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Charter No. 10071 Reserve District No. 12

REPORT OF THE CONDITION OF THE First National Bank

At Monmouth, in the State of Oregon, at the close of business, on September 15, 1922.

RESOURCES

1. Loans and discounts, including rediscounts, (except shown in b & c)	\$152,285.70
2. Overdrafts, secured none; unsecured	\$628.64
4. U. S. Government Securities Owned:	
a Deposited to secure circulation (U. S. bonds par value)	15,000.00
b All other United States Government Securities	13,700.00
Total U. S. Government Securities	28,700.00
5. Other Bonds, Stocks, Securities etc.	90,885.57
6. Banking house \$20,209.11; Furniture and fixtures	\$3,676.50
7. Lawful reserve with Federal Reserve Bank	18,549.51
10. Cash in vault and amount due from national banks	26,733.96
11. Amounts due from State banks, bankers and trust companies, other than included in Items 8, 9 or 10	10,439.07
Total of items 9, 10, 11, 12, and 13	37,173.03
14. a Checks on banks located outside of city or town of reporting bank	none
b Miscellaneous cash items	139.49
15. Redemption fund with U. S. Treasurer and due from U. S. Treasurer	750.00
16. Other assets, if any	75.00
Total	\$353,072.55

LIABILITIES

17. Capital stock paid in	\$30,000.00
18. Surplus fund	15,000.00
19. Undivided profits	10,941.06
a Reserved for interest and taxes accrued	none
c Less current expenses, interest and taxes paid	7,845.63
20. Circulating notes outstanding	15,000.00
25. Cashier's checks outstanding	226.55
Total of Items 21, 22, 23, 24, and 25	226.55
Demand deposits: (other than bank deposits) subject to reserve (deposits payable within 30 days)	
26. Individual deposits subject to check	195,067.15
27. Certificates of deposit due in less than 30 days (other than for money borrowed)	10,947.50
28. State, county, or other municipal deposits secured by pledge of assets of this bank or otherwise	9,136.29
30. Dividends Unpaid	41.25
Total of demand deposits (other than bank deposits) subject to reserve, Items 26, 27, 28, 29, 30 and 31	215,192.19
Time deposits subject to Reserve (payable after 30 days, or subject to 30 days or more notice, and postal savings):	
32. Certificates of deposit (other than for money borrowed)	66,985.70
34. Other time deposits	2,822.48
Total of time deposits, subject to Reserve, Items 32, 33, 34 and 35	69,808.18
45. Liabilities other than those above stated	
Total	\$353,072.55

State of Oregon, } ss
County of Polk, }

I, F. E. Chambers, Cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

F. E. CHAMBERS, Cashier

Subscribed and sworn to before me this 19th day of September, 1922.

[SEAL] HOWARD W. MORLAN, Notary Public.

My commission expires April 7, 1926.

CORRECT-Attest

IRA C. POWELL
J. B. V. BUTLER
WM. RIDDELL } Directors.

The Herald

Entered as second-class matter September 8, 1909, 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, SEPTEMBER 22 1922

Subscription Rates

One year	\$2.00
Six months	\$1.00
Three months	75 cts



Monmouth Meditations

We surmise that considerable of the war talent which the Turks are exhibiting was made in Germany.

If John D. Rockefeller went to the same extremes to get a monopoly of oil that Samuel Gompers does to get monopoly in labor we would insist on putting him in a straight jacket.

This is the season when the person who is fond of garden stuff and fruit has a continuous feast. It is a pity the harvest season does not last the whole year around.

Our interest in the coal shortage is wholly sympathetic. Happy is the land of the full wood box.

Few people, they say, drink enough water to take full advantage of the digestive processes. This being the case the installation of a drinking fountain in front of the bank was productive philanthropy. Monmouth people have been known to go a block out of their way to take a drink at this fountain.

The Turkish situation should be productive of some more sizzling thoughts for Rudyard Kipling to deny having given expression to.

We get harrowed up by the struggles of labor and capital in the coal fields, a comedy or tragedy whichever way you look at it; and now will proceed to pay for our entertainment.

