

Charter No. 88.

REPORT OF THE CONDITION OF

Commercial State Bank

At Springfield, in the State of Oregon, at the close of business on November 15, 1920.

RESOURCES	
Loans and discounts	\$153,868.39
Overdrafts, secured and unsecured	52.70
Bonds and warrants	26,986.90
Banking house	14,900.00
Furniture and fixtures	5,400.00
Other real estate owned	NONE
Due from approved reserve banks	56,790.49
Checks and other cash items	54.93
Exchanges for clearing house	1,067.69
Cash on hand	12,098.60
Total	\$271,219.61
LIABILITIES	
Capital stock paid in	30,000.00
Surplus fund	2,500.00
Undivided profits, less expenses and taxes paid	5,791.75
Individual deposits subject to check	187,998.87
Demand certificates of deposit	5,045.65
Time and savings deposits	39,883.34
Notes and bills rediscounted	NONE
Bills payable for money borrowed	NONE
Total	\$271,219.61

State of Oregon, County of Lane, ss.
 I, A. P. McKinzev, cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.
 A. P. MCKINZEY, Cashier.
 Correct—Attest: M. M. Peery, Welby Stevens, O. B. Kessey, Directors.
 Subscribed and sworn to before me this 22nd day of November, 1920.
 FRANK A. DePUE, Notary Public.

My commission expires Jan. 9th, 1924.
 (Seal)
 Resources September 8, 1920 **\$254,336.56**
 Resources November 15, 1920 **\$271,219.61**

Net gain in 68 days **\$16,883.05**
 The above statement is particularly gratifying to us in that the increase in deposits is attributable almost entirely to new business and we invite you to study the above statement carefully and note our excellent condition. "If you want money, we have it. If you have money we want it."

WESTERN MAN JOINS PURE BREED RANKS



Prof. Karl B. Musser, formerly with Washington State College, has been appointed representative of the extension service of the American Guernsey Cattle club in states east of Chicago.

DON'T RACE WITH TRAIN
 There are four very simple rules which if followed by automobile drivers will practically eliminate accidents at grade crossings, says the National Safety Council. They are:
 Never race with a train for a crossing.
 Don't attempt to cross without first making sure that it can be safely done.
 Obey warnings given by bells, bells, gongs and watchmen.
 Stop when crossing gates are lowered for passing trains.

For a Disordered Stomach
 When the stomach fails to perform its functions the bowels become deranged, the liver and kidneys congested. The important thing is to restore the stomach and liver to a healthy condition and for this purpose Chamberlain's Tablets are excellent. Give them a trial. They only cost a quarter.
If It is a Billious Attack.
 Take three of Chamberlain's Tablets and a quick recovery is certain.

Your Teeth

(By Rea Procter McGee, M.D. D.D.S.)

LOCAL ANAESTHETICS
 The local anaesthetic is a medicine that temporarily takes away the sensation of feeling from one part of the body, leaving the rest of the body with its normal sensation. We use the word "local" to differentiate this type of an anaesthetic from the general anaesthetic, which takes away the sensation from the entire body by putting the patient to sleep.
 The first local anaesthetic was cocaine. It was used with varying success, but with a great deal of danger, for a number of years. The desirability of a local anaesthetic and the danger of cocaine poisoning finally resulted in a series of experiments to find out the exact chemical contents of cocaine. This, fortunately, was discovered and today we have a substance called Novocaine—or, to use the proper government word, Procaine. This Procaine is what we call a synthetic product. A synthetic is a chemical imitation of a natural drug. Procaine contains all of the elements of cocaine, except the poison and in addition, it is much more uniform in its strength. The results from its use have been truly remarkable. By using Procaine, the dentist is able to take away the sensation from any part of the face or jaws that he may desire.
 Formerly the local anaesthetic was injected with a hypodermic syringe around the exact spot where the operation was to be performed. But nowadays the injection is made at any point upon the main branch of the nerve that supplies the area to be operated upon and the entire nerve branch is temporarily desensitized so that pain is absent. The use of the local anaesthetic in nerve blocking, as this method is called, was almost entirely developed by investigators in America. Fortunately, we are now able to manufacture in this country all of the synthetic drugs that are necessary, so that we never again will be caught with a local anaesthetic famine, as we were at the beginning of the war.

