

Banks of Joining Counties To Try Service Charge Plan

Adopted By the Banks of Wasco and Sherman Counties—Effective January 1, 1928

The Maupin State Bank has joined with other financial institutions of Wasco and Sherman counties in an innovation, to this section, and on and after January 1, 1928, will charge a service fee on small transactions. The new method is set out in the following circular, a copy of which has to be sent to each depositor of the various banks:

Among "modern methods" popular today because of the conveniences it offers, we have the checking account. Whereas in years gone by, it was confined largely to business concerns, there are few individuals today who do not enjoy the privilege of paying bills by check against deposits in a "commercial account," as it is technically called.

Banks are glad of this wider use of the checking privilege, because it enables them to extend a real community service in making it possible for all residents to deposit funds for current use in the bank rather than keeping money around the home, or carrying it about the person. It is of advantage to the community that money should be deposited, and it most surely is an advantage to the individual not only to have his money safe in the bank, but to have the orderly, systematic accounting which a checking account provides.

Entries in the check book, together with the monthly statement of deposits and with draws (as shown by checks cleared through the bank) give an accurate record of money received and expended, and the canceled checks are legal receipts for bills paid.

The largest part of the routine work of a bank is in the handling of checks for its customers. Also, the bank assumes heavy responsibility in connection with each check that comes in; a responsibility which involves eight distinct risks, as follows:

- A risk as to date—
- A risk as to signature—
- A risk as to alterations—
- A risk as to endorsement—
- A risk as to stop payment—
- A risk as to sufficiency of balance—

- A risk as to uncollected funds—
- A risk as to filing—

All members of the bank's force must be adequately informed upon each of these points, or losses are likely to occur which the bank must shoulder.

It is remarkable that for all this service—which involves the furnishing of check-books, deposit slips, ledger equipment for the bank's records, and expensive banking machinery, in addition to clerk hire—banks have made no charge. Their compensation is based on the expectation of a suitable balance over and above an amount to cover the actual cost to the bank for the service rendered.

Naturally, you want to know that your bank has adequate revenue, be-

cause, otherwise, neither banking, nor any other business can be carried on in a manner acceptable to its customers.

We believe that our customers, being advised of these details, will be glad to watch this matter of an adequate average balance on checking accounts in the future. However, because it is not always convenient for a customer to keep such a balance on deposit over and above amounts drawn against, the undersigned banks have arranged to make it possible for all who cannot maintain a balance of \$25.00 or over to have the advantage of this service by paying a service fee of 50c a month upon accounts whose average balance falls below \$25.00 in that month; the charge to be nothing if no checks are paid during the month.

In adopting this uniform ruling, the undersigned are following a practice that has become quite general with banks elsewhere, including those of most of the Oregon cities. We believe that our customers will appreciate the spirit of the ruling, and that many who have felt diffident about carrying accounts with a small balance, will now feel more free to accept this accommodation. On the other hand, it is hoped, also, that many customers will give greater attention to their balances in order to keep their accounts on the right side of the ledger by building up their balances above the minimum against which the service charge is to be made.

This service charge on accounts as described above will go into effect in the undersigned banks on January 1, 1928. This notice is sent in advance of that time in order to give customers whose average balance may now be below that minimum an opportunity to adjust those balances by making adequate additional deposits before that date, or to transfer small balances to a savings account, should they desire to do so rather than pay the service charge.

Please note that this ruling in no way affects savings accounts, which may be opened, as always, with an initial deposit of one dollar or over. However, the maintenance of a savings account in no way affects the ruling on checking account balances.

The First National Bank, The Dalles, Oregon.

The Citizens National Bank, The Dalles, Oregon.

The Eastern Oregon Banking Co., Shaniko, Oregon.

The Citizens Bank, Grass Valley, Oregon.

The Farmers State Bank, Moro, Oregon.

The Bank of Moro, Moro, Oregon.

The V. M. Barnett Bank, Wasco, Oregon.

The Maupin State Bank, Maupin, Oregon.

