

To Everybody: A happy and prosperous 1919

Gilliam & Bisbee

BLACK LEG LOSSES SURELY PREVENTED by CUTTER'S BLACKLEG PILLS

Low priced, quick relief, guaranteed to cure. Write for booklet and testimonials. 10-dose pkg. Blackleg Pills, \$1.00. 50-dose pkg. Blackleg Pills, \$4.00.

Use any injector, but Cutter's simple and strongest. The superiority of Cutter's products is due to over 15 years of specializing in VACCINES AND SERUMS ONLY. INSIST ON CUTTER'S. It's unobtainable, order direct.

The Cutter Laboratory, Berkeley, California

John Brosnan was in town this morning from Buter creek.

T. J. Mahoney is here from Portland for a few days on business.

Heppner has had all kinds of weather this week. Next in order is that big snow storm.

R. D. Hughes of Shelly, Idaho, came to Ione the first of the week in

answer to the news of his father's death. His mother, Mrs. J. A. Hughes

Charter No. 3774 Report of condition of the Reserve District No. 12

FIRST NATIONAL BANK

at Heppner, in the State of Oregon, at the close of business on December 31, 1918.

RESOURCES			
1. a. Loans and discounts, including rediscounts		\$942,578.78	
b. Total loans		942,578.78	
Deduct:			
1. Notes and bills rediscounted (other than bank acceptances sold) (See item 57a)	\$117,893.36	\$	824,685.42
2. Overdrafts, unsecured	\$1,252.01		1,252.01
5. U. S. Bonds (other than Liberty bonds, but including U. S. Certificates of indebtedness):			
a. U. S. Bonds deposited to secure circulation (par value)	25,000.00		
b. U. S. Bonds and certificates of indebtedness pledged to secure U. S. deposits (par value)	58,000.00		
c. U. S. Bonds and certificates of indebtedness pledged to secure postal savings deposits, (par value)	1,000.00		84,000.00
6. Liberty Loan Bonds			
a. Liberty bonds, 3½, 4, and 4½ percent, unpledged	1,450.00		
b. Liberty Loan Bonds, 3½, 4, and 4½ per cent, pledged to secure U. S. deposits	16,400.00		17,850.00
7. Bonds, securities, etc., (other than U. S.)			
e. Securities other than U. S. bonds (not including stocks) owned unpledged	19,842.93	other than U. S.	19,842.93
Total bonds, securities, etc.			4,500.00
9. Stock of Federal Reserve Bank, (50 percent of subscription)			
10. a. Value of banking house, owned and unincumbered	30,000.00		30,000.00
11. Furniture and fixtures			6,200.00
12. Real estate owned other than banking house			9,455.00
13. Lawful reserve with Federal Reserve Bank			90,160.31
15. Cash in vault and net amounts due from national banks			56,719.11
16. Net amounts due from banks, bankers, and trust companies other than included in items 13, 15 and 18			53,919.06
Total of items 14, 15, 16, 17 and 18	110,628.17		
19. Checks on banks located outside of city or town of reporting bank and other cash items			1,078.85
20. Redemption fund with U. S. Treasurer and due from U. S. Treasurer			1,250.00
22. War Saving Certificates and Thrift Stamps actually owned			1,903.50
TOTAL			\$1,202,916.19

LIABILITIES			
24. Capital Stock paid in		100,000.00	
25. Surplus fund		50,000.00	
26. a. Undivided profits	34,648.47		
b. Less current expenses, interest and taxes paid			34,648.47
28. Amount reserved for taxes accrued			4,800.00
30. Circulating notes outstanding			25,000.00
32. Net amounts due to national bank			6,144.55
33. Net amounts due to banks, bankers, and trust companies (other than included in items 31 or 32)			9,408.28
Total of items 22 and 33	15,547.87		
Demand Deposits (other than bank deposits) subject to Reserve deposits payable within 30 days			
34. Individual deposits subject to check			674,973.55
35. Certificates of deposit due in less than 30 days (other than for money borrowed)			50,000.00
37. Cashier's checks outstanding			1,246.33
41. Other demand deposits			8,943.60
Total of demand deposits (other than bank deposits) subject to reserve, items 34, 35, 36, 37, 38, 39, 40 and 41	734,260.58		
Time Deposits subject to Reserve (payable after 30 days, or subject to 30 days or more notice, and postal savings):			
42. Certificates of deposit (other than money borrowed)			187,870.41
44. Postal savings deposits			6.45
45. Other time deposits			26,935.18
Total of time deposits subject to Reserve, items 42, 43, 44, and 45	213,812.04		
46. United States deposits (other than postal savings):			
a. War loan deposit account	24,699.33		24,699.33
53. Cash Letters of Credit and Travelers' Checks outstanding			145.00
TOTAL			1,202,916.19
57. a. Liabilities for rediscounts, including those with Federal Reserve bank, (See item 1d.)			117,893.36
Total contingent liabilities (57 a, b, and c)			117,893.36

(Of the total loans and discounts shown above, the amount on which interest and discount was charged at rates in excess of those permitted by law (Sec. 5137 Rev. Stat.) was None. The number of such loans was None.

