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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

TRADE AT HOME



TRADE AT HOME

LOVE THY NEIGHBOR AND LOVE THYSELF IN THE SAME ACT



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his goods. He gives you a choice among many; if you don't like one article, he shows you another until you are pleased. Trade at home and you get service, choice quality, and as good prices. Trade at home and your money helps your town—which is only another word for saying that you help to make your own property or your own job better.

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Building operations have been held up awaiting these advantages. Those who have been watching the situation closely are agreed that now is the time to do building.

More favorable conditions could not be expected, either for the securing of labor or material. The man who delays now will likely later find himself in the midst of the greatest building era our country has seen.

It is our business to study building conditions and, in our opinion, an opportunity exists now for the man who wants to build.

Monmouth Lumber Co.

L. W. Waller, Manager.

The Herald

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RICHARD B. SWENSON
Editor & Publisher

MONMOUTH, OREGON

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Monmouth Meditations

The self binders are at work in the grain fields and the threshing crews are assembling for the annual harvest. We are having good harvesting weather and the yield, especially of fall sown grain, is said to be good.

The Chautauqua habit appears to be a hard one to drop. "Never again" say communities when the annual task of putting it over comes around but when the thing has been done, they are glad they made the effort and feel that it was worth while. As the cost is centralized where its total is readily seen people say "What a lot of money and why not keep it in the community?" At the same time it is a mere nothing to the amount that in former days went to the breweries and distilleries. Luxuries of various kinds cost much more. Moving Pictures take money out of the community and lots of it. If the aggregate amount a community spends on vacations could be totaled it would startle some people. Wholesome entertainment is a necessity, not a luxury and in the form of our present chautauqua is worth all that it costs.

Governor Len Small of Illinois has finally decided that he will submit to arrest on the charge of embezzling funds while he was state treasurer of Illinois. He was largely influenced in coming to this decision by a judicial opinion asserting that he could be legally arrested. The governor thinks that "Wall street" is persecuting him. What a wonderfully convenient thing is Wall street! As a boogie it leaves nothing to be desired. It can be blamed for everything from chicken mites to famine and pestilence.

A few years ago lecturers told us another war was impossible. Now they tell us that perpetual peace is impossible. If some of the towns of Polk county had found it necessary to keep armed as a measure of preparedness for conflict with one another, without doubt there would have been powder burned and blood shed long ago. Yet this is exactly the condition of affairs that prevailed in Europe during the middle ages. If then communities have learned to restrain themselves and do without fighting weapons and thus secure peace, why can not nations do the same thing. It is all largely a matter of evolution brethren and some day we will reach it.

Uncle John's Josh

EUROPE NEEDS ONE
MORE GRAVE-YARD
TO BURY
THE
HATCHET



By a combination of circumstances J. Henry Albers was made the goat for the outlet of public resentment against all people within our borders who have profited through our institutions and then reviled them. Socialists say worse things. Various reformers and even the small town knockers have been equally indiscreet but Albers said the wrong thing at the right time and paid the penalty. His offence was flagrant. An unprosperous man might be excused perhaps for finding fault with conditions but for a man like Albers it was inexcusable.

The man on a vacation who regards the rights of others leaves his camping place as clean as when he found it; picks up waste paper and other trash and puts out his fire.

In seeking tax reductions it is the patriotic aim of every one to get the burden firmly located on the shoulders of the person who can best afford to pay. Of course this is some one else, preferably "intrenched and predatory wealth."

Of course it is possible for a man to seclude himself in study or class room, in an atmosphere of books and acquire ideas of sociology, economics and literature as exclusively original as the dialect he affects when engaged in imparting his ideas to others. Doubtless in time through repetition he may imagine his utterances are oracular and even final as inspired from foundation facts. He will doubtless "kid" himself into the notion that he is quite an authority and when he says that in order to write poetry one must flee from established forms and cultivate vehicles of expression different entirely than any form heretofore used we accept it indifferently for very few of us take enough interest in poetry to bother ourselves on the where and why of its forms of expression. Were he to tell us, however, that every time we get a suit of clothes it must be strikingly different than the one we discard, we might awake long enough to enter an objection. If the main use of poetry is to say something, to give expression to an idea, why not tell it in plain prose?

A. J. Shipley went to Corvallis and Monroe on business last Friday.

James Willis, 13 year old boy of Dallas, died last week of lock jaw. He fell from a cherry tree and broke the bones of an arm. The broken bone penetrated through the flesh and came out through the skin.

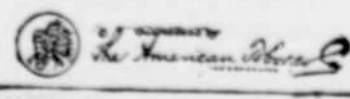
Farm Mutual Fire Insurance

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.



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