

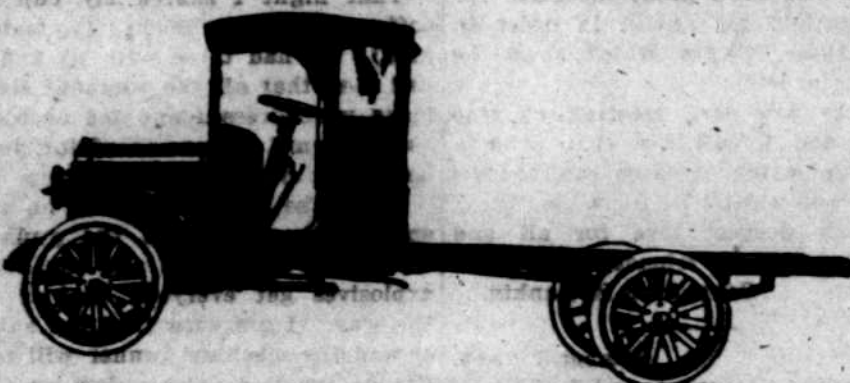
The Man with the Bank Account

HE'S the fellow who is going to take advantage of opportunity. But remember—he started in just as small a way as YOU are going to start. With the co-operation of the U. S. National Bank—plus his own good judgment—ANYBODY can get ahead.



Liberal Interest makes the SAVINGS grow bigger.

UNITED STATES NATIONAL BANK
OF NEWBERG, OREGON



MAXWELL

The Economy Truck

More Miles per Gallon of Gasoline. More Miles on Tires

McCoy Bros. Auto Co. Agents

Also Agents for FARM TRACTORS

APPLES WANTED!

AT

Jones Bros. Juice Plant

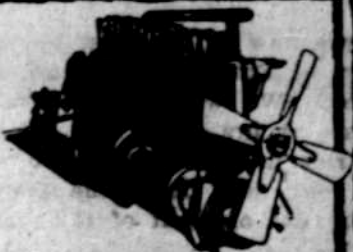
\$8.00 PER TON

This is your opportunity to clean up the low grade apples in your orchard at a profit.

LOCATION:

**North Main Street
NEWBERG, ORE.**

The Valve-in-head-type engine illustrated here, like all internal combustion engines, requires an oil that holds its lubricating qualities at cylinder heat, burns clean in the combustion chamber and goes out with exhaust. Zerolene fills these requirements perfectly, because it is correctly refined from selected California asphalt-base crudes.



ZEROLENE
The Standard Oil for Motor Cars

It Keeps the Engine Young!

Zerolene keeps the engine young—full-powered, smooth-running, and economical in fuel and oil consumption—because it is correctly refined from selected California asphalt-base crude. Gives better lubrication with less carbon. Made in several consistencies. Get our Correct Lubrication Chart covering your car.

At dealers everywhere and Standard Oil Service Stations.
STANDARD OIL COMPANY
(California)

V. D. MILLER, Special Agent, Standard Oil Co., Newberg

FERNWOOD

Mrs. E. O. Jones was a caller at the D. A. Jones home Sunday.

Miss Agnes Powell called on Mrs. Goldie White last Sunday.

W. T. Dailey left for Salem the first of the week on a business trip.

Mrs. Joe Powell called on Mrs. W. A. Parrish last Saturday afternoon.

Miss Jaunita Ward spent the week end with Mrs. Oval McCoy, of Newberg.

We are sorry to learn of the sickness of Alfred Scherf and hope that he will soon recover.

Word was received last week by Mrs. Louisa Hobson that her son, Rodney, had arrived safely overseas.

Mrs. T. M. Parrish was a visitor last Saturday at Mrs. McCulley's, of Newberg, who has been very ill for some time.

RIBBON RIDGE

Pay Harford purchased five pigs of R. Cook last week.

The work on the Boyd bungalow is progressing nicely.

Miss Susie Evans is ill with the flu at the Van Osdol home.

Mr. and Mrs. J. Hyatt are moving to Portland for the winter.

Fall plowing and seeding is the order of the day on the Ridge.

Fred Williams is building a new porch on the north of their house.

Mrs. B. W. Nagel, from Portland, is visiting on the Ridge at present.

Mr. Swartz and Miss Lottie have returned from Hoquiam, Washington.

Ray Rich and son, Elmer, from Portland, were Ridge visitors last week.

Mr. and Mrs. A. Versteeg and family were Sunday visitors of Mr. and Mrs. Cook.

