

The Observer

MORO, OREGON.

FRIDAY, May 19, 1922

Subscription Orders Taken

At the Observer office, Moro.

M. BARTHO



M. Barthou, of the French cabinet, who represents France at the Genoa conference.

BANK RESOURCES OF COUNTRY GAINING

Washington, D. C.—Resources of the national banks of the country in March amounting to \$13,850,402,000, including redemptions, showed a decline of \$92,340,000 compared with December, 1921, according to the latest abstract of reports of conditions issued by Controller of the Currency. Total deposits of the banks for the March call amounting to \$15,390,000,000 showed a decrease of \$87,516,000 compared with February, but an increase of \$315,336,000 compared with December. Loans and discounts including redemptions, in March, totaled \$11,282,579,000, or a decrease of \$1,542,335,000 from February and a decline of \$22,810,000 from December.

The total deposits in March were \$15,390,438,000 against \$16,478,354,000 in February and \$15,075,103,000 in December. The total cash in the banks in March was \$336,065,000, a decrease of \$61,708,000 from February and a decline of \$5,748,000 from December, while surplus and undivided profits amounting to \$1,554,744,000 showed an increase of \$84,134,000 from February and an advance of \$46,556,000 from December.

BRIEF GENERAL NEWS

Sharp clashes between republican and democratic leaders marked senate consideration of the tariff bill. Senator Faindexter of Washington is reported to be resting well following an operation for removal of a tumor.

A country-wide appeal for funds to aid the destitute in the flood areas of the Mississippi valley will be made by the American Red Cross.

The first German ambassador to be sent to the United States since the war, Dr. Otto Ludwig Wiedfeldt of Berlin, has arrived in Washington.

James M. Cox, ex-governor, who was the democratic candidate for president in 1920, declined the invitation of a political club to enter the race for governor of Ohio this year.

The allied debt to the United States now amounts to \$11,329,000,000, the chamber of commerce of the United States estimates. The figure represents principal and accrued interest.

Instructions from Washington have been received by W. W. Caviness, surveyor general of Oregon, to commence the survey of 1,000,000 acres of indemnity lands within the Oregon & California railroad land grant.

The Swedish government has announced that the consultative plebiscite on prohibition will be held August 27. The riksdag recently voted to submit the question to the people at large.

European Crops Slump.

Washington, D. C.—Growth of winter grain in Europe has been arrested by unseasonable cold during April and prospects of crops in general are less encouraging than the previous month. Alfred P. Debbis, special representative of the commerce department at Rome, cabled the department. Reports as to growing crops in France and Germany, he said, were particularly bad.

Dr. Mount Wins Verdict of \$20,000. Oregon City, Or.—Dr. H. S. Mount, who sued seven local doctors for \$50,000 for alleged libel in connection with an autopsy case here, won a verdict for \$20,000. The jury was out 5 hours and 23 minutes.

Chang Starts a New Empire.

Tientsin.—An independent government has been set up by General Chang Tso-Lin, defeated military governor of Mukden.

AW, WHAT'S THE USE



You Lose Them All



Report of Condition of the Bank of Moro at Moro, in the State of Oregon at the close of business May 5, 1922.

RESOURCES	
1 Loans and discounts, including rediscounts shown in items 29 and 30, if any	249,406.19
2 Overdrafts secured and unsecured	709.99
4 Other bonds, warrants and securities, including foreign government, state, municipal, corporation, etc., including those shown in items 30 and 35, if any	3,650.00
6 Banking house, \$.....; furniture and fixtures, \$2,656.80	2,656.80
9 (ab) Cash on hand in vault and due from banks, bankers and trust companies, designated and approved reserve agents of this bank	\$2,563.19
9 (c) Net amounts due from other banks, bankers and trust companies	669.39
11 Checks on banks outside city or town of reporting bank and other cash items	144.67
Total cash and due from banks, items 8, 9, 10, and 11	\$33,377.15
12 Interest, taxes and expenses paid	11,823.10
Total	301,623.23

LIABILITIES	
16 Capital stock paid in	25,000.00
17 Surplus fund	25,000.00
18 (a) Undivided profits	8,793.04
18 (b) DEMAND DEPOSITS, other than banks, subject to reserve:	
23 Individual deposits subject to check, including deposits due the State of Oregon, county, cities or other public funds	164,534.12
Total of demand deposits, other than bank deposits, subject to reserve, items 23, 24, 25, 26	\$164,534.22
TIME AND SAVINGS DEPOSITS, subject to reserve and payable on demand or subject to notice:	
27 Time certificates of deposit outstanding	48,020.97
Total of time and savings deposits payable on demand or subject to notice, items 27 and 28	\$48,020.97
30 Notes and bills rediscounted including bonds or other securities sold under repurchase agreements with contingent liabilities	36,275.00
Total	301,623.23

State of Oregon } ss.
County of Sherman }
I, F. E. Fortner, cashier of the above named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.
F. E. Fortner, Cashier.
Correct—Attest: R. C. Atwood, L. Barnum, E. O. McCoy, Directors.
Subscribed and sworn to before me this 10th day of May, 1922
J. C. Harper, Notary Public.
My commission expires February 1st, 1924.

