

VALUE OF CREDIT

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 J. B. V. Butler F. E. Chambers
President Vice President Cashier

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.



Monmouth
Meditations

One of the reasons advanced as the cause of the barn fire Friday is that it might have been from a firecracker carelessly thrown by a small boy. Whether this is true or not, the fire cracker has long been recognized as an all around nuisance. No one begrudges the young, the joy they have out of the noise and excitement that the fire cracker produces, but there is no reason why it should not be confined to the Fourth of July. The custom of starting to celebrate a month in advance and keeping a constant racket and fire menace through the whole time is one that should be distinctly discouraged.

There are many natural parks in Polk county at present but this is no proof that such will always be the case. Sooner or later the trees

Use the Phone

4602 is the number of the Herald telephone and 4603 the house phone. The rings sound at both places and you will have no trouble in getting an answer at any time of the day or evening. Use the phone when you think of news items about yourself or your neighbors. The assistance of all in this way is greatly appreciated.

A Place in the Heart of Everyone

is filled by an inherent love of home.

The thought of home and its improvement is a most natural instinct, and it is the development of that thought that was productive of the present day civilization.

Homes have been truly termed "The Bulwark of the Nation." Their possession makes for better citizenship, and adds immeasurably to the sum total of human happiness. There is nothing that adds a greater interest to life and brings a feeling of independence more so than to

Own A Home of your Very Own

and it should be the purpose of everyone to become possessed of a place of shelter that they can call their own.

"No matter how humble, there's no place like home"—these lines have ever rung true, and find an echo in every human heart.

Home Owning is Easier
Than You May Think

for with lumber now the lowest cost construction material in the world today, it is not a difficult matter to

Build Now—Build With Wood

Monmouth Lumber Co.

L. W. Waller, Manager.

The Herald

Entered as second-class matter September, 1908, in the post office at Monmouth, Oregon, under the Act of March 3, 1879.

RICHARD B. SWENSON
Editor & Publisher

MONMOUTH, OREGON

ISSUED EVERY FRIDAY

FRIDAY, JULY 8, 1921

Subscription Rates

One year	\$2.00
Six months	\$1.40
Three months	75 cts

will be cleared off and the land turned to practical agricultural uses. County associations of some sort should be formed to take over the Rickless or Luckiamute grounds and fit them up for picnic and camping purposes.

Since Memorial Day and Armistice Day and Flag Day have appeared to share in the work of providing outlet to the national patriotic spirit, the Fourth of July is losing some of its old time pep and ginger.

If the hay crop of 1921 could have been harvested in 1919 there would have been more profit in it for the harvester.

Mr. Dawes goes about the task of effecting national economy with all the enthusiasm of one who really thinks he can accomplish something. Mr. Dawes and his profanity have already made a hit with the American public and he stands a chance of becoming a popular idol.

The whiskey parade in New York city attracted about one twentieth the proportions that had been advertised for it and the proposal to boycott business and politicians who do not fall in with their views will, without a doubt, fall equally short in actual performance.

Governor Sproule showed some regard for the fitness of things when he declined an invitation of the governor of New Jersey to attend the big prize fight. It appears to us that if the senators and other public officials listed as attended had shown a like conception of their official dignity, they would at least have gone incog.

A combination of farmer growers to market their product comes the closest to giving them the same chance the manufacturer has, of naming his price, of any scheme yet devised. We hope it will have a thorough trial. The severest test will come from the farmers themselves. If they can learn to think in mass as a unit they will win in the end.

A new mug in the lobby of fame another candidate for the academy of immortals. Long live Dempsey, the unpopular pug ugly who did not have manners enough to get licked when the embattled fan-dom

Uncle John's Josh

I'M BETTING THE OLD WOMAN IN THE SHOE WAS HAPPY BECAUSE SHE HAD SO MANY THINGS TO DO.



Our Glasses
Fit Your Eyes
Our Bills, Your Purse

Hartman Bros.
Jewelers and Opticians
Salem, Oregon

of the prize arena thought he should have. "And what has courtesy to do with prize fighting?" says Dempsey.

Baptist Church

"Our Churches are leaking at the top"—said Dean Shaler Matthews at the O. A. C., the other day. The remedy for this will be presented by Pastor Pace in his address: "A Progressive Christianity", Sunday morning at 11. All live progressive people should hear this sermon. Sunday night at 7:30 the sermon topic will be: "Wherefore do ye spend money for that which is not bread?"

Another lively C. E. service is promised for 6:30.

The new choir and orchestra director promises a good musical program for both services.

S. J. Reid, D. D., of Portland, superintendent of evangelism for Oregon, has promised to open the fall campaign with two or three weeks in Monmouth beginning the first Sunday in October.

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 \$36.00 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 who G. T. Boothby and pick them yourself.

HEMSTITCHING and Picoting Attachments, \$2.00. Buttonhole attachment \$9.85. Fits any Sewing Machine. Needle Threading 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.

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 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

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.

G. T. Boothby.



MORLAN & SON

Monmouth's largest and most complete Confectionery and Book Store

ATWATER BROS.

Electric Shoe Shop

First Class Work Guaranteed

In Boulden Building

Monmouth

Oregon

Groceries & Provisions

Good Goods and Fair Treatment

C. C. Mulkey & Son

CORONA

The portable typewriter. Carry it with you. A perfect machine for the Home, Office or Student.

WALTER G. BROWN

MONMOUTH TRANSFER



Transferring by auto truck and by team, within the city or out of town.

Leave orders at Garage
Call Phone 2003

COFFIN & EGLESTON

Highest Market Price Paid for Poultry and Veal Calves

Bran, Mill Run and Corn

Poultry Supplies BONE, SHELL and GRIT

Thos. Boulden

MONMOUTH MARKET

FRESH AND CURED MEATS

Pork Sausage; and Pickles

J. B. Hill & Son

Guthrie Bldg.
Former place of CityMarket

Magazines, Periodicals
Books, Stationery

Candy and Cigars

P. H. JOHNSON

EDW. J. HIMES
Civil Engineer and
Surveyor

Phone 403 558 Levens St Dallas

I am here to saw wood

No raise in prices
at present

S. H. Hinkle, Phone 2411

R. L. Kullander

General Contracting for

Concrete

Work

Estimates promptly
furnished

Independence, Oregon

PHONE. M 2111

STEVENS & CO.
Dealers in
Second Hand Goods
C St. Independence

WALTER G. BROWN

Representing the

"PENNSYLVANIA"

Fire Insurance Co.

of Philadelphia

Notary Public

Blank Deeds, Mortgages, Etc.