

No. 9358  
Report of the Condition of the  
**United States 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) .....	\$513,046.61	513,046.61
Total loans .....		513,046.61
Overdrafts, unsecured .....		414.17
4. U. S. Government securities owned:		
a Deposited to secure circulation (U. S. bonds par value) .....	50,000.00	
b All other United States Government securities .....	55,135.00	
Total .....		105,135.00
5. Other bonds, stocks, securities, etc.:		231,802.04
6. Furniture and fixtures .....	8,560.00	
8. Lawful reserve with Federal Reserve Bank .....	47,751.15	
10. Cash in vault and amount due from national banks .....		55,498.89
11. Amount due from State banks, bankers, and trust companies in the United States (other than included in Items 8, 9 or 10) .....		5,073.19
13. Checks on other banks in the same city or town as reporting bank (other than Item 12) .....		246.97
Total of Items 9, 10, 11, 12 and 13 .....	60,819.05	
14. a Checks and drafts on banks (including Federal Reserve Bank) located outside of city or town of reporting bank .....	215.00	
b Miscellaneous cash items .....	201.53	416.53
15. Redemption fund with U. S. Treasurer and due from U. S. Treasurer .....		2,500.00
<b>TOTAL</b> .....		<b>\$970,444.55</b>

**LIABILITIES**

17. Capital stock paid in .....	\$50,000.00	
18. Surplus fund .....	50,000.00	
19. Undivided profits .....	\$11,780.41	
a Reserved for interest and taxes accrued .....	1,469.69	
b Reserved for contingencies .....	13,250.09	
20. Circulating notes outstanding .....	50,000.00	
25. Cashier's checks outstanding .....	6,792.99	
Total of Items 21, 22, 23, 24 and 25 .....	6,792.99	
Demand deposits (other than bank deposits) subject to Reserve (deposits payable within 30 days) .....		288,889.28
26. Individual deposits subject to check .....		288,889.28
27. Certificates of deposit due in less than 30 days (other than for money borrowed) .....		24,389.56
28. State, county, or other municipal deposits secured by pledge of assets of this bank, or otherwise .....		157,093.76
30. Dividends unpaid .....		2,500.00
Total of demand deposits (other than bank deposits) subject to Reserve, Items 26, 27, 28, 29, 30, and 31 .....		472,872.60
Time deposits subject to Reserve (payable after 30 days or more notice, and postal savings):		
22. Certificates of deposit (other than for money borrowed) .....	208,073.79	
34. Other time deposits .....	119,261.47	
35. Postal savings deposits .....	193.61	
Total of time deposits subject to Reserve, Items 32, 33, 34, and 35 .....	327,528.87	
<b>TOTAL</b> .....		<b>\$970,444.55</b>

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 to before me this 5th day of July, 1922.  
Chas. Churchill, Notary Public.  
My commission expires September 12, 1923.  
Correct attest:  
J. L. HOSKINS,  
J. I. HADLEY,  
S. L. PARRETT,  
Directors.

(SEAL)

**Why Not Enjoy a Vacation Right Here at Home?**

A vacation from the family washtub—from Blue Monday and all its cares.

Just resolve, right now, this week, to bundle up the family wash and send it to us.

We'll wash everything sweet and clean for you, in oceans of pure, rainsoft water, and suds of mild, white soap, and iron all the larger flat pieces.

Then we'll return your bundle, all complete except for a few things you can iron at your leisure.

Think of all the time and toil this plan will save you—yet, it costs so very little!

Gather up everything that needs washing, phone for our driver, and he'll call promptly.

**Newberg Laundry**  
Phone White 112



**TIPS TO THE RADIOIST**

The higher the aerial the stronger the signals. An increase of five to ten feet in the height of the flat top aerial will increase signals.

Addition of a variable condenser to the secondary or to the primary of a loose coupler often helps to tune out the undesired signals.

The sliders on tuning coils often make poor contacts with the slide rod. Thus much of the signal strength is lost. You can overcome this by soldering a flexible wire to the slider.