MR. SCHWAB'S TEN COMMANDMENTS OF SUCCESS

1. Work hard. Hard work is the best investment a man can make.
2. Study hard. Knowledge enables a man to work more intelligently and effectively.
3. Have initiative. Ruts often deepen into graves.
4. Love your work. Then you will find pleasure in mastering it.
5. Be exact. Slipshod methods bring only slipshod results.
6. Have the American spirit of conquest. Thus you can successfully battle with and overcome difficulties.
7. Cultivate personality. Personality is to a man what perfume is to a flower.
8. Help and share with others. The real test of business lies in giving opportunity to others.
9. Be democratic. Unless you feel right toward your fellow men you can never be a successful leader of men.
10. In all things do your best. The man who has done his best has done everything. The man who has done less than his best has done nothing.—Bethlehem Ship News.

"Cold in the Head"

is an acute attack of Nasal Catarrh. Those subject to frequent "colds in the head" will find that the use of HALL'S CATARRH MEDICINE will build up the System, cleanse the Blood and render them less liable to colds. Repeated attacks of Acute Catarrh may lead to Chronic Catarrh. HALL'S CATARRH MEDICINE is taken internally and acts through the Blood on the Mucous Surfaces of the System, thus reducing the inflammation and restoring normal conditions. All druggists, Circulars free. F. J. Cheney & Co., Toledo, Ohio.

Another Royal Suggestion
PIES and PASTRIES
 From the NEW ROYAL COOK BOOK

THERE is no further reason for worrying about table variety. The New Royal Cook Book gives new suggestions for every meal every day. The book is so full of surprises there should never be another dull meal in the home.

Custard Pie
 1 cup pastry flour
 1/2 teaspoon Royal Baking Powder
 1/2 teaspoon salt
 1/2 cup shortening
 cold water

Sift flour, baking powder and salt; add one-half shortening and rub in lightly with fingers; add water slowly until of right consistency to roll out. Roll out very thin; put on in small pieces remaining shortening; fold upper and lower edges in to center; fold sides in to center again; roll out this and put on pie plate.

Custard
 3 eggs
 1/2 cup sugar
 1/2 teaspoon salt
 1/2 cups scalded milk
 1 teaspoon vanilla extract

Beat eggs, add sugar, salt, flavoring and milk very slowly. Line pie plate with paste made as above, and bake in very hot oven about 10 minutes. Pour custard into the baked crust and bake in moderate oven about 25 minutes. The pie is done when a knife put in center of custard comes out dry.

Cocanut Pie is made the same way, adding 1 cup of shredded cocanut, and using only 2 eggs.

ROYAL BAKING POWDER
Absolutely Pure
 Made from Cream of Tartar, derived from grapes.

FREE
 By all means get the new Royal Cook Book—just out. Contains these and 600 other delightful recipes. Free for the asking. Write TODAY to ROYAL BAKING POWDER CO., 115 Palace Street, New York City

A Christmas Magnified 52 Times

Surely the world is growing more sensible about Christmas giving. Shell boxes and plush albums are growing scarce because givers are growing wiser. It is wise giving only that pleases permanently. You cannot do a better thing for anyone, anywhere, at Christmas than to make a present of a year's subscription to The Youth's Companion. For 52 weeks it will delight a whole family—every age—all wholesome tastes. Great Serials, excellent Short Stories, Editorials that father cannot equal elsewhere, Family Page, Boys' Page, Girls' Page and—well, 52 crowded issues. You cannot do better for your friends or better for your money. And a beautiful Christmas Gift folder to announce the gift, if you wish it.

PICKUP BALANCE

Still \$2.50 for a year of 52 issues, but this price not guaranteed beyond January 1, next.
 New subscribers for 1921 will receive:
 1. The Youth's Companion—52 issues in 1921.
 2. All remaining weekly 1920 issues.
 3. The Companion Home Calendar for 1921.
 All the above for \$2.50.
 4. McCall's Magazine for 1921, \$1.50—the monthly fashion authority. Both publications for only \$3.50.
THE YOUTH'S COMPANION
 Commonwealth Ave. & St. Paul St., Boston, Massachusetts
 New subscriptions received at this office

MAKING HOME BAKING EASY

A book that Makes this Art of the Olden Days a Modern-day Delight. From all parts of the country come reports of a great increase in home baking. In fact, it has again become the fashion, as it was in grandmother's day, for women to take pride in telling about the good things they bake at home.
 To encourage this great economy, and to make it easy for the beginner, as well as to give the experienced home bakers the benefit of the most modern discoveries, the Royal Baking