Mr. and Mrs. A. H. Boyd were Portland visitors from Saturday until Wednesday.

DUNDEE

H. F. Cutting has purchased the Dundee property of F. S. Hillinger.

In the United War Works campaign the Red Hills did themselves proud as usual.

Wm. R. Dillinger has purchased ten acres adjoining the Bronson place and will set it out to prunes.

The largest crop of walnuts Dundee has ever had has been harvested and a number of the growers have already disposed of a large part of their nuts.

Guy C. Grames and family expect to move soon to their new home near Tillamook. Mr. Grames has traded his Dundee property for a dairy farm near the Yellow Fir Mill.

From "Somewhere in France" word has come that Elton Joseph Ryan is recovering from a slight scalp wound received when a piece of shrapnel pierced his helmet. Joe has had two other narrow escapes, one when a shell landed within a few feet of his bed but failed to explode, and the other when a shell exploded and covered himself and companion with earth.

Sgt. Claude Groth writes from Camp Lewis, "The influenza is rapidly diminishing. They sure are doing great things here to prevent it and when a person gets sick here he gets the best of care. We have to oil the floors here once every two weeks and our beds are curtained from each other. We are being highly entertained while we are in quarantine. Free programs are gotten up every night out in the open. We have all kinds of talent here, and they sure do their best to entertain us. Some are the best there are, and just off some vaudeville circuit. Besides they put on two reels of comedies and a five reel of plays, and they get the best. All the bands are out to the shows and at night you can hear regiment bands all over camp, as each regiment gives a program for their men." Claude complains that "the Newberg paper has no more Dundee news," forgetting that even reporters get busy with prunes and walnuts at this season of the year, and, anyway, there is no news other than prunes and nuts.

Dwight Alderman writes from France to the Dundee community: At the Front, October 1, 1918. Dear Friends—I received your welcome letters a few days ago and am glad to know I have not been forgotten. I would like to answer every letter personally but time is a rare thing at the front, so I will address this to Mrs. Herring. Enclosed you will find a little notice of what our division has been doing. Since that came out we have been in the biggest drive of all at

Toul, straightening out the St. Michel salient. We were the first ones over the top and we sure got our share of helmets, bullets and everything else a German wore. We are on a mighty busy front now but cannot tell you about it now. We are camped close to the 91st Division. It is from Camp Lewis but I have found no one I know. They have been doing some good fighting up here. I saw Joe Ryan and Lester Warner up at Chateau Thierry and was very glad to see them. Must close, hoping every one in Dundee is well and happy. My best regards. Cook Dwight Alderman, Co. E, 117 U. S. Eng., American E. F.—The inclosure to which Dwight refers is a letter to the officers and men of the 42nd Division by Charles T. Menocher, Major-General, U. S. Army, in which he reviews the work of the division from February 21 to August 13, and expresses his appreciation to every man for his devoted and courageous effort.

GOVERNED BY COURTS

In California and other western states there is a constant pressure for more courts and more judges. The Shikyou News says like death and taxes this cry for more courts and more judges we always have with us and the appetite grows. Big New England states, that is big in population and wealth, have fewer judicial officers, and smaller supreme courts than western states. Why should we not have business organizations of legislatures and boards and commissions instead of more professional special classes?

REAL ESTATE TRANSFERS

U. S. Nat Bk, Portland, to Jesse Edwards sm tr in City of Newberg \$10.

Thos A Barlow by adm to Wm J Barlow \$67.45 ac James McDonald and Carlos Buffum die t s r 4 w \$22100.

Elmer E Brown et al to J D Gordon 1 5 and 8 blk 3 Deskins' add Newberg \$1300.

Chehalem Richlands Co to Ernest T Smith 1 25 Chehalem Richlands \$271.97.

H M Crawford and wf to John Black and Annie C Phin n 65 ft of 1 "J" Saylor's add McMinnville \$800.

Harry M Kershaw and wf to Mary Langley 40 ac s 29 t 5 s r 8 w \$500.

Hannah M Kutch and husb to John Stolberg and wf 1 6 and 7 blk 4 original townsite Carlton \$1000.

Hans Larson to Wm Dillinger and wf 10 ac Francis P King die t 3 s r 3 w \$10.

Kenneth C Miller and wf to C C Snow 1 6, 7, 8 blk 1 Hillcrest add Sheridan \$10.

Andrew S Myers and wf to Eloise Miller 12.80 ac Samuel Snowden die t 3 s r 2 w \$1000.

