

Ira C. Powell President
 J. B. V. Butler Vice President
 F. E. Chambers Cashier
 Clares C. Powell, Asst. Cashier

First National Bank

OF
 MONMOUTH, OREGON

MEMBER
 FEDERAL RESERVE
 SYSTEM

OUR institution has a record of unbroken success behind it: conservative, careful business management that has built up the bank to its present high position.

Capital.....\$30,000.00
 Surplus and Undivided Profits \$25,000.00

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Physician and Surgeon
 PHONE 573 House 867W
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 Salem Ore.

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Local representative of Salem and Portland Florists

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 Independence, Ore.

STEVENSON & CO.
 Dealers in
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 C St. Independence

I am here to saw wood

No raise in prices at present
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WALTER G. BROWN

Representing the
"PENNSYLVANIA"
Fire Insurance Co.
 of Philadelphia
Notary Public
 Blank Deeds, Mortgages, Etc.

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 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 \$49,000.00. To join costs \$1 and 25 cents per \$100 for dwellings and contents; 30 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.

Drain Tile

The farmer pays taxes on the land that produces little as well as on land that yields good crops. The returns from the two kinds of land are far different. Why not bring your land up to where it will yield dividends by draining it through proper tiling. Through drainage the poorest acres on the farm become the best.

Building Tile

are the most economical material there is. Light, durable and fire proof. Both kinds of tile made in Monmouth. See us for prices.

Central Clay Products Co.

Our Bargain Column

2 small ponies for sale very cheap. 1 light double hack, open, 2 seated. Call farm 2805, 3 miles west of Monmouth. L. W. Cody. 3t.

Barred Plymouth Rock eggs for hatching. \$1.00 per setting. Frank Aynes.

Eggs for hatching—From Stromquist strain of buff leghorns. Fifteen for 75 cents. A. M. Arant.

Special

Daily freight service from Portland, Salem and Eugene. Willamette Valley Transfer. 4t

For Sale—Early Seed Potatoes, 3 cts. per pound.

Baled wheat and rye grass hay \$15 per ton. H. B. Thompson & Sons, 4 miles south of Monmouth.

Will sacrifice fine high grade piano now in storage near here for immediate sale; can give easy terms if wanted, to any established home. For full particulars address Wholesale Dept., Oregon Eilers Music House, Eilers Music Bldg., Portland, Ore. 3t

For Sale—Pure bred R. I. Red eggs. Winter laying strain. \$1 for 15. \$6 per one hundred. Mrs. V. E. Silcott, E. Main St.

Painting, tinting and papering, also sign painting. Prices reasonable. D. F. Crawford Box 422, Independence. 4t

Wanted to buy—Some sitting hens. F. Robison

For Sale—White Leghorn Baby Chix from heavy producing strain. M. H. Hayles, Airlie, Oregon.

HEMSTITCHING—Leave orders with Mrs. Cornelius, Millinery store. Mail orders promptly filled. Mrs. Barnell, Independence, Oregon. Phone 4321.

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

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

For Sale

Large house, two lots, right close in. Price \$1200.

7 room house, good orchard, electric lights and city water, toilet. Price \$2500. Terms. G. T. Boothby.

4 room house and lot. Fruit and berries. Close in. Price \$850.

5-room house. Lot 82½x330 feet. Close in. Price \$1100.

7-room house and barn. On paved street, close in. Built eight years ago. Price \$1400.

21 acres. All in cultivation. 6-Room house, hot and cold water, oil it and bath. Barn 32x48. 2 horses, 2 cows and all farm machinery. Located 1 mile north east of Monmouth. Price \$6,500.

50 acres of land 2½ miles north of Monmouth on paved highway. Price \$60 per acre.

For Sale or Rent—5 acres of land 5 room house, good dairy barn. 15 minutes walk to city. Rent \$15.00 per month.

G. T. Boothby.

Our Neighbors

AIRLIE

Several new cases of mumps have developed here, but the "flu" is getting better.

