

INCREASE IN BANK SURPLUS

FIRST NATIONAL BANK ADDS \$5,500

Additional Security to Depositors—Cashier Hudson Explains Advantages of the New Currency Law. Panics are Things of the Past.

The First National Bank of Bend increased its surplus January 1 from \$12,500 to \$18,000, thus giving it practically a capital of \$43,000. This \$18,000 has been earned in less than five years since the bank has been in business and shows not only the prosperous condition of the bank, but the conservative methods of the directors in setting this amount aside as an additional security to its depositors. It appears, in brief, that the bank could suffer losses to the extent of \$18,000 which could be charged to this fund without impairing its capital of \$25,000 or calling on its stockholders to make good these losses.

Cashier Hudson, on being interviewed, stated that it was the desire of the directors to increase this surplus fund, out of the future earnings, to \$25,000, an amount equal to its capital. He was also very much pleased over the passage of the new currency bill, which he characterized as the greatest piece of constructive legislation in 50 years. He said further: "This bill means, in short, that panics are a thing of the past; that the many safeguards already placed around national banks have been wonderfully supplemented by this bill. In times of panics, heretofore, country banks were dependent on their city correspondent banks for loans, in case they ran short. If the city banks refused a loan, as they frequently did, desiring to look out for themselves first, the country institutions were compelled to close. Under the new law, any well regulated member bank can always take its paper to the regional bank, in its district, and secure currency in exchange for its notes or securities. In case there should be panic, the reserve bank, under certain wise restrictions, has the power to issue currency in almost unlimited amounts against the assets of member banks. Under this bill the cash reserves of the Pacific Coast will be concentrated in San Francisco, and we hope, Portland, instead of going to Chicago and New York. In crop-moving times the federal board at Washington, D. C., has the power to compel the reserve banks, probably eight in number, located in different sections of the United States, to place their deposits in the particular section of the country where most needed. For instance, when the South moves its cotton crop reserves will be utilized in the South.

When the Northwest moves its wheat reserves, if necessary, will be available. When California moves her fruit crop she has recourse to almost unlimited resources for that purpose. "Therefore, in hard times, where heretofore every individual bank hoarded and endeavored to secure all the cash and exchange possible to protect its particular clients, under the new law these banks can take their notes to their central reserve bank and secure not only their own money but additional currency to meet their needs. "It is anticipated that, temporarily, during the adjustment under the new law, money will be tight, but as the new conditions are understood and met, all legitimate demands will be taken care of promptly; the hundreds of millions of dollars heretofore concentrated in New York for market speculations will be equitably distributed over the United States, and the whole country become prosperous and contented in the knowledge that at last the United States has, like other nations, a currency that is elastic."

REAL ESTATE TRANSFERS

Northwest Townsite Co. to Clarence L. Harper II 16, blk 9, Northwestern Townsite 1st add to Bend.
Northwest Townsite Co. to Robt. A. Neely II 13, blk 2, Northwest Townsite Co. 1st add to Bend.
Bert M. Neels to Albert T. Shaver II 14-15, blk 3, Kenwood.
Bend Park Co. to E. M. Kilpert, II 19, blk 104, 1st add Bend Park \$160.
Jas. M. Acton to Jacob Anthes E 1/2 SE-9 NW SW 10-15-11.
Edd M. Tobin to Aldy Simons NW 24-15-15.
Nor. Pac. Ry. Co. to Ore. Trunk Ry. E 1/2 SW 32-13-13, \$160.
Nor. Pac. Ry. Co. to Ore. Trunk Ry. NW SE, SW SE 32-13-13, \$660.
Nor. Pac. Ry. Co. to Bidwell Cram NE SE 24-10-16, \$490.
Guy E. Dobson to C. A. Feimley 8 1/2 NE NE 8-15-13, \$875.
Bend Park Co. to Olaf Johnson II 1-2-3 blk 15 Bend Park, \$400.
Nor. Pac. Ry. Co. to Geo. M. Cornett NE SW 31-15-15, \$330.
R. H. Shriver to John M. Elliott

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right of way across 8 1/2 SE 16-14-15 for ditch.
John Cripps to J. A. Dilworth NE NE, N 1/2 SE, SW SE 22-14-16, \$2500.
Fred A. McDowell to J. B. McDowell II 3-4 8 1/2 NW 4-13-13.

BEND DRUGGIST DESERVES PRAISE
The Patterson Drug Co. deserves praise from Bend people for introducing here the simple buckthorn bark and glycerine mixture, known as Adler-I-ka. This simple German remedy first became famous by curing appendicitis and it has now been discovered that A SINGLE DOSE removes sour stomach, gas on the stomach and constipation INSTANTLY.—Adv.

CHURCH NOTICES

Union.
(Northeast of Bend, Jan. 11.)
First church—Meeting at Richardson school house—Sunday school at 11 a. m., preaching service at 12 m.
Second church—Meeting at Grange hall—Sunday school at 2 p. m., preaching service at 3 p. m.
Third church—Meeting at Arnold school house—Sunday school at 2 p. m. No collection.
ENBOR WIGMORE, Pastor.

There will be union meeting of Sunday schools and church services of all the churches at the Smith building next Sunday morning. Meetings following each night during the week. We consider this Bend's opportunity to hear America's foremost leader in evangelistic work discuss the various doctrines and teachings of the Bible. Whether churchman or not, the hearing of these great themes will be found helpful.
G. H. WILKINS, Chairman.

Catholic.
There will be services next Sunday at 10:30 a. m.

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