

No. 7537 Reserve Dist. No. 12
Report of the condition of
The First National Bank
AT NEWBERG IN THE STATE OF OREGON
At the close of business June 30, 1922

RESOURCES

| | |
|---|---------------------|
| 1. a Loans and discounts, including rediscounts, acceptances of other banks, and foreign bills of exchange or drafts sold with indorsement of this bank (except those shown in b and c) | \$198,404.00 |
| Total loans | 198,404.00 |
| Overdrafts, unsecured | 207.82 |
| 4. U. S. Government securities owned: | |
| a Deposited to secure circulation (U. S. bonds par value) | 40,000.00 |
| b All other United States Government securities | 31,239.00 |
| Total | 71,239.00 |
| 5. Other bonds, stocks, securities, etc.: | \$4,366.38 |
| 6. Banking House | 19,700.00 |
| Furniture and Fixtures | 6,780.00 |
| 7. Real estate owned other than banking house | 16,650.00 |
| 8. Lawful reserve with Federal Reserve Bank | 18,117.83 |
| 10. Cash in vault and amount due from national banks | 17,550.94 |
| 13. Checks on other banks in the same city or town as reporting bank (other than item 12) | 2,279.84 |
| Total of items 9, 10, 11, 12 and 13 | 19,830.78 |
| 14b Miscellaneous cash items | 1,642.75 |
| 15. Redemption fund with U. S. Treasurer and due from U. S. Treasurer | 2,000.00 |
| TOTAL | \$438,938.56 |
| LIABILITIES | |
| 17. Capital stock paid in | \$50,000.00 |
| 18. Surplus fund | 17,000.00 |
| 19. Undivided profits | \$ 688.66 |
| a Reserved for interest and taxes accrued | 1,200.00 |
| b | 1,888.66 |
| 20. Circulating notes outstanding | 40,000.00 |
| 25. Cashier's checks outstanding | 3,429.95 |
| Total of items 21, 22, 23, 24 and 25 | 3,429.95 |
| Demand deposits (other than bank deposits) subject to Reserve (deposits payable within 30 days) | 180,907.38 |
| 27. Certificates of deposit due in less than 30 days (other than for money borrowed) | 15,000.00 |
| 28. State, county, or other municipal deposits secured by pledge of assets of this bank or otherwise | 23,072.35 |
| 30. Dividends unpaid | 1,500.00 |
| Total of demand deposits (other than bank deposits) subject to Reserve, items 26, 27, 28, 29, 30, and 31 | 200,479.73 |
| 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) | 67,022.43 |
| 34. Other time deposits | 44,087.75 |
| 35. Postal savings deposits | 30.04 |
| Total of time deposits subject to Reserve, items 32, 33, 34, and 35 | 111,140.22 |
| 39. Bills payable (including all obligations representing money borrowed other than rediscounts) | 15,000.00 |
| TOTAL | \$438,938.56 |

State of Oregon, County of Yamhill, 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 5th day of July, 1922.
C. R. Chapin, Notary Public.
My commission expires Dec. 6, 1923.
Correct-Attest:
W. H. WOODWORTH,
E. C. BAIRD,
BERNHARD GROTH,
Directors.

RADIO

INSTRUCTIONS FOR TROUBLE SHOOTING

How to Detect and Remedy the Open Circuit, Short Circuit and Leakage.

Radio circuits are subject to the same ills that the ordinary power circuits are subject to. However, to cure them is not such a difficult task as might be supposed, especially if some logical procedure is used.

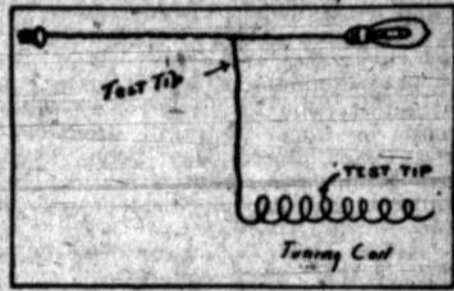
If a receiver is well put together in the first place and all contacts and other parts gone over once in a while, there is no reason why there should be any trouble. But the human being is prone to err, so that for the "once in a while" that is liable to happen, this article will be devoted to the explanation of what might happen to a simple receiver and the best way to fix it.

The usual troubles of the receiver fall under one of the following three headings:

- 1—An open circuit.
- 2—A short circuit.
- 3—Leakage.

An open circuit can most easily be detected by means of a series lamp. Nearly every one has available the ordinary 110 volt lighting circuit. Take an ordinary extension cord and cut one wire at any convenient place and use these two ends as test clips or tips. The extension cord is plugged into the house lighting circuit at any convenient outlet and when the two cut ends are held together the lamp will light as the circuit is closed. When the tips are held open the circuit is "open" and the light will go out.