A basket ball game was played between the Airlie and Monmouth high girls. A fast and interesting game was witnessed. The Airlie girls lost by a score of 16-12.

J. H. Harris and son Robert were business callers in Dallas, Saturday.

J. C. Turner of Kennewick, Washington, is visiting relatives here.

Emmett Staats, a prominent farmer near here, was in Dallas Saturday.

ELKINS

The Young People's Class, which has been renamed the Maximum Class, held a party at the school house last Saturday evening. There were 27 present. After the Constitution and By-Laws were adopted and other business attended to, everyone enjoyed the social program of the evening.

Roy Miller went to Portland Tuesday, representing the district in trying to make an exchange in pianos. Mrs. Miller and Raymond Way also went to Portland with Mr. Miller.

Harold Price started playing his trombone in Sunday school last Sunday. He plays the tenor which helps wonderfully with the music.

Carl Tetherow and Mildred Tetherow will start playing again as soon as their health permits.

Mrs. Chloe A. Seymour visited the State Library Saturday in quest of a play for the High School. None has been decided on as yet.

Mr. Beattie visited the school last Tuesday forenoon.

Mildred Tetherow returned to her school work Tuesday after over a week's absence caused by sickness. Marjorie Tedrow was also absent last Monday and Tuesday.

Mr. and Mrs. Roy Miller and Raymond Way attended the Chris-

tian Church in Dallas last Sunday evening and witnessed the cantata "Ruth".

Denzel Moore was a visitor in the neighborhood recently.

The Plane Geometry class had an examination Tuesday morning.

MONMOUTH HEIGHTS

Ben and Carl Pollan of Monmouth were here on business last Friday.

Fred Welch was a visitor in Salem last Saturday.

Noah Heffley was a trader in Monmouth Friday.

Mr. and Mrs. Elmer Rake and children were guests of Mrs. Rake's brother, Roy Clark and family of Independence last Sunday

Frank Swearingen and Richard Osborne are clearing land for N. W. Heffley.

George Heck had business in Monmouth Monday.

It is reported that George Swearingen and family are on the sick list.

Uncle John's Josh

IF YOU HAVE A LARGE MOUTH, DON'T WORRY; THINK HOW BIG IT CAN SMILE.



SYNOPSIS OF THE ANNUAL STATEMENT OF THE UNITED STATES FIRE INSURANCE COMPANY of New York, in the State of New York, on the thirty-first of December, 1921, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

CAPITAL	
Amount of capital stock paid up.....	\$ 1,400,000.00
INCOME	
Net premiums received during the year.....	\$ 7,768,936.69
Interest, dividends and rents received during the year.....	564,491.47
Income from other sources received during the year.....	80,791.55
Total income.....	\$ 8,414,219.71
DISBURSEMENTS	
Net losses paid during the year including adjustment expenses.....	\$ 4,218,593.83
Dividends paid on capital stock during the year.....	174,489.00
Commissions and salaries paid during the year.....	2,807,274.45
Taxes, licenses and fees paid during the year.....	333,908.88
Amount of all other expenditures.....	300,198.19
Total expenditures.....	\$ 7,834,566.35
ASSETS	
Value of real estate owned (market value).....	\$ 44,400.00
Value of stocks and bonds owned (market value).....	3,191,385.13
Loans on mortgages and collateral, etc.....	568,287.40
Cash in banks and on hand.....	1,097,607.13
Premiums in course of collection written since September 30, 1921.....	1,284,837.73
Interest and rents due and accrued.....	1,069,409.09
Total admitted assets.....	\$13,255,926.46
Deduct Assets not Admitted.....	28,138.44
Total Assets.....	\$13,227,788.02
LIABILITIES	
Gross claims for losses unpaid.....	\$ 1,475,955.00
Amount of unearned premiums on all outstanding risks.....	7,064,264.57
Due for commission and brokerage.....	0.00
All other liabilities.....	229,332.64
Total Liabilities, exclusive of capital stock of \$1,400,000.00.....	\$ 8,769,552.21
BUSINESS IN OREGON FOR THE YEAR	
Net premiums received during the year.....	\$ 83,662.64
Losses paid during the year.....	44,410.92
Losses incurred during the year.....	51,395.92
UNITED STATES FIRE INSURANCE COMPANY	
J. Lester Parsons, President	David G. Wakeman, Secretary
Statutory resident attorney for service: Frank E. Dooly.	