John Olsen and wf to C Guy Wakefield 25.55 ac and 125.94 ac s 18 t 5 s r 6 w \$10.

Frank Ogle and wf to Mary A McCoy and husb 1 2 blk 1 Wennerberg's 1st add Carlton \$1200.

B F Randall by exc to Edward Murphy and wf blk 2, 3, 4, 13, 14 and 15 White's add Whiteson \$650.

Louis Reimers and wf to J W Hatcheroff and wf ne 1/4 blk 3 Moore's Yamhill \$800.

Geo Scherf to Alfred Scherf and wf 31 ac Ira Orton die t 3 s r 2 w \$10.

W C Searchrest et al to R W Clement 1 31 Sea Wood Acres \$4000.

Charles A Spencer et al to George Hemstock 1 1 and e 5 ft 1 2 blk 5 Rowland's add McMinnville \$10.

Henry Strate and wf to John P Sawyer and wf 29.96 ac Johnson Hall die t 3 s r 2 w \$3614.

Frank E Venable and wf to John J Yenabie 20.20 ac J B Rogers die t 5 ac Richard Everest die t 3 s r 2 w \$600.

Anna Elizabeth Wenger to Rudolph Wenger 145.32 ac s 29 t 2 s r 3 w \$10.

Eva Yocom to B J Gulett 1 1 2, 3, 4, 5, 26 27 blk 1 Hillcrest add Sheridan \$10.

Eva Yocom to B J Gulett 5 ac Hillcrest add Sheridan.

Emma Edmiston to M O McBee 1 8 and 9 blk 1 and 1 1 and 2 blk 2 College Side add McMinnville \$1000.

Frank W Fenton and wf to E J Imus 118.07 ac Jas Watt, E A Fuller and A C Smith dies t 4 s r 3 w \$5000.

John K Fleck and wf to Henry Davis and wf 1 20 Fluk's sub \$2000.

J D Gordon and wf to Zachariah and Anna D Martin 1 5 and 8 blk 3 Deskins' add Newberg \$1800.

Edith D Graves to Lulu L Graves 2 3-5 ac Solomon Heater die t 3 s r 2 w \$10.

Subscribe for the Graphic and get the home news.

Notice of School Meeting

Notice is hereby given to the legal voters of School District No. 39, of Yamhill County, State of Oregon, that a school meeting of said District will be held at High School Building on the 30th day of November, 1918, at 2:30 o'clock in the afternoon to vote on the proposition of levying a special district tax.

The total amount of money needed by the district during the fiscal year beginning on June 17, 1918, and ending on June 30, 1919, is estimated in the following budget and includes the amounts to be received from the county school fund, state school fund, special district tax, and all other moneys of the district:

BUDGET

Estimated Expenditures	
Teachers' salaries.....	\$19,950
Apparatus and supplies, such as maps, chalk, erasers, stoves, curtains, etc.....	200
Flags.....	50
Repairs of schoolhouses, outbuildings or fences.....	700
Transportation of pupils.....	720
Janitor's wages.....	1,450
Janitor's supplies.....	450
Fuel.....	750
Light and motors.....	355
Water and phones.....	125
Clerk's salary.....	360
Postage and stationery.....	40
For the payment of bonded debt and interest thereon, issued under Sections 117, 144 to 148, and 422 of the School Laws of Oregon, 1917.....	2,900
Insurance.....	225
Incidentals.....	300
Sinking fund.....	2,000
Total estimated amount of money to be expended for all purposes during the year.....	\$30,575
Estimated Receipts	
From county school fund during the coming school year.....	\$10,527.50
From state school fund during the coming school year.....	1,634.00
Cash now in the hands of the district clerk.....	1,755.00
Estimated amount to be received from all other sources during the coming school year.....	1,000.00
Total estimated receipts, not including the money to be received from the tax which it is proposed to vote.....	\$14,916.50
Re-capitulation	
Total estimated expenditures for the year.....	\$30,575.00
Total estimated receipts not including the tax to be voted.....	14,916.50
Balance, amount to be raised by district tax.....	\$15,658.50
Dated this 12th day of November, 1918.	
S. P. Timberlake, Chairman Board of Directors.	
Attest: W. W. Nelson, District Clerk.	

"NO CIVILIZATION RISES ABOVE THE LEVEL OF ITS HOMES"

And no home rises above the level of its reading. The Youth's Companion introduces the whole family to the best writers of the day—those who contribute the things that make better minds and happier homes. No other publication would appeal to me at this time" tells the exact story of the hopefulness and entertainment and information and suggestion and economy that The Companion gives each week in the year. Every age is liberally provided for, every wholesome interest encouraged. Serials, Short Stories, Rare Articles, Digest of the War News, Special Pages and Exceptional Editorials. It is true that your family needs it. They deserve it with all its help. It takes the place of many papers, so great is its variety—and at the price of one. Still \$2.00 a year, 52 issues.