Report of Condition of the Farmers State Bank at Moro, in the State of Oregon at the close of business May 5, 1922.

RESOURCES	
1 Loans and discounts, including rediscounts shown in items 29 and 30, if any	211,465.22
2 Overdrafts secured and unsecured	1,360.16
3 U. S. government securities owned, including those shown in items 30 and 35, if any	5,000.00
4 Other bonds, warrants and securities, including foreign government, state, municipal, corporation, etc., including those shown in items 30 and 35, if any	3,500.00
5 Stocks, securities, claims, liens, judgments, etc.	1,600.00
6 Banking house, \$ (none); furniture and fixtures, 1,680.00	1,680.00
7 Real estate owned other than banking house	168.00
8 (a) Lawful reserve with federal reserve bank (none)	2,586.89
8 (bc) Cash on hand in vault and due from other banks, bankers and trust companies	8,473.70
10 Exchanges for clearing house and items on other banks in the same city or town as reporting bank	83.23
11 Checks on banks outside city or town of reporting bank and other cash items	1,039.66
Total cash and due from banks, items 8, 9, 10 and 11	12,533.48
12 Interest, taxes and expenses paid	198.61
15 Other assets, if any Suspense account	32.00
Total	237,567.47

LIABILITIES	
16 Capital stock paid in	45,000.00
17 Surplus fund	7,000.00
19 Reserved for taxes, interest and depreciation	706.79
DEMAND DEPOSITS, other than banks, subject to reserve:	
23 Individual deposits subject to check, including deposits due the State of Oregon, county, cities or other public funds	110,717.80
Total of demand deposits, other than bank deposits, subject to reserve, items 23, 24, 25, 26	\$110,717.80
TIME AND SAVINGS DEPOSITS, subject to reserve and payable on demand or subject to notice:	
27 Time certificates of deposit outstanding	56,633.88
Total of time and savings deposits payable on demand or subject to notice, items 27 and 28	\$56,633.88
29 Notes and bills rediscounted with federal reserve bank (none)	
31 Bills payable with federal reserve bank or with other banks or trust companies	17,500.00
Total	237,567.47

State of Oregon } ss.
County of Sherman }
I, W. Ray Blake, cashier of the above named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.
W. Ray Blake, Cashier.
Correct—Attest: W. H. Ragadale, W. F. Jackson, Directors.
Subscribed and sworn to before me this 9th day of May, 1922
R. J. Ginn, Notary Public.
My commission expires October 1st, 1924.

A "WANT" ad in THE MORO OBSERVER will reach more people in Sherman County than by any other medium available.

SYNOPSIS OF THE ANNUAL STATEMENT OF THE NORTH AMERICAN LIFE INSURANCE CO.

Amount of capital stock paid up	\$ 700,000.00
INCOME	
Total premium income for the year	\$ 1,799,936.22
Interest, dividends and rents received during the year	147,838.63
Income from other sources received during the year	64,985.63
Total income	\$ 2,212,760.47
DISBURSEMENTS	
Paid for losses, endorsements, annuities and surrender values	\$ 504,094.67
Dividends paid on policyholders during the year	139,880.00
Commissions and salaries paid during the year	\$ 407,227.08
Taxes, license and fees paid during the year	157,621.01
Amount of all other expenditures	142,451.11
Total expenditures	\$ 1,348,414.87
ASSETS	
Value of real estate owned (market value)	\$ 108,000.00
Value of stocks and bonds owned (market value)	\$ 167,777.50
Loans on mortgages and collateral, etc.	\$ 4,509,216.62
Premium notes and policy loans	\$ 1,110,779.98
Cash in banks and on hand	\$ 259,013.29
Net uncollected and deferred premiums	\$ 175,346.52
Interest and rents due and accrued	\$ 152,116.07
Other assets (net)	\$ 2,915.38
Total admitted assets	\$ 6,755,155.36
LIABILITIES	
Net reserves	\$ 5,597,503.00
Gross claims for losses unpaid	\$ 23,913.01
All other liabilities	\$ 433,739.35
Total liabilities, exclusive of capital stock of \$700,000.00	\$ 6,055,155.36
BUSINESS IN OREGON FOR THE YEAR	
Gross premiums received during the year	\$ 23,647.70
Premiums and dividends returned during the year	\$ 5,000.00
Losses paid during the year	\$ 5,000.00
NORTH AMERICAN LIFE INSURANCE CO. OF CHICAGO	
F. H. McNamara, President	W. P. Kent, Secretary
Statutory resident attorney for service: R. W. Hallett, Portland, Oregon.	