Powder Company has published a

most unique book which, in itself, is almost a course in the art of cookery. Turning the pages there is included a wealth of information most unusual in baking and cookery. Old and famous recipes have been improved and simplified, and on nearly every page there is something entirely new to serve as a surprise. Economy and ease of preparation are the keynotes of the book.
 Indeed there is so much of value in this contribution to good living that one wonders how it was all worked out. We find in the introduction that it is the result of three years of constant research and experimenting by the Royal Educational Department, which is conducted for the benefit of all housewives interested in the health, economy and betterment of the home table.

A Reliable Remedy for Colds and Croup

It would surprise you to know the number of people who use and recommend Chamberlain's Cough Remedy. Mrs. J. N. Rose, Verona, Pa., writes "Chamberlain's Cough Remedy has been used by myself and husband for a number of years for coughs and colds. I also gave it to my little granddaughter three and a half years of age when she had croup last winter. It broke up the attack at once. I have recommended this remedy to many of my friends and neighbors who have also used it with good results."

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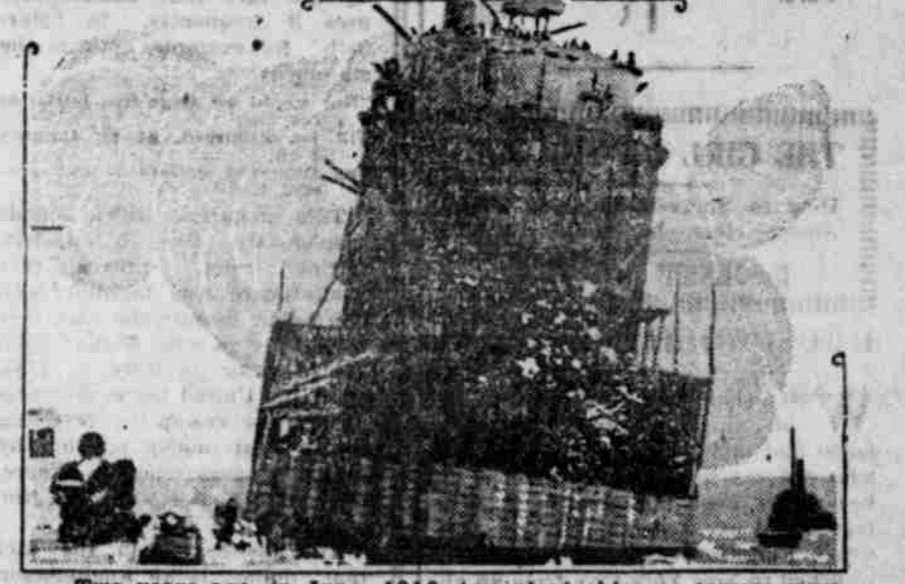
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Which Schools Are Better?
 Are schools in the larger towns of the state superior to the schools in the smaller towns in preparing students for college work? To determine this question an investigation is being made by the English department of the University of Oregon. The grades of all the students in 15 freshmen English classes will be compiled and the marks of the students from the larger towns will be compared with those of the students from the smaller towns. In this manner an estimate will be obtained of the schools giving the best preparation for college English.

As a coffee roasting center Portland is the second city on the coast.

MYSTERY SHIPS ARE GIVEN PEACE-TIME DUTY



Two years ago, in June, 1918, two giant ships or towers were begun by the British in their war against the Hunns. Their purpose was never divulged; all workmen connected in any way with the construction were sworn to absolute secrecy. Today these giant towers are being sunk off the coast of England to take the place of the light-ships which heretofore have patrolled the coast.

NOTICE TO Realty Owners

The Kinney and Hyde Realty company will open a real estate office in Eugene about December 1.

We have offices in Salem and Corvallis and are in a position to handle any farms or city property between Salem and Eugene.

If you have property to sell or exchange, we invite you to list it with us.

Write us what you have to sell, where it is located, and when it can be inspected.

Kinney & Hyde Realty Co.
 Box 846, Eugene, Oregon
 "Selling farms, and homes, that's our business"

Did you ever face a beating Storm in a **FISH BRAND** Reflex Slicker? Oh Boy! that's protection for you. Look for the Reflex Edge!

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