Don't miss Grace Richmond's great serial, Anne Exeter, 10 chapters, beginning December 12. The following special offer is made to new subscribers:

1. The Youth's Companion—62 issues of 1919.
2. All the remaining weekly issues of 1918.
3. The Companion Home Calendar for 1919.
All the above for only \$2.00, or you may include

4. McCall's Magazine—12 fashion numbers. All for only \$2.50. The two magazines may be sent to separate addresses if desired.

The Youth's Companion, Commonwealth Ave. and St. Paul St., Boston, Mass.

New subscriptions received at this office.

THE FIRST NATIONAL BANK AT NEWBERG

In the state of Oregon at the close of business on November 1, 1918.

RESOURCES

Loans and discounts	\$132,867.12
Deposits:	
Notes and bills received other than bank acceptances sold.....	4,907.17
Overdrafts, unsecured.....	128.14
U. S. bonds deposited to secure circulation (par value).....	40,000.00
U. S. bonds and certificates of indebtedness owned and unpledged.....	10,000.00
Liberty loan bonds, 3 1/2 and 4 1/2 per cent, unpledged.....	19,640.00
Liberty loan bonds, 3 1/2 and 4 1/2 per cent, pledged to secure U. S. deposits.....	9,000.00
Bonds, securities, etc., other than U. S.....	
Bonds other than U. S. bonds pledged to secure U. S. deposits.....	7,000.00
Bonds other than U. S. bonds pledged to secure postal savings deposits.....	3,200.00
Bonds and securities pledged as collateral for State or other deposits (postal, enclosed or bills payable).....	8,000.00
Securities other than U. S. bonds (not including stocks) owned unpledged.....	29,636.98
Total bonds, securities, etc., other than U. S.....	61,136.98
Stock of Federal Reserve Bank (50 per cent subscription).....	1,750.00
Value of banking houses, furniture and fixtures.....	10,700.00
Real estate owned other than banking houses.....	13,130.00
Loans reserved with Federal Reserve Bank.....	16,167.50
Cash in vault and set amounts due from national banks.....	60,901.33
Checks on other banks in the same city or town as reporting bank.....	796.47
Checks on banks located outside of city of reporting bank and other cash items.....	270.97
Redemption fund with U. S. Treasurer and due from U. S. Treasurer.....	2,000.00
War Saving Cert. and Thrift Stamps actually owned.....	690.56
Total.....	\$354,349.58

LIABILITIES

Capital stock paid in.....	\$50,000.00
Surplus fund.....	10,000.00
Undivided profits.....	5,945.85
Less current expenses, interest and taxes paid.....	6,140.00
Circulating notes outstanding.....	60,000.00
Individual deposits subject to check.....	165,908.92
Certificates of deposit due in less than 30 days—other than for money borrowed.....	1,316.54
Cashier's checks outstanding.....	10,417.06
State, county or other municipal deposits secured by pledge of assets of this bank.....	13,061.10
Total deposits other than bank deposits subject to Reserve, items 34, 35, 36, 37, 38, 39, 40 and 41.....	\$30,764.50
Certificates of deposit—other than for money borrowed.....	32,052.54
Postal savings deposits.....	153.00
Other time deposits.....	32,844.45
Total of time deposits subject to Reserve.....	65,052.15
War loan deposit account.....	7,000.00
Total.....	\$354,349.58

Liabilities for redemptions, including those with Federal Reserve Bank..... \$4,907.17

State of Oregon, ss:
I, R. P. Gill, Cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.
R. P. GILL, Cashier.
Subscribed and sworn to before me this 12th day of November, 1918.
C. R. Chapin, Notary Public.
My commission expires Dec. 8, 1919.
Correct—Attest:
W. H. Woodworth,
E. C. Ward,
Geo. Larkin } Directors.

E. A. ELLIS

PHONE RED 202

Live Stock Commission Merchant

Milk Stock a specialty

Residence 1332 Portland Road

WE PAY CASH

FOR

Cream - Eggs - Poultry

We handle on consignment your

VEAL AND HOGS

ACCURATE WEIGHTS AND TESTS

Hazelwood Co.

By V. A. VINCENT

Notice Our Livestock Exchange