

Farm Financing.

WITH even greater interest and activity than ever before (if that's possible) the U. S. National Bank is going to back the business of farming during 1920. We believe in the future of the farm, large and small, diversified and specialized, and shall put forth our very best efforts to aid both.



If you feel like "starting something"—make it a bank account.

UNITED STATES NATIONAL BANK
OF NEWBERG, OREGON

No. 9356

Report of the Condition of the

United States National Bank

Newberg, in the state of Oregon, at the close of business, Dec. 31, 1919.

RESOURCES

| | | |
|--|----------------|--|
| Loans and discounts, including rediscounts..... | \$568,865.75 | |
| Total loans..... | \$568,865.75 | |
| Overdrafts unsecured..... | 459.45 | |
| U. S. Government securities owned: | | |
| Deposited to secure circulation (U. S. bonds par value)..... | 50,000.00 | |
| Pledged to secure U. S. deposits (par value)..... | 65,000.00 | |
| Pledged as collateral for State or other deposits or bills payable..... | 16,000.00 | |
| Owned and unpledged..... | 128,094.00 | |
| War Savings Certificates and Thrift Stamps actually owned..... | 2,832.56 | |
| Total U. S. Government securities..... | 261,927.56 | |
| Other bonds, securities, etc.: | | |
| Bonds (other than U. S. bonds) pledged to secure postal savings deposits..... | 2,000.00 | |
| Bonds and securities (other than U. S. securities) pledged as collateral for State or other deposits (postal excluded) or bills payable..... | 24,000.00 | |
| Securities, other than U. S. bonds (not including stocks) owned and unpledged..... | 100,102.95 | |
| Total bonds, securities, etc., other than U. S. | 126,102.95 | |
| Stocks, other than Federal Reserve Bank stock..... | 6,250.00 | |
| Stock of Federal Reserve Bank (50 per cent of subscription)..... | 2,350.00 | |
| Furniture and fixtures..... | 4,301.75 | |
| Real estate owned other than banking house..... | 1,007.10 | |
| Lawful reserve with Federal Reserve Bank..... | \$9,019.78 | |
| Cash in vault and net amounts due from national banks..... | 34,369.27 | |
| Net amounts due from banks, bankers and trust companies..... | 6,391.35 | |
| Checks on other banks in the same city or town as reporting bank..... | 2,206.22 | |
| Total cash and due from banks..... | \$2,966.84 | |
| Checks on banks located outside of city or town of reporting bank and other cash items..... | 74.39 | |
| Redemption fund with U. S. Treasurer and due from U. S. Treasurer..... | 2,500.00 | |
| Interest earned but not collected—approximate—on Notes and Bills Receivable not past due..... | 4,101.61 | |
| Other assets, if any, underpayments of Subscribers to Victory Loan..... | 1,045.60 | |
| Total..... | \$1,161,022.78 | |

LIABILITIES

| | | |
|---|-----------------|-----------|
| Capital stock paid in..... | \$ 50,000.00 | |
| Surplus fund..... | 40,000.00 | |
| Undivided profits..... | 6,544.84 | 6,544.84 |
| Interest and discount collected or credited, in advance of maturity and not earned—(approximate)..... | 3,967.96 | |
| Circulating notes outstanding..... | \$0,000.00 | |
| Cashier's checks on own bank outstanding..... | 38,422.82 | |
| Total certified and cashier's checks..... | 38,422.82 | |
| Demand deposits subject to Reserve: | | |
| Individual deposits subject to check..... | 533,620.52 | |
| Certificates of deposit due in less than 30 days (other than for money borrowed)..... | 36,085.03 | |
| State, county or other municipal deposits secured by pledge of assets of this bank..... | 35,000.00 | |
| Dividends unpaid..... | 2,100.00 | |
| Total of demand deposits (other than bank deposits) subject to Reserve..... | 606,805.55 | |
| Time deposits subject to Reserve: | | |
| Certificates of deposit (other than for money borrowed)..... | 210,941.87 | |
| Postal savings deposits..... | 1,500.00 | |
| Other time deposits..... | 118,956.08 | |
| Total of time deposits subject to Reserve..... | 331,397.95 | |
| War loan deposit account..... | 33,750.00 | 33,750.00 |
| Liabilities other than those above stated, Interest earned in excess of discount collected..... | 133.65 | |
| Total..... | \$ 1,161,022.78 | |

State of Oregon, County of Yamhill, ss:

I, J. C. Colcord, Cashier of the above-named bank, do solemnly affirm that the above statement is true to the best of my knowledge and belief.
J. C. COLCORD, Cashier.

Subscribed and affirmed before me this 13th day of January, 1920.
F. A. Morris, Notary Public.

My commission expires February 1, 1921.

Correct—Attest

J. L. Hoskins,
J. F. Taylor,
S. L. Parrett,

Directors.

