Tuesday, January 18, 1921



AS A MEMBER

of the

FEDERAL RESERVE SYSTEM

WE ARE COMPLETELY EQUIPPED TO RENDER THE KIND OF BANKING SERVICE THAT OUR CUSTOMERS HAVE A RIGHT TO EXPECT. OUR ENTIRE ORGANIZATION IS PLAN-NED FOR THE SOLE PURPOSE OF PROVIDING THOROUGHLY SATIS-FACTORY BANKING CONNECTIONS.

First National Bank

Heppner, Oregon

Painless Parker The Famous Dentist

DEOPLE living a hundred miles or more away come to my offices to have their teeth

twenty-eight offices, and all my associ-OB R ates in these offices have been taught 100 how to practice nainless dentistry

THE HEPPNER HERALD, HEPPNER, OREGON

+

BOARDMAN

4

and will build immediately. B. S. Kingsley has taken over the and varieties may be fully tested behardware store and will make ex- fore offered to the farmer, says pensive improvements in the near James T. Jardine, director, in his refuture.

Mr. A. C. Payne, a business may lege press. Much information that of Tacoma, is registered at the High- has added to the profits of farmin way Inn.

alive yet. Rehearsal for the local drame Copies free on request.

'Al Martin's Country Store," is become out and see it.

Boardman.

will have a gypt to practice in in- forest or pasture-were profitable stead of on the ground, then let 'em are only a few of the useful points

Umatilla Commercial Club for : income, interest on investment, and grand raily for the John Day Devel- other interesting literas, are ascer opment League, and a boost for the tained. Copies may be had of coun Unratilla Rapids Power site.

Boardman a visit this week.

a big fight for a grand central depo plication to O. A.-C., Corvallis, and and don't forget that Boardman is payment of actual production cost. promised a standard depot also this

year, let her buck. The Grangers held a meeting in the

auditorium Monday. W. P. Tucker is out today buying

alfalfa for shipment. Well Boardman is the place to buy It. Ed Miles and Mr. and Mrs. J. C. Ballinger made a trip to Wasco by duct of 1000 pounds of skim milk,

auto this week. Work has started on three new houses: F. F. Klitz, Wm. Finnell and G. Blayden.

AN APPRECIATION

Mrs. C. E. Knight of Irrigon, desires, through the Herald, to express her thanks and appreciation of the assistance and sympathy extended to herself and her children at the time of the illness and death of their husband and father.

Mr. Knight was striken with illness about Thanksgiving while employed on the highway near Ione. He was taken to The Dalles hospital where he died December 29. Mrs. Knight MORROW FARMERS and her family of children are residents of Irrigon where six of the children are attending school. The big hearted people of Irrigon left lished.

Experiment Station Report-Sci-+ entific farm practice as developed Mr. G. Blayden has finished the periment station should be kept years concrete wall for his new bungalow in advance of general farm practice in order that the new methods, crops port for 1918-1920, just off the col-

NEWS FROM O. A. C.

and even more facts under investiga George and the mules are much tion with promise of eventual solution, are explained in the report New Farm Account Book A new ing held twice a week and will be edition of the Oregon farm account put on in the near future. It is good, book has just been issued by the O A. C. extension service and Units Leveling city lots and gradine States department of agriculture, as streets is the order of the day in simple, complete and efficient as can be made. Just what the farm dil The high school basket ball team for the farmer-whether it made or played a match game at Condon Inc. lost him money, and how much-and Friday night, but were defeated 28 which of the leading farm opera to 16. Never mind boys, soon you tions-livestock, dairy, crops fruit

developed in proper accounts. The January 26 is the day set by the farmer's gross and not profits, In ty agents in counties carrying record E. P. Bodd of Hermiston, made projects, from banks cooperating with the college and government, or The city of Portland is putting up from the college service direct on ap-

> COW WILL MARKET ALFALFA Alfalfa growers who find no market for their surplus hay may again try the dairy cow as the most promising channel. A good cow will turn one ton of alfalfa into 60 to 75 pounds of butterfat, with a by-pro-

which is excellent feed for calves, pigs and poultry, says E. B. Fitts, dairy extension specialist at O. A. C. Many growers had turned to the dairy cow before the war as the best permanent market channel for hay, but sold off their herds when hay prices soared and labor was so scarce. Professor Fitts thinks they might well consider now getting back into the dairy game, thereby building a permanent market for hay, saving handlin gand shipping costs, removing only a concentrated product from

the farm, and receiving monthly liberal pay checks.