SYNOPSIS OF THE ANNUAL STATEMENT OF THE RICHMOND INSURANCE CO. OF N. Y. of West New Brighton, N. Y. City, in the State of New York, on the thirty-first day of December, 1921, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

CAPITAL	
Amount of capital stock paid up.....	\$ 200,000.00
INCOME	
Net premiums received during the year.....	\$ 1,093,666.41
Interest, dividends and rents received during the year.....	70,165.89
Income from other sources received during the year.....	10,761.25
Total income.....	\$ 1,174,533.46
DISBURSEMENTS	
Net losses paid during the year including adjustment expenses.....	\$ 573,019.79
Dividends paid on capital stock during the year.....	20,000.00
Commissions and salaries paid during the year.....	359,830.83
Taxes, licenses and fees paid during the year.....	25,063.76
Amount of all other expenditures.....	23,360.06
Total expenditures.....	\$ 1,011,280.44
ASSETS	
Value of real estate owned (market value).....	\$ 31,706.44
Value of stocks and bonds owned (market value).....	1,064,435.00
Loans on mortgages and collateral, etc.....	220,500.00
Cash in banks and on hand.....	189,088.88
Premiums in course of collection written since September 30, 1921.....	191,551.81
Interest and rents due and accrued.....	8,114.82
Reinsurance recoverable on paid losses.....	17,412.06
Total admitted assets.....	\$ 1,722,809.01
LIABILITIES	
Gross claims for losses unpaid.....	\$ 218,903.47
Amount of unearned premiums on all outstanding risks.....	763,683.99
Due for commission and brokerage.....	0.00
All other liabilities.....	29,500.00
Total Liabilities, exclusive of capital stock of \$200,000.00.....	\$ 1,012,087.46
BUSINESS IN OREGON FOR THE YEAR	
Net premiums received during the year.....	\$ 10,797.12
Losses paid during the year.....	7,896.87
Losses incurred during the year.....	6,508.33
RICHMOND INSURANCE CO. OF N. Y.	
J. F. Smith, President	David G. Wakeman, Secretary
Statutory resident attorney for service: Ins. Commissioner, Salem, Oregon.	

Coming to Salem Dr. Mellenthin

SPECIALIST
 in Internal Medicine for the past eleven years.
DOES NOT OPERATE

Will be at Marion Hotel, Thursday, April 6th.

Office hours: 10 a. m. to 4 p. m.

One day only. No charge for consultation.

Dr. Mellenthin is a regular graduate in medicine and surgery and is licensed by the state of Oregon. He visits professionally the more important towns and cities and offers to all who call on this trip free consultation, except the expense of treatment when desired.

According to his method of treatment he does not operate for chronic appendicitis, gall stones, ulcers of stomach, tonsils or adenoids.

He has to his credit wonderful results in diseases of the stomach, liver, bowels, blood, skin, nerves, heart, kidney, bladder, bed wetting, catarrh, weak lungs, rheumatism, sciatica, leg ulcers and rectal ailments.

If you have been ailing for any length of time and do not get any better, do not fail to call, as improper measures rather than disease are very often the cause of your long standing trouble.

Remember above date, that consultation on this trip will be free and that his treatment is different.

Married women must be accompanied by their husbands.

Address: 336 Boston Block, Minneapolis, Minn.

Bishop's Virgin Wool Suits

\$25 AND \$30



The fabrics in these suits are manufactured in our own mills and are made from 100 per cent VIRGIN WOOL. We have them in staple, young men's single, double-breasted and sport models. The patterns are the season's latest creations, direct from our manufacturers.

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Oregon