

The Bank

In only two more days the open house celebration of the new Sherman county branch of First National Bank of Portland will be held, and Bon Christianson, manager of the branch, emphasizes that the Sherman county branch is in a position to offer the same complete banking service that is available in large cities.

One of the important services offered by the bank is the savings accounts on which 2% is paid and special certificates of deposit written to mature in three years on which 2 1/2% interest is paid. Also, the Sherman county branch offers to all regular personal checking account customers, the free imprinting of their name and address on all checks. For customers requiring only a few a month, the branch has a low cost check plan where by the customer purchases ten checks for one dollar. No service charges are made and the customer is not required to maintain a minimum balance in his account.

Of special significance to this locality, Christianson said, is the fact the branch finances every type of agricultural need. Included are loans for crop production and harvesting, marketing, farm equipment and machinery, and long term farm mortgages, he explained. The bank also provides the helpful assistance of Jim McWilliams, agricultural field representative, who will gladly explain how the branch can assist in solving many ranching financial problems.

All types of commercial loans are made through the Sherman county branch of First National, such as financing of inventories, expansion, remodeling and construction. Loans are made on the cash value of life insurance policies by the branch, Christianson stated.

The Sherman county branch of First National makes personal loans for the purchase of home appliances and furniture, for personal needs, emergencies, and for the consolidation of debts, Christianson said. He pointed out that money is avail-

able from the bank for the purchase of automobiles.

The loaning of funds for the purchase of a home is another important type of financing done by Sherman county branch. Also, home repairs, repainting, roofing, siding, insulation, addition of a room, installation of a furnace or hot water heater can be financed through the bank.

Christianson has taken great pride in the completely new safe deposit vault, the many additional boxes and the two new customer booths for the privacy of safe deposit box users. He said that safe deposit boxes come as low as \$4.00 per year, plus the federal tax.

A night depository will be another new feature of the Sherman county branch, and after it is installed in late December, will always be ready for depositors who are unable to bank during regular hours, and deposits by mail are gladly accepted from those unable to come to the bank, Christianson added.

Estate planning, investment management and all other trust services, too, are available thru the Sherman county branch of the First National, and are more fully explained elsewhere in this issue.

For the convenience of customers the bank also issues money order, cashiers checks, travelers cheques and travelers letters of credit.

Transferring of money by air mail, wire or cable, issuance of commercial letters of credit for the purchase of materials in other parts of the country and abroad, and collection service, including installment payments of notes and contracts are among the other services offered by Sherman county branch of First National.

Christianson said complete banking services are available at the Sherman county branch, giving to Sherman and Wasco county a modern, world-wide financial service right in its midst. The bank will continue to do business between 10 a. m. and 3 p. m. daily and 10 a. m. to noon on Saturday.

The Veep For Mid-Columbia



JOHN I. SELL
Assistant Vice President

A familiar face to many, many residents of Sherman and Wasco counties is that of Assistant Vice-President, John I. Sell, representative of First National Bank of Portland's business development department.

The assignment of Sell to Sherman and Wasco counties brings a senior officer of the bank to every community to meet with residents at their places of business or at their homes for the purpose of assisting in any financial problem. By operating in this way Sell is able to give direct advice at the scene of the problem.

Sell has also contributed time to the civic life of this area, being vice-chairman of the board of directors of Salvation Army for Sherman and Wasco counties; vice-chairman of Wasco county American Red Cross; an active Community Chest worker in Sherman and Wasco counties; he is former chairman of the American Boy Scouts for this district; a past president of The Dalles Kiwanis, past Exalted Ruler of Elks at The Dalles, and chairman of board of trustees of the Congregational church in The Dalles.

A former member of the state legislature, Sell has become a popular figure in election forums and discussions in Sherman and Wasco counties.

Stockmen Aided By Bank Agent

One of the many helpful services offered the people of this area by the Sherman county branch of First National Bank of Portland is friendly and factual advice and assistance on bank financing of agricultural, livestock and farm improvements.

