

The Muscle of Independence

CULTIVATE THE HABIT of SAVING

Your saving capacity is the nucleus of muscular development in the world of dollars and cents. A savings account in this bank helps you to concentrate on the habit as a necessity. You are constantly wanting to "add to your pile" and to "watch it grow."

This makes saving a fixed principle with you and leads you to financial independence later in life.

All men make money now-a-days, but only the wise man saves it, and saving was never easier than today.

This bank knows you by sight, or by name—it desires to know you by business contact.

First National Bank

Burns, Oregon

The Bank That Believes in Harney County.

LOCAL HAPPENINGS

Mrs. William Hanley arrived home today from Portland where she had been for a month.

James Pirie was down from his ranch on Cow creek the fore part of this week.

Mr. and Mrs. T. H. Short took their departure last Sunday for Portland where they go to see a little granddaughter who is reported very sick. They went out by way of Crane.

What is the use of arguing that the consumer pays the income tax? Of course he does. He pays everything because he is the only man who cannot pass it along; but instead of growling and cussing over it and turning bolshevik, why not turn our attention to making the consumer a bigger producer so he can pay some of these things without injury to him?

Harney county land owners should vote "Yes" at the election for the irrigation district on Tuesday, February 10, for on this depends the chief crying need of the valley—water—vote the irrigation district. Be a committee of one to see that your neighbor votes. The people of this community can see a great future to the surrounding country if that vote is favorable.

Commissioners Jap McKinnon and R. L. Hass expect to take their departure tomorrow for Portland to attend a meeting of the State Highway Commission. They are going out by way of Bend.

F. A. Fessler of this office arrived home this afternoon from a short business trip to outside points. He was unfortunate in making train connections on his return, which made him late in arriving home.

Big Bill Hanley writes the secretary of the Commercial club from Baltimore, Maryland, the following interesting words: "The stock convention has my support. Pleased to know irrigation is moving harmoniously, for the future is unity, of purpose."

Judge H. C. Levens, who has been very sick at his home in this city, is improving quite satisfactorily. Because of sickness and the scarcity of competent help in the way of caring for the patients as well as help in the hotel, Mrs. Levens found it necessary to close the house for the time being.

This shop had a letter from H. M. Horton the other day in which he asked to have his address changed to another part of San Diego, he having recently purchased a permanent winter home there. He said they had a good laugh at "Mother" Jameson recently. She remarked that she had lived a good many years but it was the first time in her life that she ever hunted the shade in January.

YOU KNOW, it's funny
An' happen to all of us,
The way things come about
An' the town and state
We live in.
An' some of them are so good
An' some so darn bad,
That it makes us sit up an' take notice
Of the town we live in.
An' the town we don't live in, but
Hear of repeatedly—
Hear about all the good things they've got,
Fine big churches an' school houses,
An' Public Libraries and big brick an'
Stone Stores an' a city hall an' clock
An' a Commercial Club
That folks go to an' thrash
Out their difficulties
An' help to get new industries
Into the town. An' payrolls, an' irrigation,
An' we notice that that town
Is a town where folks buys
Home produce an' trades
At Home too,
An' the other town an' their
Folks an' stores,
Can look for themselves,
'Cause maybe they'er clear out
Of the country an' state
We live in.
An' you can see if you're
Half as liberal minded
As we hope
That by your cooperation an' mine
An' a liberal amount
Of Civic Interest,
Which same you have,
An' can exhibit by trading at Home an' boosting,
We can bring into being
Them things we both
Want an' strive for,
A better Burns for
You an' me an'
Our Posterity,
If we're that lucky.
"The outcome of logical judgment"

HARDWARE

I. S. Geer & Co.

No. 6295.
Report of the condition of the FIRST NATIONAL BANK at Burns, in the State of Oregon, at the close of business December 31, 1919.

