

F. R. BROWN
agent for
GUARANTEED LOW COST LIFE INSURANCE; FIRE, HAIL, ACCIDENT AND HEALTH INSURANCE

TWO GOOD RESIDENCES IN HEPPNER FOR SALE. PRICED RIGHT.
A LIMITED AMOUNT OF PRIVATE MONEY TO LOAN.

Office Upstairs in Roberts Building
Heppner, Oregon
Phone 643

J. B. CALMUS

Blacksmithing and Horseshoeing
OXY-ACETYLENE WELDING
ALL WORK GUARANTEED
THERE'S NOTHING WE CAN'T FIX

ASHBAUGH STAND
HEPPNER OREGON

"PERMANENT AS THE PYRAMIDS"

Concrete Pipe Company
Manufacturers

Sewer and Water Pipe
Irrigation Pipe
Culvert Pipe
Hollow Silo Blocks

Cement Products
1003 North 10th St
Phone 467 Walla Walla, Wash

Can You Afford

TO TAKE CHANCES ON HAVING YOUR WHEAT DESTROYED? NO. WHEAT IS WORTH TOO MUCH MONEY THIS YEAR. THE WAY TO PROTECT YOURSELF AGAINST LOSS IS TO SPEND A FEW DOLLARS WITH US FOR ONE OF OUR

Hail Insurance

POLICIES THEREBY MAKING YOURSELF SAFE AGAINST LOSS. IT'S THE LOGICAL WAY. IT'S THE BUSINESS WAY TO PLAY SAFE.

Roy V. Whiteis
REAL ESTATE, INSURANCE AND FARM LOANS

COMMUNITY STUDENT TO VISIT CHAUTAUQUA



W. H. NATION

The needs of a community are reflected in the needs of the country. You cannot have a country of slipshod, poorly governed cities and towns, and at the same time have a progressive country any more than you can have a community that is better than the average of its citizens.

The Chautauqua is preeminently a community activity and no program is quite complete without a day devoted to self study under the direction of a constructive critic. It is one thing to listen to criticisms that offer no remedy—most any one can tear down—but it is quite a different matter to consult with a keen observer who has traveled much, and carefully studied many communities.

Just as a doctor's knowledge is the result of study and observation, so are W. H. Nation's lectures the results of many conferences with community officers in every part of the United States.

Mr. Nation will lecture twice on the fifth day, constructively criticizing and counseling our audiences upon community problems.

For all the local and county news you should read the Herald, only \$2.00 for a full year.

COL. DAVID P. BARROWS



Col. David P. Barrows, scholar-soldier, chosen by the regents and installed as president of the University of California to succeed Benjamin Ide Wheeler.

"UNCLE JOHN" SHELL



"Uncle John" Shell, a youngster of one hundred and thirty-one years, and said to be the oldest man in the world, has had his first "regular picture" taken. Uncle John lives in Leslie county, Kentucky, on the farm where he was born in 1788.

COL. W. C. PROCTOR



Col. William Cooper Proctor, a leading manufacturer, has accepted the chairmanship of the Leonard Wood national campaign committee.

NOTICE FOR PUBLICATION

Department of the Interior, U. S. Land office at The Dalles, Oregon, May 15th, 1920.

Notice is hereby given that JOHN P. CONDER, of Heppner, Oregon, who, on March 15, 1917, made Homestead Entry No. 018585, for Lots 1-2 8 1/2 NE 1/4, Section 2, Township 1 North, Range 26 East, Willamette Meridian, has filed notice of intention to make final three year proof, to establish claim to the land above described, before J. A. Waters, Clerk of the Circuit Court, at Heppner, Oregon, on the 7th day of July, 1920.

Claimant names witnesses: Bernard P. Doherty, of Echo, Oregon; Cornelius Melville, of Echo, Oregon; Oness V. Gibson, of Echo, Oregon; William B. Finley, of Lexington, Oregon.

H. FRANK WOODCOCK, Register.

How much bruising can you take?
How much discouragement can you stand?
Have you the grit to try to do what others have failed to do?
How long can you hang on in the face of obstacles?
Can you keep your mind steadily on the single object you are pursuing, resisting all temptations to divide your attention?

You want success. Are you willing to pay the price for it?
Can you cut out luxuries? Can you do without things that others consider necessities?
Can you go up against skepticism, ridicule, friendly advice to quit, without flinching?
Have you the nerve to attempt things that the average man would never dream of tackling?

Charter Number 3774 Reserve District No. 12

REPORT OF CONDITION OF THE FIRST NATIONAL BANK OF HEPPNER

At Heppner, in the State of Oregon, at the close of business on May 4, 1920.