STATE OF OREGON, County of Morrow, ss:
I, W. P. Mahoney, Cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

W. P. MAHONEY, Cashier
Subscribed and sworn to before me this 13th day of January, 1919.

REBINA F. CORRIGALL, Notary Public.
My commission expires Aug. 9th 1921.

CORRECT—Attest:
T. J. MAHONEY,
FRANK GILLIAM,
J. E. NATTER
Directors

is planning to return with him for a visit.

County Assessor J. J. Wells has been absent from his office for several days on account of illness.

Mr. Morrow, salesman for the Pendleton Marble Works, was a Heppner visitor this morning.

We should all appreciate the street improvements made last summer when the mud begins to thaw.

The Herald isn't the biggest newspaper on earth but it's the best local newspaper in Morrow county.

Heppner women are feeling mighty fine the way their new mayor and councilmen are panning out. How they chuckle.

All this talk about a new hotel and gravity water system next summer sounds good but it will look still better when construction work begins.

Mr. and Mrs. H. C. Wood of Heppner spent Sunday visiting friends and relatives in Ione.

Mrs. H. V. Smouse who has been ill for some time with "flu" and pneumonia was taken to Heppner Sunday to undergo an operation for trouble brought on by her recent illness.

Reconstruction Days

Assisting our returning soldiers resume their places among us, helping business pass from war to peacetime basis, and developing our land and industries—is the program, the FARMERS' & STOCKGROWERS' NATIONAL BANK recommends for reconstruction.

Farmers & Stockgrowers National Bank

The Brick

McAtee & Aiken, Proprietors

ICE CREAM AND CARD PARLORS

PEOPLES CASH MARKET

C. D. WATKINS, Proprietor

Our location is still in the "background" but if you will follow the "saw-dust trail" you will find us prepared to cater to your wants in the way of tender, juicy meats and fresh fish and shell fish as though we were already in our new building.

Our new building will be completed by and by. In the mean time don't forget us.

PEOPLE'S CASH MARKET

Home Products for Home People!

WE MANUFACTURE

White Star Flour, Whole Wheat, Graham, Cream Middlings, Roll Barley and all Mill Feeds

GENERAL STORAGE AND FORWARDING

HEPPNER FARMERS ELEVATOR CO.

CHAS. M. HOWE THE AUCTIONEER

who will treat you right.

I want your sales whether large or small.

Call or write me at IONE, OREGON

Lines That Lead

Superior Grain Drills
Canton and McCormick Disc Harrows
Success Fan Mills
Moline and Vulcan Gang Plows
Universal and Perninsular Ranges

FOR SALE BY

Peoples Hdw. Co.

Read The Herald, \$2 Per Year

These Cold Mornings

Whet our appetites for a hearty breakfast. How does a Menu similar to this appeal to you—Pretty good eh!

Mush--Hot Cakes--Coffee

Mush and Cereals

Wheat or Oat Flakes
Wheat Hearts or Pearls of Wheat
Whole Grain Wheat or Cream Barley
Shredded Wheat, Corn Flakes, Grape Nuts

Hot Cakes

Golden Rod or Aunt Jemina
Eastern Buckwheat
Self Rising Buckwheat or Flap Jack

SYRUPS—A few varieties now obtainable

COFFEE—All the leading brands—and only slightly advanced in price.

PHELPS GROCERY Co

Market Day Auction Sale

Fourth Saturday of each month at the Morrow County Fair Grounds, Heppner

The FARMERS EXCHANGE of the Inland Empire has had so many requests for the date of our next Sale that we have decided to make it a regular event at Heppner.

If you have something to sell—remember nothing too small—nothing too large—list early and get the advantage of advertising.

Fourth Saturday of each Month

See our list of Stock ranches, Wheat farms and Summer range for sale and trade. We have two bargains in registered Stallions.

Have you investigated our plan for making Income Tax returns? It will pay you.

COME AND SEE US

FARMERS' EXCHANGE of the INLAND EMPIRE

Roberts Building, Heppner, Oregon
F. A. McMenamin, Auctioneer F. R. Brown Mgr.