Resources.	
Loans and discounts, including rediscounts.....	\$584,846.70
Deduct:	
Notes and bills rediscounted.....	121,492.90
Overdrafts, unsecured.....	180.30
U. S. Government securities owned:	
Deposited to secure circulation (U. S. bonds at par)	50,000.00
Pledged to secure U. S. deposits (par value).....	16,000.00
Pledged to secure postal savings deposits (par value).....	1,000.00
Pledged as collateral for State or other deposits or bills payable.....	15,000.00
Owned and unpledged.....	20,550.00
Other Bonds, securities, etc.:	
Bonds (other than U. S. bonds) pledged to secure postal savings deposits.....	1,000.00
Securities, other than U. S. bonds (not including stocks), owned and unpledged.....	18,717.08
Total bonds, securities, etc., other than U. S. Stock of Federal Reserve Bank (50 per cent of subscription).....	4,500.00
Value of banking house, owned and unnumbered Equity in banking house.....	4,500.00
Furniture and fixtures.....	3,900.00
Lawful reserve with Federal Reserve Bank.....	33,792.95
Cash in vault and net amounts due from national banks.....	104,606.03
Net amounts due from banks, bankers, and trust companies (other than in last two items).....	1,777.95
Checks on other banks in the same city or town as reporting bank.....	41.00
Total of last three items.....	106,424.98
Checks on banks located outside of city or town of reporting bank and other cash items.....	860.62
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.....	13,006.82
Total.....	\$733,786.56

Liabilities.	
Capital stock paid in.....	\$ 50,000.00
Surplus fund.....	50,000.00
Undivided profits.....	52,268.38
Circulating notes outstanding.....	50,000.00
Certified checks outstanding.....	5.50
Cashier's checks on own bank outstanding.....	7,152.22
Total for last two items.....	7,157.72
Demand deposits (other than bank deposits) subject to Reserve (deposits payable within 30 days):	
Individual deposits subject to check.....	344,830.22
Certificates of deposit due in less than 30 days (other than for borrowed money).....	26,924.26
Other demand deposits.....	204.20
Total demand deposits subject to reserve.....	371,958.68
Time deposits subject to Reserve (payable after 30 days, or subject to 30 days or more notice, and postal savings):	
Certificates of deposit (other than for money borrowed).....	122,682.51
Other time deposits.....	1,446.11
Total time deposits subject to reserve.....	124,128.62
United States deposits (other than postal savings):	
War loan deposit account.....	5,375.00
Other United States deposits, including deposits of U. S. disbursing officer.....	9,136.11
Bills payable with Federal Reserve Bank.....	15,000.00
Letters of Credit and Travelers' Checks sold for cash and outstanding.....	702.05
Total.....	\$733,786.56

Liabilities for rediscounts, including those with Federal Reserve Bank..... 121,492.90
Total contingent liabilities..... 121,492.90
State of Oregon, County of Harney, ss.

I, E. H. CONSER, Cashier of the above named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.
E. H. CONSER, Cashier.
Subscribed and sworn to before me this 16th day of January, 1920.
MARY L. BLOTT, Notary Public.
My Commission expires April 10, 1920.
Correct—Attest: R. T. HUGHES
GRANT THOMPSON
JOHN D. DALY
Directors.

Ralph Catterson was in town the other day from Lawen.

Mrs. L. N. Stallard was over from her home on Otis creek this week to attend the funeral of her niece, Mrs. Ben Seaward.

Attorney C. H. Leonard was a passenger out Thursday on his way to Salem where he had legal business to look after before the supreme court.

Dan Rosenfeldt, the hat man, who has been making this territory for so many years, is here this week calling upon his customers.

Rev. B. S. Hughes and family and his brother C. F. Hughes, took their departure last Sunday afternoon for Baker where they will remain for a time. The epidemic of influenza prevents any church services and during the time the Hughes family will visit in Baker with relatives and friends.

