Charter No. 88

REPORT OF THE CONDITION OF THE

Commercial State Bank

At Springfield, in the State of Oregon at the close of business on September 15, 1922.

RESOURCES

1. Loans and discounts, including rediscounts shown in items 29 and 30, if any		$127,718.56
2. Overdrafts secured and unsecured		23.32
3. U. S. government securities owned, including those shown in items 30 and 35, if any		10,000.00
4. Other bonds, warrants and securities, including foreign government, state, municipal, corporation, etc., including those shown in items 30 and 35, if any		24,097.27
6. Banking house, $14,900.00; furniture and fixtures, $4400.00		19,300.00
9. (ab) Cash on hand in vault and due from banks, bankers and trust companies designated and approved reserve agents of this bank		51,148.95
10. Exchanges for clearing house and items on other banks in the same city or town as reporting bank		411.44
Total cash and due from banks, items 8, 9, 10, and 11,	$51,560.39	
Total		$232,699.64

LIABILITIES

16. Capital Stock Paid in		30,000.00
17. Surplus fund		6,000.00
18. (a) Undivided profits	$3,882.29	
(b) Less current expenses interest and taxes paid 4,988.68		3,893.61
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		168,544.57
24. Demand certificates of deposit outstanding		3,402.79
Total of demand deposits, other than bank deposits, subject to reserve, items 23, 24, 25, 26,	$171,947.36	
TIME AND SAVINGS DEPOSITS, subject to reserve and payable on demand and subject to notice:		
27. Time certificates of deposit outstanding		20,858.67
Total of time and savings deposits payable on demand and subject to notice, items 27 and 28,	$20,858.67	
Total		$232,699.64

State of Oregon, County of Lane, ss.

I, O. B. Kessey, president, of the above named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

O. B. KESSEY, President.

Correct—Attest: Welby Stevens, M. M. Peery, Directors.

Subscribed and sworn to before me this 20th day of September, 1922.

LLOYD C. MARTIN, Notary Public.

My Commission expires July 5th, 1924.
(SEAL)

Charter No. 5941 Reserve District No. 12

REPORT OF CONDITION OF THE

First National Bank

At Springfield, in the State of Oregon, at the close of business on September 15, 1922.

RESOURCES

Loans and discounts, including rediscounts	$61,163.07	$ 61,163.07
Overdrafts, unsecured, $325.45		325.45
U. S. Government securities owned:		
Deposited to secure circulation (U. S. Bonds par value)	6,250.00	
All other United States Government securities	17,839.00	24,089.00
Other bonds, stocks, securities, etc.:		67,113.10
Banking House, $5,000.00; furniture and fixtures, $2,748.01		10,748.01
Real estate owned other than banking house		26,487.64
Lawful reserve with Federal Reserve Bank		16,989.39
Cash in vault and amount due from national banks		35,954.13
Checks on other banks in the same city or town as reporting bank		667.87
Total of two above items	36,622.00	
Miscellaneous cash items		167.20
Redemption fund with U. S. Treasurer and due from U. S. Treasurer		312.50
Total		244,021.36

LIABILITIES

Capital stock paid in		25,000.00
Surplus fund		5,000.00
Undivided profits	2,968.27	
Less current expenses, interest, and taxes paid	1,511.72	1,456.55
Circulating notes outstanding		6,250.00
Cashier's checks outstanding		94.69
Total	94.69	
Demand deposits (other than bank deposits) subject to Reserve (deposits payable within 30 days):		
Individual deposits subject to check		124,705.21
Certificates of deposit due in less than 30 days (other than for money borrowed)		17,915.90
State, county, or other municipal deposits secured by pledge of assets of this bank or otherwise		28,926.02
Total of three above items	171,547.13	
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)		25,567.00
Other time deposits		9,105.99
Total of time deposits subject to reserve	34,672.99	
Total		244,021.36

State of Oregon, County of Lane, ss.:

I, Lloyd C. Martin, cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

LLOYD C. MARTIN, Cashier.

Correct—Attest: E. F. McBee, Wm. G. Hughes, L. K. Page, Directors.

Subscribed and sworn to before me this 26th day of September, 1922.