The harness of party regularity rests rather lightly on Oregonians just at present. On thing we must bear in mind. Because a thing never has happened is no sign it will not happen. We must prepare ourselves for the unexpected in politics as well as in every thing else.

A man who ought to know ventures the prediction that there will be more houses built in Monmouth next year than in the past ten years combined. Time will tell.

Ben Olcott has made the state a good governor. With possibly one exception he has made no blunders; has been cool headed and business like in his executive acts and has aimed at a high standard in everything he undertook as governor.

Quality Corner Field Notes

Here is a problem for John Howell. Digging potatoes the other morning we dug and unearthed first a large horseshoe. Here, we thought, is a find. Accompanied with conditions as felicitous as that was, the hill must surely be a hum-dinger. But instead of yielding a peck or so of giant tubers, only a measly one or two were discovered. Now, in all sincerity we ask: why is this thus. The potatoes were planted the right time of the moon. Mrs. Hunter assured us this was true. At planting time the moon was in pisces which is that particular portion of the zodiac just below the feet. Not that the zodiac itself has feet, but the feet are the property of the man who represents the zodiac in the almanac. The pisces are also represented by two fishes crossed. When the moon is in the sign of the fishes, plants with roots are compelled to thrive, we were told. They just can't help themselves. Now vegetables that produce above the ground are different. The bean which Jack grew and climbed never was planted

when the moon was in pisces. At any rate the potato hill which contained the horseshoe was planted all right, but seems to have had an overdose of good signs, for it surely was a poor one. We are confident Mr. Howell can explain it and are waiting.

Neighbor Wedekind was for some time in Uncle Sam's secret service and was also a ranger along the Texas border. He has followed criminals from one end of the land to the other and in this way has visited almost all of the states of the Union. Having retired from the business he does not miss an opportunity to turn its paraphernalia to civilian uses. Recently he purchased the Monmouth city jail and now proposes to use a part of it in building a home for himself. This is in harmony with the idea of turning swords into plowshares and spears into pruning hooks and is a spirit of enterprise we are pleased to commend.

Special

Oregon's first business excitement came in August, 1848, when a little schooner from San Francisco pulled into the wharf at the village of Portland and began to load all the Oregon products obtainable in exchange for a lot of Mexican produce.

After a clean up was made of all the available products the captain of the visiting craft announced the discovery of gold in California. Very soon gold dust and States money was rolling back into Oregon in exchange for more Oregon products and so wheat was soon eliminated as the circulating legal tender medium.

It was not long before Oregon was digging as much gold out of the sale of its products as the miners were getting in California. Industries began to get a footing in the State and the demand for workers brought additional settlers to Oregon just as the gold digging operations brought more people to California.

As one of the results of this development the manufacture of gold coins was started at Oregon City a few months later. The Oregon City mint was the first on the Pacific coast and coined \$58,500 in gold money under the sanction of the United States government. The faith of the Government in these early days of the possibility of industrial development in Oregon impressed citizens of the State and resulted in the establishment soon afterward of the nucleus of plants from which present day industry developed.

Hugh Bell, because of sickness, has not been working in Corvallis this summer. Burton Bell also is recovering from a bad attack of appendicitis.

Uncle John's Joke

I WONDER, WHEN DARWIN WAS YOUNG DID HE EVER THINK OF MAKING A MONKEY OF HIMSELF



There is more Catarrh in this section of the country than all other diseases put together, and for years it was supposed to be incurable. Doctors prescribed local remedies, and by constantly failing to cure with local treatment, pronounced it incurable. Catarrh is a local disease, greatly influenced by constitutional conditions and therefore requires constitutional treatment. Hall's Catarrh Medicine, manufactured by F. J. Cheney & Co., Toledo, Ohio, is a constitutional remedy, is taken internally and acts thru the Blood on the Mucous Surfaces of the System. One Hundred Dollars reward is offered for any case that Hall's Catarrh Medicine fails to cure. Send for circulars and testimonials. F. J. CHENEY & CO., Toledo, Ohio. Sold by Druggists. Hall's Family Pills for constipation.

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