Agricultural field representative Jim McWilliams, who acts as a liaison man between the Sherman county branch and the rancher, can be found almost any day of the week out discussing the ways in which the bank can help meet the special needs of ranchers in the area.

Jim is exceptionally familiar with the central and eastern Oregon country, having served as assistant county agent at The Dalles and supervisor of the Production and Marketing Administration office at Heppner prior to joining the bank's staff. He is a graduate of Oregon State college, majoring in agriculture. His close association with farmers in this area has given him an excellent view of farming problems.

Having a representative like Jim in the field is, in effect, bringing the Sherman county branch of First National right out to the farmer and putting it to work for him.



JIM McWILLIAMS
Agricultural Field Representative

Bank Offers To Estate Planners Of County

Sherman county families are becoming more conscious of the need for planning the administration and distribution of their estates in the event of the death of the head of the family, according to Bon Christianson, manager of the Sherman county branch of First National Bank of Portland.

Becoming more and more complex are the problems of conserving an estate against unnecessarily heavy taxes and expenses, avoiding losses and preserving as much as possible of the value of the estate for the beneficiaries. Often the only sure solution to these problems lies in planning for them in advance and providing for experienced and capable management after the estate owner's death, Christianson said.

To assist in informing the people of this area as to the importance of a will and an estate plan, the Sherman county branch of First National will arrange interviews right here in Moro with an experienced consultant from the trust department of First National Bank of Portland for those interested in discussing estate planning.

Robert C. Ronald, assistant trust officer and estate planning advisor with the trust department at First National's head office in Portland, makes periodic visits to Moro for the purpose of meeting privately with individuals and families who have expressed a desire to learn more about the necessity of planning their estate. These interviews, Christianson explains involve no obligation and can be arranged easily upon inquiry at the Sherman county branch.

Christianson explained that complete trust services of all kinds, from the familiar family trust to investment management accounts and pension trusts, are available through the Sherman county branch. He said that this is just one phase of the complete banking services the bank offers people of this community.

They Keep The Records Straight



Meet the staff of the Sherman county branch of First National Bank of Portland, all of whom will be on hand to greet visitors at the bank's open house celebration Saturday, November 15. Christianson, manager.

Staff Will Be Hosts On Opening Day

Saturday, November 15, will be a big day for the staff of the Sherman county branch of the First National Bank of Portland.

That is the day the bank officially opens for business in its new, modern building a block north of the present place of business on the Sherman county highway. All members of the staff, plus executives from

the bank's head office in Portland, will be on hand to welcome friends and show off their new bank building.

Bon Christianson, young and energetic manager of the Sherman county branch of First National, is the operating head of the bank. He is a native of Sherman county, starting in banking at the Sherman county branch early in 1948, and was promoted to manager last July. His home is in Moro.

George Frantz, assistant cashier of the branch, has held the position since July and has been employed by the bank for five years, coming here from The Dalles branch, making his home in Grass Valley.

Lorraine Blake, a teller, is a native of Sherman county and Rufus, becoming a member of the Sherman county branch staff in March, 1951.

Virginia Syron, relatively new at the branch, is a teller and bookkeeper. Her home is Grass Valley.

Joanne Buck, new stenographer and bookkeeper at the Sherman county branch, is a recent graduate of Wasco high school.

Executives from First National's head office in Portland will also attend the open house celebration, among them President F. N. Beigrano Jr.

The fine staff of employees and officers listed above extend a cordial invitation to everyone to visit their new quarters November 15.



ROBERT C. RONALD
Estate Planning Advisor

Best Wishes to the

First National Bank

on the modern, functional and attractive building we have built for them in Moro

We wish them continued success.

Mid-State Construction Company, General Contractors

John Milne & Sons, plumbing

Kennelly Glass Co., glass

Mid-Columbia Elec., wiring

BERG Roofing Service, roof

Roy Tibbetts, painting

E. W. Hansen, masonry