O. B. KESSEY, Notary Public for Oregon.

(SEAL) My commission expires January 4th, 1924

MAN GIVES WIFE GLYCERINE MIXTURE

She had stomach trouble for years. After giving her simple buckthorn bark, glycerine, etc., as mixed in Adler-i-ka, her husband says: "My wife feels fine now and has gained weight. It is wonderful stomach medicine." Adler-i-ka acts on BOTH upper and lower bowel, removing foul matter which poisoned stomach and which you never thought was in your system. EXCELLENT for gas on the stomach or chronic constipation. Guards against appendicitis. The impurities it brings out will surprise you. Flanery's Drug Store, Springfield, Oregon.

ITEMS OF INTEREST FROM VARIOUS SOURCES

According to estimates just made by the postoffice department, 389 letters are dropped into the various receptacles provided for them by the department every second, 23,334 every minute and 12,000,000,000. in the course of a year.

Calgary, Alberta, is building up a municipal zoo of animals and birds captured within the city limits. Deer lynx, coyotes, a young mountain goat and an American eagle are mentioned by a Canadian publication as recent additions.

One hundred bushels to the acre is said to be a frequent yield of oats in the region of Brandon Manitoba this season.

According to Capper's Farmer, there are 28 Holstein cows in the United States that have produced 30,000 pounds or more milk apiece in one year.

Petroleum made Pennsylvania famous, and Pennsylvania still leads in the number of oil wells. It has 67,000 of the 300,000 wells in the United states.

A dispatch from St. Louis tells of one Albert Kramer, of Holland, arrived from Springfield, Illinois, trailed by an immigration inspector, who was seeking to ascertain if Kramer is physically fit to remain in the United States. Of course he is physically unfit. In view of the present housing shortage, there is no room in the United States for such as he. There is too much crowding for the "higher up" places now. However, if no way can be found to legally deport him he might be employed in the forest service as a lookout to take the place of an airplane.

It is reported that during the season of 1921, 200,000 deer, 10,000 bear and 8,000 elk were killed in the United States. Of the deer, 40,000 were killed in Michigan and Wisconsin and 10,000 in New York.

The gross business of the Southern Pacific company in Oregon aggregated $20,500,000 in 1921, of which $18,800,000 was expended as taxes and operating expenses mostly in Oregon, leaving a net return of $1,700,000, or a net return of 1 9 per cent on the $90,000,000 capital investment of the system in Oregon. As against this $1,700,000 taken from the state for bond-holders and stockholders of the company the system expended approximately $5,000,00 for ties, timber and other supplies, aside from the $18,800,000 operating expenses. On the whole, it may be said that the railroads leave all their Oregon revenues in Oregon and spend money far above their revenue return. The wage expense of the Southern Pacific alone in Orgon is over $10,000,000 a year.

A Japanese steamship company is proposing to make regular trips between Japan and Coos Bay direct with one of its steamers for lumber cargoes.

Poor as Europe is, and badly demoralized as her domestic, industrial and commercial affairs are, she has, in the past two years, been a fairly good customer of this country, after all. During the past year, this country sold to European countries $1,200,000,000 worth of goods more than we bought of them. During the preceding year, we sold them $2,500,000,000 more than we bought of them. These balances represent, in the main so much credit extended to the people of Europe.

The Oregon Short Line railroad company announces the policy of giving preference to young men residing on its lines, as far as possible, in employing men to fill places in all classes of the railroad service. It gives these two reasons for this course: "First, it will eliminate the 'floater' among our employees, and substitute local citizens and taxpayers. Second, it will create a mutual interest and common understanding between the railroads and the people whom they serve, whereby each will be able to understand and appreciate the problems and difficulties of the other, and work to end, viz., the welfare of the country generally, as the interests of the railroads and the communities they serve are identical."

The O. A. C. experiment station advises: "Canada thistle is easiest to eradicate by cutting down just at blossom time, and then plowing up the roots and keeping the ground cultivated to prevent new growth until fall weather sets in. If no plant is allowed to get a new start after cutting, even badly infested fields may be practically cleared up of thistles in one season.