USE GOOD TILLAGE

Many Morrow county farmers hav been changing their tillage methods nothing undone to make lighter the in the last two or three years, re weight of sorrow and grief of this ports the Farm Bureau news. The stricken family and it is to express tendency is toward earlier plowing their thanks that these lines are publifor summer fallow, clean cultivation. and timely planting. More good sum

mer fallow cropping was done last John Glasscock, of Portland, is fall than ever before, and correspond. here visiting his mother, Mrs. W. W. ingly better yields are looked for next Smead, and his sister, Mrs. W. C. summer. Record kept by the Moro Bayless, while enjoying a taste of branch experiment station for al-

Charter Number 3774 BEFORT OF CONDITION OF THE

FIRST NATIONAL BANK OF HEPPNER

at Heppner in the state of Oregon, at the close of business on December 29, 1920.

EVSOURCES

RESOURCES		
Loans and discounts, including rediscounts (ex		
cept those shown in b and c) Customers' liability account of acceptances of this	\$5,81,755,54	-19
Bank purchased or discounted by it	7,100.00	2
Total Loans	\$\$9,155,54.*	
DEDUCT:		
Notes and bills rediscounted with Federal Reserve Bank (other than bank acceptances sold)	and some states	
(see Item 64a.)	257,503.544	\$601,646.00 2,132.34
U. S. GOVERNMENT SECURITIES OWNED:		
Deposited to secure circulation (U. S. bonds par	17.000.00	
value)	25,000,00	
War Savings Certificates and Thrift Stamps ac-	658.34	
Total U. S. Government securities	110.010	50,558.30
OTHER SONDS, SECURITIES, ITC.;		
Securities, other than U.S. bonds (not including		
success ewned and unpledged	02,205,44	22,705.41
Stock of Federal Reserve Bank (30 per cent of subscription)		4,580.08
Value of banking house, owned and unincumbered Furniture and fixtures	28,000,000	28,000,00 6,000,00
Real estate owned other than balling house		4,175.00
 Lawral reserve with Federal Reserve limit,		61,872.96
banks		41,846.64
companies in the United States (other than in- cluded in Renne R, 12, or 60)		87501200
Checks on other banks in the same sity or town		
Total of Items 12, 13, 14, 16, and 16	50.017.77	3,577.89
Checkwon banks located outside of city or town of		199.84
reporting bank and other such neuro- Redamption fund with U. S. Transiter and due from U. S. Transiter		1,250,00
This seals, BETHER DID THAT COLLECTION-SUPERCENTRALS-		
on notes and bills receivable not pust due y		13,775.00
Total association and an an an and a second second		844,135,77
LIABILITIES		
Capital stock paid in accordence accordence and stores		100,000,00
Undivided profile Less current expenses, interest, and taxes pild.	0.0,612,690	60,896,50
Interest and discount collected or credited in ad-		
cance of maturity and not carned (approximate) Amount reserved for taxes accused		140.82 248,62
Circulating notes outsinning		24,400,00 3,969,13
Net amounts due to National banks Net amounts due to banks, bankers, and trust companies in the United States and foreign		0,000,000
companies in the United States and foreign countries (other than included in Items 25 or 29)		9,319.28
Certified checks outstanding		46.10 10,586.74
Cashier's checks on own bank outstanding Total of items 28, 29, 30, 31, and 32	23,921.25	101000110
DEMAND DEPOSITS (Other than bank deposits) SUBJECT TO RESERVE (deposits payable		- 10
within 30 days): Individual deposits subject to check		385,077.48
Certificates of deposit due in less than 20 days (other than for money borrowed)		50,000.00
other than for money borrowed) Dividends unpaid		160.00
Other demand deposits		7,123.27
Total of demand deposit (other than bank deposits) subject to reserve, itoms 33 34, 35, 36, 37, and 28	442,360.70	
TIME DEFOSITS SUBJECT TO RESERVE (DAY-		
able after 30 days, or subject to 30 days or more notice, and postal savings):	e	
Certificates of depealt (other than for money horrowed)	÷	207,205.50
Other time depends: consider concernments		34,816.98
Total of time deposits subject to reserve items 39, 40, 41, and 42	112022.88	
fills payable, other than with Federal Reserv. Bank timbuding all obligations representing money berrowed other that rediscounts).	2	
money borrowed other that rediscounts: Letters of credit and travelers' checks sold fo		
tingh and outstanding second second second second	÷(145.90
"Acceptances" executed by this bank for costoner Lass acceptances of the bank purchased or dis		
counted uses from Log concentration of the	7,400.00	
Total	1	844,170,77
Ladulities for radiacounts with Federal Bosory Bank Case Rom Idv		387,509.54
Total continuent habilities (54 a, b, c, and 40 (no metuding items in Schedule 23)	0	287,509,54
State of Greeon, County of Morrow, sn.		
I. W. P. Mahoney, easilier of the above man that the above statement is type to the best of	ed bank, do no my knowledg	o and beller.

