmer's money in the sale of live stock. Ship with us and cut out middleman's profit. If you have stock to ship notify W. J. Stockholm, Mgr. 1t

A C C I D E N T ?

Was it an accident years ago when Henry Ford created a car which by leaps and bounds raced past all competitors and has since stood supreme in efficiency and service?

Was it an accident that this car pioneered in numerous unknown features? Was it an accident that into the HIDDEN parts of Henry Ford's car went only the BEST the WORLD OFFERED in metals properly heat treated and machined with an accuracy before unknown?

**Was all this an accident?
Emphatically No**

Is it an accident that to back this car there has been created the world's greatest automobile service aggregation? Again! Was it an accident that other manufacturers soon copied Henry Ford's 4-cylinder cast enblock type of motor, his oiling system, his light type of construction, his left hand drive and recently his spring construction? No, not an accident. It was necessary for their advancement.

At first they laughed, then they copied. And each manufacturer's mimicking move sounded loud and far in praise of the Efficient Ford. They copied in outward appearance but were not willing to make the sacrifices necessary to put quality in the vital parts of their car or try to back their products with a similar system of Universal service.

Was it an accident when Henry Ford created the

Fordson

tractor which last year was bought by nine out of every ten tractor buyers? No. Is it an accident that it too is being copied, copied in colors but not quality of metals and construction in the hidden parts.

With its complete enclosure and its water air wash the Fordson's protection is complete from the cut and grind of dirt and sand.

**The Fordson Stands Supreme
But...You should order
Your Fall Fordson Now**

ACE GARAGE, Independence, Ore.

**Buy Your Groceries in
Quantities**

Wise management means saving, and here is an opportunity to save. Buy in bigger quantities. We can sell for less when you buy in dozen or case lots. There will be a saving in your expenses if you will adopt the system of quantity buying for your requirements. The thrifty housewife knows that a well-stocked pantry is always an economy and a keen satisfaction when preparing the meal. Ask for quantity prices on staple groceries and note the saving.

Miller Mercantile Company

Seven popular Stores:
Monmouth, Salem, Newberg, Yamhill, McMinnville, Sheridan and Dayton