J. E. Rounseville returned home this week from a trip to California. Mrs. Rounseville accompanied him out but returned by way of Winnemucca to Denio where she was going to visit for a time with her sister, Mrs. Bathrick. Upon arriving here Mr. Rounseville was informed by telegram that his wife was seriously ill with pneumonia following an attack of influenza and he made preparation to go to her but a later wire was to the effect that she was better so he did not go. He has been looking after the work of erecting his business building since arriving home.

Ernest Reynvaan, who recently disposed of his ranch in this vicinity, has written a letter to this office from Colfax, California, asking that The Times-Herald be forwarded to him there for the present. Since leaving Burns Mr. Reynvaan and family traveled over a big territory and are now at the home of an uncle of Mrs. Reynvaan's. Ernest urges all haste in construction of the irrigation project as thus he sees Harney valley come into its own. During his tour of the country he has found water the one thing that brings success. The section where he is at present is not blessed with the soil we have but it is prosperous because of climate and water. Water and sunshine will do the same for this section, thinks Mr. Reynvaan as he can picture Harney valley in ten years with its fields of alfalfa, silos and dairy herds as well as the Hoosiers.

MURINE Night and Morning. Have Clean, Healthy Eyes. If they Tingle, Itch, Smart or Burn, if Sore, Irritated, Inflamed or Granulated, use Murine often. Soothes, Refreshes. Safe for Infant or Adult. At all Drugists. Write for Free Eye Book. Murine Eye Remedy Co., Chicago

TACOMA GUN STORE, INC.
TACOMA WASH.
Largest Stock of Hunters and Trappers Supplies in the Northwest—Special attention to mail orders.
Send one cent stamp for catalogue.

STATEMENT OF THE CONDITION OF THE Harney County National Bank

of Burns, Oregon
DECEMBER 31, 1919

RESOURCES	
Loans and Discounts.....	\$430,760
Bonds and Securities.....	135,837
United States Bonds.....	34,500
Furniture and Fixtures.....	4,478
Real Estate Owned.....	1,000
Stock in Federal Reserve Bank.....	2,350
Redemption Fund.....	1,175
Cash and Exchange.....	230,538
Total.....	\$840,691

LIABILITIES	
Capital Stock.....	\$ 26,000
Surplus.....	52,000
Undivided Profits.....	6,230
National Currency.....	22,500
Reserved for depreciation Liberty Bonds.....	2,241
Deposits.....	731,719
Total.....	\$840,691

UNITED STATES DEPOSITORY
OREGON STATE DEPOSITORY
ACCOUNTS INVITED

We are Agents for
Dr. Hess Stock Remedies
Poultry Panacea—30 and 60c will make your Hens lay more eggs.
Instant Lice Killer 30c
Stock Tonic. A fine conditioner and worm expeller. 30c, 60c, \$1.25.
Dr. Hess Dip. An Ideal Disinfectant.
REED BROTHERS
The Rexall Drug Store

Be careful of your step, son. At current prices it is safer to take a life than to steal an egg.
Spain, our consuls tell us, has a surplus of coal. But who in heck wants to freeze to death going over there to keep warm?
LOCAL AND PERSONAL
The Eugene Register of January 27 reports the sale of a store in Springfield recently, the purchasers being the Director Brothers of Portland and I. Weinstein of Lawen. It states the general merchandise business had been conducted by the former owners for 15 years. Mr. Weinstein has a general merchandise store at Lawen but is not known when he contemplates retiring from a field or continuing the business.
CARD OF THANKS
Harry Gouldin and his child and George McLaren ad his wife desire to express their sincere thanks to the good people of this community for their kindly aid and sympathy during their recent trying bereavement.
CARD OF THANKS
We take this means of extending sincere thanks to the many friends for the kindness shown and sympathy extended during our recent bereavement.
BEN SEAWARD,
MRS. ELLA MARTIN and FAMILY

SERVICE GARAGE

owned and operated by ex-

SERVICE

men, who give absolute

SERVICE

and satisfaction to customers. Sells DODGE BROTHER CARS and FIRESTONE TIRES

Universal Garage

yours for

SERVICE