Johnston Brothers, Bankers, Dufur, Oregon.

The Mosier Valley Bank, Mosier, Oregon.

TURKEY CROWNED KING NEXT THURSDAY



WHEN THE FROST IS ON THE PUNKIN

When the frost is on the punkin and the fodder's in the shock,
And you hear the kyouck and gobble of the struttin' turkeycock,
And the clackin' of the guineys, and the cluckin' of the hens,
And the rooster's hallylooyer as he tiptoes on the fence;
Oh it's then's the time a feller is a-feelin' at his best,
With the risin' sun to greet him from a night of peaceful rest,
As he leaves the house, bare-headed, and goes out to feed the stock,
When the frost is on the punkin and the fodder's in the shock,
Then your apples all is gathered,

and the ones a feller keeps
Is poured around the celler-floor in red and yellor heaps;
And your cider-makin's over, and your wimmern-folks is through
With their mince and apple butter, and their souse and sausage, too.
I don't know how to tell it—but ef sich a thing could be
As the Angels wantin' boardin', and they'd call around on me—
I'd want to 'commodate 'em—all the whole-indurin' flock—
When the frost is on the punkin and the fodder's in the shock!
—James Whitcomb Riley.

PROCLAMATION

At this season of the year, it is an American custom to devote a day the giving of thanks to the Almighty for His bounties; to commemorate the first season of prosperity and plenty.

On this day it is fitting and proper that we review the manifold blessings of the year just past; that we offer true expressions of gratitude for peace and prosperity.

That this nation has been preserved through wars and strife, that it has developed in all the arts and sciences as well as in husbandry and commerce, that it has known no year of universal penitence or famine, should be constant sources of joy to our people; we should be ever cognizant of our good fortune and pay homage to those first comers who so soundly founded and carefully builded the structure of our national life. That we today stand a leader among nations, supreme in the ways of modern civilization, is a tribute to those Pilgrim Fathers, whose first Thanksgiving gives us inspiration today.

To help preserve the ideals of American simplicity and virtue and Christianity, the President of these United States has proclaimed that a day be set aside for the observance of Thanksgiving, and in conformity thereto, and by the authority in me vested, I, I. L. PATTERSON, governor of the State of Oregon, do hereby proclaim and designate

Thursday, November 24, 1927,

as Thanksgiving Day, and do hereby set it aside as a public holiday. I earnestly ask the citizens of this great state to join together to observe in proper manner the season of Harvest, of peace and Good Will, that we turn our thoughts to the Almighty Father who in His graciousness has given us amply of His bounties, and that we display the American Flag as evidence of our patriotic devotion to the founders of our nation.

In testimony whereof I have hereunto set my hand and caused the seal of the State of Oregon to be hereto affixed this 9th day of November, A. D. 1927.

I. L. PATTERSON,
Governor
SAM A. KOZER, Secretary of State.

Firemen's Annual Ball December 10'

A special meeting of the Maupin Volunteer Fire department was held at the Maupin State bank Tuesday evening, with a good attendance out. The object of the meeting was to arrange for the annual ball of the fire department, and the evening of Saturday, December 10, was decided upon as the date.

It was suggested that committees be appointed to take care of the various phases of the dance, and President Butler made the following appointments to suit:

- Finance Committee—
L. C. Henneghan, F. D. Stuart, Geo. McDonald.
- Advertising Committee—
R. E. Wilson, J. H. Woodcock.
- Supper Committee—
L. C. Henneghan, James Chalmers, C. H. Crofoot.
- Decorating and Music—
E. C. Woodcock, H. R. Kaiser, O. F. Renick.
- Floor Committee—
G. I. Dertthick, James Chalmers,

J. F. Kramer.

Some discussion was indulged in regarding the supper. It was finally decided that inasmuch as a committee was appointed to take full charge of that end of the entertainment, that committee was to use its best judgement regarding who and how it should be prepared and by whom served, and just what charge should be made.

