## 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

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

Mr. Barnes, U. S. Wheat Director Says:

# "Eat More bread

And reduce the high cost of living."

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IS THE CHEAPEST AS WELL AS THE MOST WHOLESOME FOOD ON THE MARKET.

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Your Grocer has it

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## Lumber Prices Are Down

From 40 to 60 Per Cent

Competent labor is available and ready to do more and better work at a lower wage than for several years.

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

RICHARD B, SWENSON Editor & Publisher

MONMOUTH, OREGON

ISSUED EVERY FRIDAY

FRIDAY, AUGUST 5, 1921 · Subscription Rates

Three months -



\_\_\_\_\_\_ Meditations

pear's found at Netarts will doubt- long since noted that these sins are less stimulate interest in that resort not practiced with anything like the and increase its patronage. It is gay and reckless abandon characternot so very long ago that pearls istic of yore. Resolutions and conwere first discovered in the fresh certed action are not needed to water mussels in the rivers tribu- achieve something that has already tary to the north Mississippi. Large been achieved. As the excelsion crowds tock to pearl hunting. Men, biscuit man says: "There's a women and children waded in the reason." This state of affairs has water picking up the "clams" and come with improved machinery, searching for the elusive pearls, especially typesetting and casting But the excitement was soon over, machines. It costs more to get Thousands of dollars worth of into the printing game than it forpearls are taken annually from merly did. The time when any the upper Mississippi and its tribu- blatherskite with an unquenchable taries but they are found by com- thirst and a nose like the danger paratively few men. Traveling signal in "The Midnight Express", along the rivers you may occasion- can acquire an army press and a ally see a man in a small boat. few fonts of type and set out on a Behind him in the water he pulls a career of libels and abuse, has gone drag of wood. From it hang num- by. Using a newspaper as one erous lines each baited with a bit would use a dishrag or a garbage of iron. As the bits of iron drag can may lead to a strenuous life along the bottom of the stream while it lasts but it is bound to be they occasionally tickle the face of a short one. When a man has an open clam. The clam immedi- equipped a modern printing office ately closes on the irritation and is he begins to realize that the safest hauled up from its resting place, and sanest procedure is to live and The pearls found are usually let live. The newspaper business worth a few cents. Occasionally has made some giant strides in reone worth fifty or a hundred dollars cent years and as its influence may be found, but very infrequent. spreads it is bound to become more ly. It is not every one who has the decent. patience to be a pearl fisher and the rewards of the most patient are not

charged with throwing game in the at Jennings Lodge. big league rejoiced a little too soon In the evening the congregation when they assumed their reputa- will join in the Union service at the tions were cleared when the Chicago Baptist church, Rev. Rossell of the jury acquitted them. Judge Landis Christian church will deliver the thinks there are still quite a few sermon. spots to be cleaned up and puts them outside of organized baseball, Doubtless the men have learned their lessons but again is exemplified the fact that is the commission of a crime the public has rights that are paramount and baseball cepts no city risks, is incorporated without public confidence would be a and has been doing business for 28 weak thing at best.

teacher to do good work with her To join costs \$1 and 25 cents per pupils and not mix at all in the \$100 for dwellings and contents; 30 activities of the community that cents per \$100 for barns, school supports the school and keeps it in houses and contents. The applicant operation. A teacher possibly may is then entitled to insurance subgive wise direction to a pupil's progress on the pathway of instruc- es. A member can withdraw at any tion and not even know by name a time. The company has on its books dozen people in the district with \$7,995,934 insurance and paid out whom she does not come in positive during 1920 losses amounting to contact through the operation of \$10,840.27. For particulars inquire actual school duties. We surmise Monmouth, Ore.

he will not be content with a perfunctory performance of the bare requirements of his job. Aside from what he may have been at the Normal, he has been a live wire in the social and industrial activities of Monmouth and we will all miss

It is reported the recent state

editorial convention at Bend went

on record as favoring a code of ethics among newspaper men, one item of which frowns upon the time honored editorial custom of referring to a contemporary as a red headed burglar and character assassin, etc., according to the style set by the "Arizona Kicker" of Monmouth blessed memory. Doubtless another item put on the blacklist of professional printorial etiquette is reference to that hoary old poverty wheeze which frequently was too pathetically true to be comical. County Clerk Moore's story of The observant reader has, however,

### Evangelical Church

Sunday, August 7. No services in the morning. August 7 is camp It seem the baseball players meeting Sunday and many will be

#### Reduced Rates in Farm Mutual Fire Insurance

I have taken the agency for the Farmers' Fire Relief Association of Butteville, Oregon, a farmers' mutual insurance company which acyears. This company has always paid its losses promptly and Janua-Of course it is possible for a ry first has assets deposited in sevject to such assessments as are necessary to cover losses and expensof G. W. Chesebro agent,

# Uncle Johns Josh







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