W. P. MAHONEY, Cashler.

W. O. MINOR,

Directors.

AND NOTES COLDER THE Correct Affest: JOHN KILKENNY,

Subscribed and sworn to before me this 13th day of January, 1921.

RUBINA F. CORRIGALL, Notary Public.

Five

Reserve District No. 12

fixed up. I make it a rule that those from a distance shall be waited upon immediately and their work be completed first, so

they can go back home as soon as possible.

Years ago I discovered how to extract and fix teeth without hurting, and was so successful that people called me "Painless" Parker. My practice has grown until I now have

as well as I can do it myself. We have fixed up the teelh of over a million people, and call our way of practicing E. R. Parker System."

"the If your teeth are bothering you, and you want them put

in good shape without hurting and without paying a fancy price, come to our nearest office, which you will find SYSTEM located at

755 Main Street, Pendleton -326 Washington Street, Portland

It Out Yourself" says the Good Judge



And you will find how much more satisfaction a little of this Real Tobacco gives you than you ever got from a big chew of the ordinary kind.

The good, rich, real tobacco taste lasts so long you don't need a fresh chew nearly as often. So it costs you less.

Any man who uses the Real Tobacco Chew will tell you that. Put up in two styles

W-B CUT is a long fine-cut tobacco RIGHT CUT is a short-cut tobacco

Weyman-Bhilton Cempany, 107, Broadway, New York City

THE HEPPNER HERALD, ONLY \$2.00 A YEAR

old-fashioned weather.

Percy Hughes, well known Butter A. L. Ayres, on Chase street, suffer- farms. ing from a violent attack of lumbago. He was reported improving Monday and able to walk around the house, ident of the Cecil neighborhood, died . . .

sold a few days ago for \$1.50.

A. N. Krause, of Portland, is spending a few days in Heppner and may decide to locate in this county permanently. Mr. Kraune recently sold a nice grain and stock rauch in-Union' commute, and after living inwork into the old same notiful.

Life Calls for One's Best, To make a species of life you must | to officers helps reserved be always of it with your eye on the "This one thing I do." says the aposde, and in doing it he wins. Keep your eye on the ball and put your best into the game.

most a decade showed the advantag of improved tillage. Progressive farmers and extension agents introduced

creek stockman, is at the home of the improved practices on many

Eugene Fairhurst Passes.

Eugene Fairburst, an old-time resat the Moore hospital Monday morn-C. N. Jones was in from the ranch ing, of pleural-pneumonin, at the age Monday assuring his friends that of 50 years. He was brought to the wheat will soon go up to \$2.00. He hospital Saturday ovening from the Farnsworth ranch, below Ceell, and

was unmarried. A rates and other relatives in Portland have been a dis-

In commun with an inclusion

The Payment and Signifrowney on. Discrition will summare fur elected the following directory: J more threasive effort, but the effort its | W. Reymer, president | Ennuel Outhseif must have no diverting influence, can and J. W. Creath, vice-presidents; S. W. Spencer, cathler, J. G. Thomsoft, J. D. French and W. T. Sinthek.

Headquarters

Men's Florsheim Shoes, \$1.00 to \$2.00 off each pair

Hole Proof Hosiery, 25 per cent off on this entire line

DO YOUR CHRISTMAS SHOPPING EARLY NO. CONTRACTOR OF THE

was in a serious condition then. He areas his ÉLÉ COPPICERS.

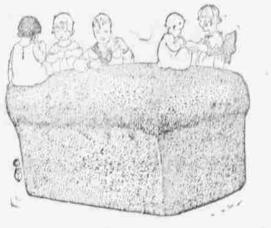
the election of offic No changes were made on the c rectorate of the P'+ - Nothenal, the

A COLUMN TO DO A DECK

THE HEPPNER HERALD, ONLY \$2.00 A YEAR

My commission expires August 9, 1921.

WHEN CHILDREN EAT



Heppner Bakery Bread

they are usually healthy and happy because their bodies are well nourished.

KEEP YOUR MONEY AT HOME

by patronizing Home Industries and your town will be prosperous and progressive because its business body will be nourished.

BUY HEPPNER-MADE BREAD. ONLY 10 A LOAF HEPPNER BAKERY, M. W. Hammer, Prop.

SAM HUGHES COMPANY