Increase length of spreaders of two, three or four-wire aerials from six to ten feet for best results. Each wire should be from four to six feet from its neighbor. Two wires one or two feet apart are no better than one wire. Likewise four wires on short spreaders are no better than one wire.

series and to check either one separately, short circuit the tips of the cord leading to the other receiver just outside of the case. Should it appear that there is an open circuit in the cord, short circuit both receivers where the cord enters the case and with a buzzer or lamp connected to the tips on the end of the cord test for an open circuit.

Care should be exercised by the operator when adjusting a crystal detector to see that his fingers do not touch the surface of the crystal or the contact point of the little spring. The oil secretion that exists in the skin together with the dust that it collects will render a crystal detector inoperative by the insulating film that it will cause to form on the portion of the crystal surface that is touched. Should the surface of the crystal get dirty as evidenced by the received signals becoming weaker and weaker, try cleaning the crystal with alcohol and a little brush. Or if this does not seem to remedy the trouble, chip off old surface so that an entirely new surface is presented to the spring.

**AMATEURS SHOULD PLAY FAIR**

Radio Inspector Schmidt Urges That They Learn the Laws and Regulations.

Nine out of every ten radio fans are good sports, but the tenth is either a fan with poor judgment or a "rotter." It is up to the amateurs to see that restrictions are not imposed upon them, by playing fair, says Radio Inspector L. R. Schmidt, of the Ninth district.

This can be done by observing certain cautions and by becoming posted on the radio laws and regulations. A copy of these regulations may be obtained from the superintendent of documents, government printing office, Washington, D. C., for 15 cents. It is worth while to spend 15 cents in order to be a "square shooter" in the radio game.

The great trouble with amateurs is that when they want to send a message around a corner they put on all the power they have with the hope that some one in Texas might pick up their message. The object should be to use the minimum amount of power to get the message to its destination.

"In all circumstances, except in case of signals or radiograms relating to vessels in distress, all stations shall use the minimum amount of energy necessary to carry out any communication desired."

Amateurs should keep their wave length to 200 meters.

They should use a "pure wave" or, as the regulations state, "if the sending apparatus is of such a character that the energy is radiated in two or more wave lengths, more or less sharply defined, as indicated by a sensitive wave meter, the energy in no one of the lesser waves shall exceed 10 per centum of that in the greater."

The wave must be "sharp." As to this the regulations state: "At all stations the logarithmic decrement per complete oscillation in the wave trains emitted by the transmitter shall not exceed two-tenths when sending distress signals or signals and messages relating thereto."

Amateurs frequently are at fault in calling stations too often. The law states that they can call three times, send "d c" once and sign their station call three times, but often the amateurs will send the calls a dozen or more times.

**HOW TO GROUND AN AERIAL**

If Properly Done It Really Protects the Property From Lightning.

Generally speaking, aerials do not attract lightning, but they do store up atmospheric electricity, and, of course, this condition does create a hazard. However, when the aerial is properly grounded it then acts as a lightning rod and really protects the property from this electrical hazard.

Briefly, the fire underwriters require that the aerial be grounded when not in use by a copper wire no smaller than B. S. Gauge No. 4 or larger, and run said wire as directly as possible to the outside ground.

This means that water, gas or steam pipes inside the property cannot be used for a lightning ground, because if ever this ground was called into service there is a possibility that fire and loss of life may result. So do not use inside grounds for lightning protection.

**CONTRACT HELD VALID**

In a decision filed Wednesday Judge Belt made permanent the order restraining F. P. Buhler from selling his poultry products other than through the Pacific Poultry Producers association.

There is now no escape for the defendant, so far as carrying out the contract is concerned, except to win the case on its merits. He can fight upon such grounds as that he did not sign the contract, that the contract is not legal, etc., but the court upholds the right of the association such as this one to enforce the contracts with its members.

Buhler signed a contract with the association to turn over to it all his poultry products. It was charged that he broke his contract by selling privately. The association brought suit to enforce its contract, and the decision upholds the stand and enunciates the principle that the signing of such contracts is legal in all particulars.

This decision will attract wide attention among associations of this general character throughout the country. The contract that Buhler is alleged to have broken is similar in all details to that signed by fruit growers and others. If the Buhler case had been decided in favor of the defendant at this time it is altogether likely that members of other associations would have, under existing conditions, also ignored their pledge to sell only through the associations.—Observer.