Suppose it is desired to test for an open circuit in a tuning coil. Connect one tip to one end of the winding and the other test clip to the slider. As the



Testing the Tune Circuit.

slide is moved back and forth the light should remain lighted. If the light goes out at times there is an open circuit in the coil. If the light goes out when the coil is jarred the slider does not make good contact with the winding.

If a buzzer and battery are available they can be used in testing for an open circuit in the same way that the lamp can be used. Connect the battery and buzzer in series with the test clips or tips and any low resistance circuit can be tested.

The ground connections can be tested with a buzzer and battery, but do not use the house-lighting circuit to test for grounds because one side of the lighting circuit is already grounded and if the other side were connected to the ground a short circuit would exist and an excessive current flow.

If the ground wire is connected to the water pipe, connect one test tip to the ground and the other to the gas pipe, which is also grounded. The buzzer should buzz if one has a good low resistance ground.

Leakage usually exists between the antenna and the ground. An antenna should be well insulated from its support. The lead-in should be brought down to the point where it enters the wall of the station in such a manner that when the wind causes it to swing, it cannot touch any grounded material, and that rain and snow cannot cause a path along which the current can ground. In bringing the lead-



To Test Telephone Cords.

In through the wall, insulate it well and inside the station use as short a piece of well-insulated wire as is possible to make good connection with the set.

To test the continuity of the circuit of a pair of telephone receivers, touch the tips of the cord phone to the tongue. If the receivers are in reasonably good condition a slight click will be heard. If the response in one receiver seems to be weaker than that in the other, examine the diaphragm of the receiver giving the weaker response and see if it is bent toward the pole piece. Try tuning the diaphragm over if such is the case. Be careful when the diaphragm of a receiver is removed that the leads of fine wire from the magnet spools to the connection blocks do not become broken in handling.

If the continuity of the circuit of a pair of telephone receivers is checked and no response is heard when the cord tips are touched to the tongue, try checking each receiver of a double head set separately.

The two receivers are connected in

CARLOAD NEWBERG FLOUR RELIEVES HUNGRY RUSSIANS

Pres. Levi T. Pennington, Pacific College, Newberg, Oregon.

Dear Friend:

The shipment of flour from the people of Newberg, Oregon, has just arrived in Sorochinskoya (headquarters of the American Quaker work in Russia). I wish those who gave this food could see the change which has taken place in the district since food has begun to arrive in sufficient quantities to prevent people from starving. Practically all the reserve supply of food in the whole district is exhausted, and the population is dependent upon the food which comes from America. It has been not simply a situation of people being hungry but actually starving to death. They will continue to depend upon this supply of food until the harvest. The best information which we can obtain is that about 25 per cent of the population in the famine district had died since last September. In many places the percentage is much higher. When we unload the cars at the warehouse, there is always a group of men, women and children under the cars to pick up any stray grain or bit of food which may fall from a car. The other day one of the unloaders remarked that in former times the grain was picked up by pigs but now almost everyone in town would be glad of the privilege.

In spite of the favorable weather conditions, the crop for the next year will not meet the situation, because the people have been unable to plant enough seed. This has been due to a seed shortage in some places but more especially to a shortage of horses. In one district only 10 per cent of the horses are left and they are too weak to do much plowing. In other places the people have been so hungry that they have eaten the seed, and have been too weak to prepare the land for seeding. This will make help for next winter essential. In order to help meet this situation, we have three tractors working on a 24 hour day schedule. The government has furnished us land and seed. Products from this land will go towards the support of the Children's Home in our district.

On behalf of the men, women and children who receive this flour, I want to express their appreciation for this food. It was given from your surplus, but to the people who receive it, it has meant the preservation of life. The thanks which they expressed to us are due you who gave the food. I assure you that the people of this generation will never forget the acts of generosity which have been shown this winter by the people of America to the people of Volga Valley. Will you kindly pass this note on to the committee which had charge of the collection of this flour. Sincerely yours,

Homer L. Morris,
Field Director,
Sorochinskoye, Buzuluk Obyezd,
May 25, 1922.



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STANDARD OIL COMPANY (California)



Seek Pulp Supply

In order to ascertain the resources of the country in woods and other material suitable for local manufacture of newspaper, the Argentine minister of agriculture has ordered a technical investigation to be made. In the year 1919 Argentina imported more than 19,000 metric tons of wood pulp and 43,000 metric tons of newsprint paper.

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Announcement

WE TAKE PLEASURE IN ANNOUNCING to our friends and customers that the FORD Motor Company has appointed us as an

Authorized Ford Service Station

They have confidence in our ability to serve you, and we will use our best efforts to give the service demanded by this company and by Ford owners. We carry a complete stock of Genuine Ford parts and are equipped to do

Ford Work at Ford Prices

We also wish to announce that our repair department will be in charge of Floyd J. "Red" Rice, who has had extensive experience in all lines of auto repairing and specializes on Ford work.

This agreement does not mean that we can sell you a new Ford, but we can fill your old one with

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