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A checking account is the first step toward establishing credit with a bank.

And credit today is a real asset. Yet it is what you make it.

The right credit at the right time, at the right bank may be worth more to you than a batch of letters presented by you as a stranger.

We seek growing accounts of growing business men--men who will come to us for advice, and who will want the friendship of a strong bank when credit is needed.

This bank will be glad to meet you and serve you. It is a pleasure, as well as good business, to have young men grow with us.

First National Bank

MONMOUTH, OREGON

Ira C. Powell
President

J. B. V. Butler
Vice President

F. E. Chambers
Cashier

Our Glasses
Fit Your Eyes
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Jewelers and Opticians
Salem, Oregon

Farm Mutual Fire Insurance
I have taken the agency for the Farmers' Fire Relief Association of Butteville, Oregon, a farmers' mutual insurance company which accepts no city risks, is incorporated and has been doing business for 28 years. This company has always paid its losses promptly and January first has assets deposited in seven different banks of \$46,764.70. To join costs \$1 and 40 cents per \$100 for dwellings and contents; 50 cents per \$100 for barns, school houses and contents. The applicant is then entitled to insurance subject to such assessments as are necessary to cover losses and expenses. A member can withdraw at any time. The company has on its books \$7,995,934 insurance and paid out during 1920 losses amounting to \$10,840.27. For particulars inquire of G. W. Chesebro agent, Monmouth, Ore.

Dont let a smooth tongued stranger persuade you that there is any kind of printing the Herald Print Shop can not do.

Come in
and pay that overdue subscription account.
Don't wait until the paper stops.

Annual
BARGAIN DAY
Salem, Oregon

Friday, July 1st 1921
Genuine Bargains in all kinds of
SHOES
The Bootery
At the Electric Sign "SHOES"

Estimates on the value of the destroyed crops will be made and the cost charged to the county. It is claimed the bugs had their origin in a car of potatoes from Texas which were allowed to stand for a time before being destroyed because the owners obtained a temporary injunction.

Styles of hairdressing in the east are changing and scientists report that some of the ears uncovered resemble the pale and puny blades of grass to be found when a board is lifted that has rested for a long time on the sod.

In the race to give Polk county a through highway system or keep it from it, the commission appears to be one or two laps ahead of the objectors.

There are a number of signs that indicate that the demand for unskilled labor is not quite as insistent and the emoluments awarded not quite so attractive as was the case a year or two ago.

As a rule the less a public servant is paid the more is expected of him. The "thank you ma'am" servant of the dear public deserves happiness in the hereafter for he gets little enough in actual life.

The same smell of a still that leads the thirsty to it also leads the officers to the trail.

A hard problem for the allies just at present is to let Germany earn enough money to pay reparations without doing a lion's share of the business there is done in the world. About the best way is to require them to take gold from the air just as they took nitrates during the war.

Some men spend so much time worrying about their taxes that at the end of the year they have no taxes to pay.

In the long run the man with the "punch" beats the chap with the "hunch".

Local Brevities

Mrs. L. A. Robinson writes from Brooklyn, N. Y. that her family and herself will spend a part of the summer at least at White Post, Clarke county, Va.

Mr. and Mrs. Carl Bingman have been visiting with the latter's father, C. H. Parker and with other relatives in this vicinity. They are returning from Honolulu where Mr. Bingman had to resign his Y. M. C. A. job and come back to this country because of his wife's health. They plan to go to Colorado.

Mr. and Mrs. G. V. Misner of Edison, Neb. are visiting with their brother, J. S. Prime and other relatives in this vicinity.

Mrs. J. S. Prime is at Edison, Neb. called there by the news that her father had had a stroke of paralysis.

Painting is the order of the day. L. W. Waller has had his house rejuvenated with a fresh coat of paint. Manager Frank Murdock and assistants are spreading white paint over the creamery building, much improving its appearance. Other changes are being made on the interior of the creamery.

Uncle John's Josh



O. W. Hays who graduated from the Normal school two years ago, and this year from the university, has been elected superintendent of the schools of Cottage Grove. Ranie Burkhead of this city, who graduated this year from the university, has been elected principal of the Cottage Grove high school.

Mr. and Mrs. Richard Orsborn of Monmouth Heights have a daughter, born June 7.

Our Bargain Column

SLAB WOOD REDUCED—Price \$5.25 delivered or \$4.50 on the cars. Monmouth Lumber Co.

WANTED—Men or women to take orders among friends and neighbors for the genuine guaranteed hosiery, full line for men, women and children. Eliminates darning. We pay 75c. an hour spare time, or \$26.00 a week for full time. Experience unnecessary. Write International Stocking Mills, Norristown, Pa.

For Sale—Broccoli and kale plants. Best quality. Prices reasonable. Leslie Young. 3tp

For Sale—A Century refrigerator. Mrs. A. J. Haley 2t

Engage your Waterhouse cherries of G. T. Boothby and pick them yourself.

FOUND—on Main street; a purse with a small sum of money. Owner may have it at this office by paying charges.

HEMSTITCHING and Picoting Attachments, \$2.00. Buttonhole attachment \$9.85. Fits any Sewing Machine. Needle Threader 25 cents. Self-threading needles 25 cents package. Personal checks 10 cents extra. Lights Mail Order House, Box 127, Birmingham, Ala.

For Sale—Cedar chest, 1 bed, leather rocker, 3 small rockers, dining room table, buffet, quarter oak chiffonier, kitchen range, 8 day clock, baby walker, fruit jars and jelly glasses, garden implements, a 22 rifle and a pair high rubber boots. L. P. Gilmore.

Pony for Sale—Nice for driving or riding. Accustomed to ladies. Mrs. J. L. Van Loan.

To Swap—Good buggy for sow and pigs. R. Dodson.

Wanted a girl to learn sewing. Mrs. Boche.

Wanted—A housekeeper. Apply to Mrs. J. W. Pember.

Clover and grain hay for sale. Also some stock hogs. Jay Powell.

Wood for Sale

Wood for Sale in lengths from 12 inches to 4 feet. Oak or fir. Delivered to any part of town. Current market prices. J. W. Leask.

\$1,000.00 to loan on good real estate security. Inquire X this office.

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. tf

Let me mend your furniture or file your saws. J. W. Howell. 4t

Big Cut Price on Fire Insurance for Monmouth. Reliable Companies. E. E. Tripp, Phone Main 1621 Independence, Ore. 36 St

The Herald wishes correspondents in neighboring communities. For particulars apply at this office.

For Sale

5 Room house, Land 82½ x 330 feet, 3 blocks from Normal school. Price \$1100; terms.

7 Room house, 2 lots, fruit and berries. Price \$1000. \$500 cash, balance \$10 per month.

20 acres of land; 8 acres in cultivation, 1 acre in mixed fruit; 4 room house, barn, chicken house, berries of all kinds; team, wagon and harness; plow, harrow, 24 chickens; 55 ricks of wood; all for \$1500.

14 acres of land, close in. Price reduced from \$140 to \$125 per acre.

20 acres of land, 15 in cultivation, 5 acres in pasture, 260 prune trees, fruit and berries of all kinds. 9-room house, good barn, 1 milk cow, horse, harness, 1 wagon, 2 buggies, all farm implements. Price \$5000. Will take desirable dwelling property in part exchange.

8½ acres of land in the city. Fair house and barn, chicken house and park, fruit and berries of all kinds. An ideal farm home right in the city. Price \$4000, terms.

5 room house. 2 lots. Fruit and berries on a good corner. Close in. Price \$500.

G. T. Boothby.



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