Your printing is your representative. If it is poorly arranged and sloppy in appearance it creates a poor impression of your business. Try the better kind by ordering from the Graphic.

**SUMMONS**

In Justice Court for justice and constable district No. 4 in and for Yamhill County, Oregon.

E. D. Pierson, Plaintiff; versus D. L. Terry, Defendant.

To D. L. Terry, defendant:

In the name of the State of Oregon, you are hereby required to appear and answer the complaint of the above named plaintiff filed against you in this court, within six weeks from and after May 25th, 1922, and if you fail so to do, plaintiff will take judgment against you for the relief demanded in his complaint, to-wit: the sum of \$32.00 with interest, attorneys fees and costs.

This summons is served upon you by publication by virtue of an order made by Chas. Churchill, Justice of the Peace, dated May 22nd, 1922, providing for publication of this summons for six successive weeks in the Newberg Graphic.

Given under my hand this 22nd day of May, 1922.

Chas. Churchill, Justice of the Peace, Newberg, Oregon.

C. R. Chapin, Attorney. First pub. May 25, 1922. Last pub. July 6, 1922.

**WE WILL PAY**

**CASH**

for

**Cherries**

At Highest Market Prices

We Take Early Soft Cherries, All Black Cherries and Royal Annes

DELIVER TO LOCAL BLAINE ST. DRYER

See John S. Edwards Or Call Red R169

**THE HOME OF FLOWERS**

SEASONABLE CUT FLOWERS—Plants in pots, cyclamens, (fine plants), cinerarias, primroses, ferns, fern dishes, geraniums, calla lilies (hardy flowers), hydrangeas, peonies. Roses our specialty (strong plants). Low prices.

Phone Blue 202 **JOHN GOWER**, Newberg, Oregon

In Switzerland, when the cows are driven to the mountain pasture for the summer, the leader, who wears a bell, has her neck garlanded with flowers for luck.

Sneeze Wood Sneeze wood is a product of South African forests, and is so called because its dust causes the men who work the wood to cough and sneeze.

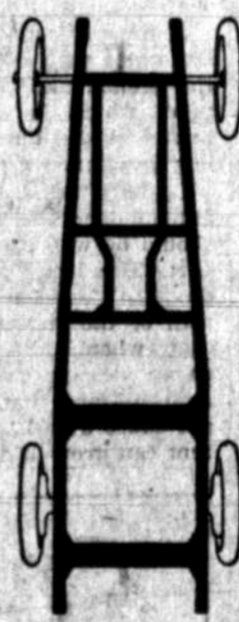
**Studebaker Bodies Don't Rattle or Squeak**

Studebaker bodies rest squarely on the chassis frame—not on the body sills. The body and the frame form a rigid unit that successfully resists the rack of the road.

Studebaker bodies are built in Studebaker shops by men, many of whom have been building vehicle bodies for Studebaker for upwards of 30 years—and their fathers before them. Studebaker has been building fine bodies for seventy years.

Studebaker Special-Six bodies, because of their quality and soundness, weigh more than those of other cars around the Special-Six price. You cannot skimp in material and build a body that will not rattle.

Freedom from rattle or squeak is just another of the fine-car refinements that emphasize the extra value of the Studebaker Special-Six.



The Special-Six chassis frame is 7" deep. It tapers from a width of 29" in the front to 41" in the rear, so that the sides of the body fit perfectly without overhang. Five cross-members prevent the distortion that eventually causes bodies to squeak.

**MODELS AND PRICES—f. o. b. factories**

LIGHT-SIX 5-Pass. 112" W. B. 40 H. P.	SPECIAL-SIX 5-Pass. 119" W. B. 50 H. P.	BIG-SIX 7-Pass. 126" W. B. 60 H. P.
Chassis .....	Chassis .....	Chassis .....
Tooling .....	Tooling .....	Tooling .....
Roofs .....	Roofs .....	Roofs .....
Coops .....	Coops .....	Coops .....
Sides .....	Sides .....	Sides .....

Card Tires Standard Equipment



**Anderson Motor Co.**

THIS IS A STUDEBAKER YEAR