Several suggestions were made regarding music, the matter finally being left to the discretion of the committee appointed to take care of that part of the dance.

The matter of determining just what date the dance was to be held on has been delayed owing to the absence of President Butler from the city on regular meeting nights. Now that all is settled regarding the annual hop the committees, assisted by all members of the fire department, will bend every energy toward making this the banner dance ever given by that body of volunteer firemen.

Grange and Farmers Union Oppose Judge's Road Idea

A joint meeting of the Grange and Farmer's Union was held at Kingsley on Wednesday last, at which time the matter of the road program, as suggested by County Judge Adkisson, was taken up and discussed. As a result the following resolutions were adopted.

This program is to submit to the voters of the county a proposition to levy a tax on all taxable property in the county for three consecutive years, this tax-fund to be used to hasten the building of all the main needed roads in this country, instead of following the usual market roads system to build them. The resolutions were also adopted by the County Union meeting.

"Whereas the program for good roads in Wasco county, as outlined by the present County Judge, has too many certain factors in it, those factors being: (1) That the present court may not be kept in office to the end of the three years program,

a change of the present officials being possible at any stated election; (2) under the existing law and under the charters of the three towns in the county, the voters residing in these towns could take part in carrying such an election, but the thus-raised-tax-funds of those towns could not be used outside their corporate limits to help build roads; (3) the percentage of valuations for assessment purposes in the State and especially in this county is being changed and is now close to the limit; (4) there is nothing definite in the program now stated as to what roads are to be in that program; (5) the extra road machinery needed to do the work inside three years, would when done bring but a junk price.

"Therefore be it resolved by the joint committees of the Farmers' Union and the Grange, that we are unanimously against any further or additional taxes at this time, and against such program."

MAUPIN YOUNG PEOPLE JOINED IN WEDLOCK

"Bobby" Davidson and Miss Hattie Howard Married at Portland on Saturday Last

"Two minds with but a single thought, two hearts that beat as one," had a culmination in a wedding, which occurred at Portland last Saturday, uniting R. E. (Bobby) Davidson and Miss Hattie Howard in a contract which promises to endure for life.

Bobby went to Portland Friday, stopping off at Hood River, ostensibly to take in a football game. Instead of witnessing the game he took his intended to Portland, where, with the bride's mother as witness, they obtained a license, then repairing to the home of the young lady's sister, Mrs. I. Edwards, they went through the marriage ceremony. They returned to Hood River that evening and from there came to the Flat to the home of the groom's parents, Mr. and Mrs. R. I. Davidson.

Bobby is one of the best known and popular young men of this section. He is employed as auto mechanic at the Tillotson garage and expects to make his home in Maupin. His bride is teaching at the Kelly school on the Flat. She is a member of the most popular set of her home town, Hood River, and is a young lady of many home and social attainments. Mrs. Davidson will continue her school for the remainder of the year, and then come to Maupin.

The Times joins with the many friends of the newlyweds in wishing them a long and happy married life.

ATTENDED OIL WELL SPUD IN

R. W. Richmond One of Spectators at Drilling Beginning

R. W. Richmond, one of the directors of the Clarno Basin Oil company, with Bob Hayes, Shell representative, went to Clarno Monday morning to be present at the "spudding in" of the first well of the company. The machinery had all been set and ready for operations, and quite a number from various parts of the country were present and took part in the program. A lunch was served and visitors made acquainted with the geologic formation of that field.

Sends Fruit to Hospital.

The ladies auxiliary to the local American Legion were busy for a time on Tuesday packing canned fruit which was sent to the Veteran's hospital at Portland. Two full cases of fruit were sent.

Household Goods For Sale

Heating stove, kitchen range, dining table, chairs, two iron beds, sanitary cot, small galvanized tub, wash boiler, cloths wringer and numerous other articles. Call at Ben Fraley house or Maupin Garage.

Also piano for sale or rent.
G. H. Carl.

Parker fountain pens, guaranteed for life—\$3.50 to \$7.00, at the Maupin Drug Store.