RESOURCES	
Loans and discounts, including rediscounts (except those shown in b and c)	\$1,170,288.47
Total loans	1,170,288.47
DEDUCT:	
Notes and bills rediscounted with Federal Reserve Bank (other than bank acceptances sold) (see Item 55a and Schedule No. 22)	278,191.99
Overdrafts, unsecured	850.44
U. S. GOVERNMENT SECURITIES OWNED:	
Deposited to secure circulation (U. S. bonds par value)	25,000.00
Pledged to secure postal savings deposits (par value)	1,000.00
Owned and unpledged	30,000.00
War Savings Certificates and Thrift Stamps actually owned	\$24.00
Total U. S. Government securities	56,824.00
OTHER BONDS, SECURITIES, ETC.:	
Securities, other than U. S. bonds (not including stocks) owned and unpledged	36,392.94
Stock of Federal Reserve Bank (50 per cent of subscription)	4,500.00
Value of banking house, owned and unincumbered	29,000.00
Furniture and fixtures	7,000.00
Real estate owned other than banking house	4,175.00
Lawful reserve with Federal Reserve Bank	93,648.32
Cash in vault and net amounts due from national banks	48,481.83
Net amounts due from banks, bankers, and trust companies in the United States (other than included in Items 13, 13-1, or 14)	62,147.74
Checks on other banks in the same city or town as reporting bank (other than Item 16)	2,256.15
Total of Items 13, 14, 15, 16 and 17	112,935.72
Checks on banks located outside of city or town of reporting bank and other cash items	2,016.17
Redemption fund with U. S. Treasurer and due from U. S. Treasurer	1,250.00
Interest earned but not collected—approximately on notes and bills receivable not past due	22,923.43
Total	1,264,911.79
LIABILITIES	
Capital stock paid in	100,000.00
Surplus fund	50,000.00
Undivided profits	84,568.55
Less current expenses, interest, and taxes paid	20,594.42
Amount reserved for taxes accrued	749.65
Circulating notes outstanding	25,000.00
Net amounts due to National banks	80.00
Net amounts due to banks, bankers, and trust companies in the United States and foreign countries (other than included in Items 29-30)	15,384.24
Certified checks outstanding	1,987.60
Cashier's checks on own bank outstanding	24,398.71
Total of Items 29, 30, 31, 32, and 33	24,398.71
DEMAND DEPOSITS (Other than bank deposits) SUBJECT TO RESERVE (deposits payable within 30 days):	
Individual deposits subject to check	718,327.79
Certificates of deposit due in less than 30 days (other than for money borrowed)	50,000.00
Incidents unpaid	50.00
Other demand deposits	6,076.51
Total of demand deposits (other than bank deposits) subject to reserve, Items 34, 35, 36, 37, 38 and 39	774,454.30
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)	189,266.72
Postal savings deposits	11.63
Other time deposits (other than subject to reserve, Items 40, 41, 42 and 43)	28,981.68
Total of time deposits subject to reserve	218,260.03
Letters of credit and travelers' checks sold for cash and outstanding	145.00
Total	1,264,911.79
Liabilities for rediscounts, including those with Federal Reserve Bank (see Item 19)	278,191.99
Total liabilities (other than Items 19, 20 and 21) not including items in schedule 731	278,191.99

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.

Correct Attest:
T. J. MAHONEY
JOHN KILKENNY
FRANK GILLIAM
Directors.

Subscribed and sworn to before me this 11th day of May, 1920.
RUBINA P. CORRIGALLI, Notary Public.
My commission expires August 9, 1921.

THE HEPPNER HERALD, ONLY \$2.00 A YEAR

"You Can Depend on This"
says the Good Judge

Real Tobacco for real satisfaction. The full rich taste of the Real Tobacco Chew lasts so long that you don't need a fresh chew so often. That's why it costs you less to use this class of tobacco.

Any man who uses the Real Tobacco Chew will tell you that.

Put up in two styles
RIGHT CUT is a short-cut tobacco
W-B CUT is a long fine-cut tobacco

Weyman-Benson Company, 107 Broadway, New York City

Getting the Boys Ready for Summer

TO GET CLOTHES THAT WILL WEAR WELL AND LOOK GOOD UNTIL THEY ARE WORN OUT IS THE BIG PROMLEM. PARENTS WHO PUT THE SOLUTION UP TO THIS STORE WILL FIND IT WELL ANSWERED IN OUR PRESENT DISPLAYS.

BRING YOUR BOYS IN AND SEE HOW WELL WE CAN OUTFIT THEM AT A REASONABLE COST.

Thomson Bros.