SYNOPSIS OF THE ANNUAL STATEMENT OF THE INDUSTRIAL FIRE INSURANCE COMPANY

Amount of capital stock paid up	\$ 300,000.00
INCOME	
Net premiums received during the year	\$ 643,055.78
Interest, dividends and rents received during the year	\$ 45,404.38
Income from other sources received during the year	\$ 4,004.67
Total income	\$ 692,464.83
DISBURSEMENTS	
Net losses paid during the year including adjustment expenses	\$ 476,299.29
Dividends paid on capital stock during the year	\$ 18,000.00
Commissions and salaries paid during the year	\$ 162,713.62
Taxes, license and fees paid during the year	\$ 13,142.19
Amount of all other expenditures	\$ 65,640.13
Total expenditures	\$ 736,025.23
ASSETS	
Value of real estate owned (market value)	\$ 1,518.00
Value of stocks and bonds owned (market value)	\$ 644,915.00
Loans on mortgages and collateral, etc.	\$ 176,350.00
Cash in banks and on hand	\$ 86,446.44
Premiums in course of collection written since Sept. 30, 1921	\$ 99,159.10
Interest and rents due and accrued	\$ 7,733.28
Due from reinsurance companies and Agency	\$ 12,175.82
Total admitted assets	\$ 1,028,097.64
LIABILITIES	
Gross claims for losses unpaid	\$ 123,291.83
Amount of unearned premiums on all outstanding risks	\$ 438,478.76
Due for commission and brokerage	\$ 27,468.93
All other liabilities	\$ 27,468.93
Total liabilities, exclusive of capital stock	\$ 639,239.52
BUSINESS IN OREGON FOR THE YEAR	
Net premiums received during the year	\$ 3,800.41
Losses paid during the year	\$ 4,217.94
Losses incurred during the year	\$ 2,805.06
THE INDUSTRIAL FIRE INSURANCE COMPANY	
F. R. Ormsby, President	G. F. Hutchings, Secretary
Statutory resident attorney for service: O. W. Davidson, 417 Board of Trade Building, Portland, Oregon.	

After Every Meal

WRIGLEY'S

WRIGLEY'S JUICY FRUIT CHEWING GUM

THE FLAVOR LASTS

Juicy Fruit, Peppermint and Spearmint are certainly three delightful flavors to choose from.

And WRIGLEY'S P-K—the new sugar-coated peppermint gum, is also a great treat for your sweet tooth.

All are from the Wrigley factories where perfection is the rule.

Save the wrappers Good for valuable premiums

C31

111 one-eleven cigarettes

Three Friendly Cigarettes

TURKISH VIRGINIA BURLY

10¢ for FIFTEEN

In a new package that fits the pocket—At a price that fits the pocket-book—The same unmatched blend of TURKISH VIRGINIA and BURLY Tobaccos

Guaranteed by The American Tobacco Co.

111 FIFTH AVE.

The EDEN ELECTRIC Washing Machine

Will do a washing at a cost of 1 1/2 cents an hour at the present rates and schedules of electricity of the Sherman Electric Co.

WHY rub and scrub when THE EDEN will wash, rinse and wring and save you those hours of Work and Worry.

REASONABLY PRICED ECONOMICAL IN OPERATION

Sherman Electric Co.

Dealers in Electrical Appliances of All Kinds

Everything Sold on a Strictly Guarantee Basis

Save the surface and you save all day

You Can Paint—

Ask us how to renew the beauty of the chair or table that's in the attic

PAINTING home things is easy and fascinating. You can do it as well as anyone with a few simple directions which we will give you.

You may have furniture in the attic which is old only on the outside. It will be as good as new when refinished.

Or perhaps there are floors, woodwork and other things about the home that need beautifying. It's fun to do it and it's big saving, too.

Our "Home Service Paint Department" was organized especially to help you make a success of the work. Write us today, telling what you want to refinish and what effects you want to get.

Our experts will answer promptly, giving you explicit directions covering every phase of the work. Just follow these simple directions and you'll get excellent results.

We make special paints, varnishes, enamels, wall finishes and stains for you to use. They are the finest materials of their kind that we know. We have been making these products for 73 years.

Take advantage of Fuller's Free Advice and Fuller's Products and you'll be surprised and delighted with the wonderful transformations you can make in your home.

Silkwhite Enamel

Silkwhite Enamel produces a rich, beautiful finish on woodwork and furniture. Flows out smoothly and does not show brush marks. Produces a mirror-smooth surface. Stays white and wears long. Gloss white and semi-gloss white and colors.

We also make DuPont Varnish Stains, All-Purpose Varnishes, Water-Cement Floor Paint, Washable Wall Finish, Plaster-for-Plaster Varnish, Fullerton Varnish, Floor Wax, Auto Enamel, Fuller's Hot Water Wall Finish (alkaline), Porch and Step Paint, and FULLER'S WHITE LEAD.

Fuller's Home Service Paints

Manufactured by W. P. Fuller & Co., Dept. 40, San Francisco

Branches in 19 Cities in the West

SAVE THE MEMO BELOW—CUT IT OUT AND PASTE IT IN YOUR NOTE BOOK

Fuller's "Home Service" Paints are sold by the following in your city:

W. P. Fuller & Co., 160 Front St., Portland, Oregon