We invite subscription payments.

LOU KELLY'S GOLD MINE MAKES GOOD SHOWING

Ore Assays \$25.00 to \$30.00 per Ton—900-Foot Tunnel Shows Much Ore in Sight

The following from The Maupin Monitor of December 28, 1912, has to do with a mine in which our fellow townsman, L. B. Kelly, has stock, and which gives promise of being developed into a paying proposition:

L. B. Kelly of Wapinitia returned to Maupin on the 22nd from his trip to Southern Oregon, where he had been sent as one of a committee of stockholders to report on the condition of some mining property in which he is interested.

He says all indications are that the company has struck a very good thing, assays showing \$25.00 to \$30.00 a ton on a large body of ore. A horizontal shaft has been sunk into the hillside to a depth of 900 feet, exposing much milling ore. The company will at once proceed to install a concentrating plant in order to market the product. The values are copper in the form of sulphates, with enough gold and silver to cover the cost of production.

NEW POWER PLANT TUNED UP LAST SATURDAY

Oak Springs Power Plant Started for First Time—No Shake to Large Generator

The new machinery at the Oak Springs plant of the Maupin Power company was tuned up for the first time last Saturday. In order to demonstrate whether or not there was vibration in the large generator, a penny was set on edge on the top of the machine and remained in that position as long as it was kept in motion, thus showing there was absolutely no vibration to the generator. A few days more will see the plant completed. It is the intention of Woodcock Bros., who own the plant, to delay setting poles from the plant to Maupin until spring. When that part is completed there will be no danger of this city being plunged in darkness, for things will be so arranged that in case of a break-down or other trouble, the current can be directed from the new plant to town.

THANKSGIVING DANCE NOV. 24

Price's Cascadians Will Furnish the Inspiration on Occasion

The regular annual Legion Thanksgiving dance will be given on the evening of that day at Legion hall in this city. Price's Cascadians, the leading dance orchestra of The Dalles, has been engaged and as that organization consists of six competent musicians that end of the evening's entertainment will be in good hands. There will be a regular luncheon served during the evening and special pains will be taken to make the dance enjoyable for all attending.

What a Question

Customer: Are you showing your fall underwear?
Saleslady: I hope not.

LADIES AID JOINT BAZAAR

Wapinitia and Maupin Together in Annual Enterprise

The Ladies Aid societies of Wapinitia and Maupin will join in holding a joint bazaar, to be staged at the John Lewis hall, Wapinitia, Friday, December 2. At that time many articles made by the ladies will be offered for sale, each one having merit, and worth what is paid for it. During the Bazaar refreshments will be offered for sale. Everybody is solicited to be present, as the money derived from this function will be applied to the needs of the congregations.

Three Carloads of Sheep.

Three full carloads of sheep passed through Maupin last Saturday, the woolles having been purchased by agents of the Soviet government for breeding purposes in Russia. It is reported that a price approximately \$20.00 a head was received for the shipment, the sheep having been picked up in the neighborhood of Madras.

Order your Christmas cards early. Your names put on free. Inquire at the Maupin Drug Store.

OLD TIME DANCE DRAWS MANY

Kistner's Two Piece Orchestra Grinds Out Music of Long Ago

The Legion's old-time dance at the Maupin hall last Saturday night was a most enjoyable affair. While all who attended were not what might be called old-timers, still the spirit of ye olden times prevailed, and dances of generations ago held the floor most of the time. Of course, not all the dances were of the ancient vintage, several of the modern sort being interspersed, still polkas, scotchies, square dances and reels, cotillions, square dances and reels. As a result of the affair the Legion's treasury was enriched by a considerable amount.

Community Club Box Social.

The Maupin Community club is arranging for a box social to be held in the near future. It is expected that the social will be held in the Legion hall. The exact date will be announced in these columns later.

Home From Portland.

T. B. Slusher and Wm. Forman returned from Portland Tuesday afternoon, they having chaperoned a shipment of fat porkers to the stock yards at the big town last Saturday.