HIGH SCHOOL AGRICULTURE NOTES

"The art of agriculture will never rise higher than the level of the man who manages the land."

"The world does not require so much to be informed as to be reminded."

The man who gets and analyzes prices and other market information, making deductions therefrom to help him in future business transactions, has a very real advantage over a man who does not do so—

either in buying or selling.

No farmer should be without "The Market Reporter." This is a new weekly publication issued by the Bureau of Markets, U. S. Department of Agriculture, Washington, D. C. It is a distinct step forward, and is a correlation of numerous mimeographed and printed reports formerly issued on various products grown and sold by the farmer.

It will be sent free to anyone interested who will give his name and full address; the kind or kinds of farm products that interest him; the

names of periodicals or reports (either mimeographed or printed) that are being or have been received regularly from the Bureau of Markets or any other branch of the U. S. Department of Agriculture.

By the way, while we think of it, we have found it an excellent practice to carry a half dozen or more postal cards in the pocket. No matter where one is, he can send them immediately for literature, samples, prices, or what not. It is a tremendous satisfaction to do this. If you have the habit, you can just reach for card and pencil, and send for "The Market Reporter"—right now!

Not for anything would be without our "farmers' bible." Before this was published we owned the old "Horticulturists' Rule-book." What is it we call the "farmers' bible?" It is "The Farm and Garden Rule-book." We coined the term for present use because we know of no better way of describing it.

With the farm experience we have had, if one book and only one dealing with farm matters was to be available to us, we would ask that it be "The Farm and Garden Rule-book," by Dr. L. H. Bailey, Cornell University.

May be had from the MacMillan Co., 64 Fifth Ave., New York City, direct, or through the J. K. Gill Co., Portland, price \$2.

Oliver F. Kilham,
Director Agriculture Department,
Newberg High School.

BUILDING A BUSINESS WITHOUT ANY CAPITAL

Twenty-seven years ago a young man by the name of Parker opened a dental office in a small town back East in a room for which he agreed to pay \$6 yearly.

This included a stove and a carpet which was on the floor. He rented a chair from a barber for \$1.50 per year.

His mother's sewing machine served as a lathe, and she gave him some old portieres to use as a partition and two badly worn curtains to hang up at the windows.

Not a cent of cash went into the office at the start. The first three months his practice amounted to just 75 cents.

From this small and discouraging start the practice of the young man grew and the man grew with it.

He introduced business and system, cut out waste, saved time, introduced painless methods of his own and kept a little ahead of the times.

Other dentists associated with him, and gradually a system was developed that is called the E. R. Parker System.

There are now 24 offices in 20 cities where the E. R. Parker System in dentistry is used, and the organization is the largest in the world practicing dentistry.

This shows what any young man can do if he is on the level and on the job, no matter how small the town in which he starts.

Do Not Put HOT ASHES

in wooden Boxes or wooden barrels,
or on wooden floors

Churchill & Tyndall

FIRE INSURANCE AGENTS

708 FIRST STREET



SICK ROOM NECESSITIES

Order Anything You Want

We have everything you may need in the way of Sick Room Necessities, so order anything you want.

You Will Get What You Ask For

—It will be of the Highest Quality and you will save something on the cost.

Our Specialty is Sick-Room Necessities

THE LEADING DRUGGIST

PARLOR PHARMACY

E. W. HODSON, Prescription Druggist
KODAK & ANSCO, SUPPLIES & FINISHING
SCHOOL BOOKS, STATIONERY
PHONE WHITE 35 NEWBERG, OREGON.

Newberg Steam Laundry

Phone White 112

CALL US

Unusual Value—In Tires for Small Cars



Not only is characteristic Goodyear merit conspicuous in Goodyear Tires for small cars but ordinarily the first cost is found to be not greater than that of other tires; often it is actually less.

The combination of unusual value in first cost and very low final cost, of course, is a result of Goodyear experience, expertness and care employed as insistently in the making of 30x3-, 30x3½- and 31x4-inch tires as it is in the construction of the famous Goodyear Cord Tires used on the highest-priced automobiles.

For this reason more cars using these small sizes were factory-equipped last year with Goodyear Tires than with any other kind.

Get this unusual tire value to enjoy on your Ford, Chevrolet, Dort, Maxwell, or other small car, at the nearest Goodyear Service Station. Get these tires and Goodyear Heavy Tourist Tubes at this station.

30x3½ Goodyear Double-Cure Fabric, All-Weather Tread..... \$20.00
30x3½ Goodyear Single-Cure Fabric, Anti-Skid Tread..... \$17.65

Goodyear Heavy Tourist Tubes are thick, strong tubes that reinforce casings properly. Why risk a good casing with a cheap tube? Goodyear Heavy Tourist Tubes cost little more than tubes of less merit. 30x3½ size in water—\$3.90 proof bag

GOOD YEAR