

Charter Number 2774 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 5th, 1922

RESOURCES

Loans and discounts, including rediscounts.....	\$759,755.53	
Total loans		759,755.53
Overdrafts, unsecured		702.45
U. S. Government securities owned:		
Deposited to secure circulation (U. S. bonds par value)	25,000.00	
All other United States Government Securities	23,450.00	
Total		48,450.00
Other bonds, stocks, securities, etc.:		
Banking House, \$27,000.00; Furniture and fixtures		33,607.50
Real estate owned other than banking house		4,175.00
Lawful reserve with Federal Reserve Bank		52,743.03
Cash in vault and amount due from national banks		29,117.76
Amount due from State banks, bankers and trust companies in the United States		605.14
Checks on other banks in the same city or town as reporting bank		728.24
Total of last three items	100,451.16	
Checks and drafts on banks (including Federal Reserve Bank) located outside of city or town of reporting bank	1,487.71	
Miscellaneous cash items	593.94	2,080.75
Redemption fund with U. S. Treasurer and due from U. S. Treasurer		1,250.00
Total		1,100,989.42*

LIABILITIES

Capital stock paid in		100,000.00
Surplus fund		29,000.00
Undivided profits	\$ 54,922.90	
Reserved for interest and taxes accrued	2,434.81	
	58,357.71*	
Loss current expenses, interest and taxes paid	41,157.62	
Circulation notes outstanding		22,100.00
Amount due to State banks, bankers and trust companies in the United States and foreign countries		14,787.97
Certified checks outstanding		46.10
Cashier's checks on own bank outstanding		7,555.18
Total of last three items	22,359.25	
Demand deposits (other than bank deposits) subject to Reserve (deposits payable within 30 days):		
Individual deposits subject to check	453,218.43	
Certificates of deposit due in less than 30 days (other than for money borrowed)	20,000.00	
Other demand deposits	2,927.11	
Total of demand deposits other than bank deposits subject to Reserve, last four items	487,155.59	
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)	196,154.70	
Other time deposits	52,738.22	
Total of time deposits subject to Reserve, last two items	259,892.92	
Bills payable (including all obligations representing money borrowed other than rediscounts)		26,800.00
Notes and bills rediscounted, including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement of this bank		377,448.94
Letters of Credit and Travelers' Checks, sold for cash and outstanding		745.00
Total		1,100,989.42*

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.

Current Attorn:

FRANK GILLIAM
W. O. MINOR,
JOHN KILKENNY
Directors

Subscribed and sworn to before me this 14th day of May, 1922.

RUBINA F. CORRIGALL, Notary Public,
My commission expires Aug. 18, 1925

Coppers Learn How to Handle a Gun



Texas Jack Sullivan, whose father was the famous scout, "Broncho John" Sullivan, is shown giving lessons in gun management to police recruits at New York police headquarters. He was photographed just as he had spun the "cat" into shooting position after "offering it to the foe" butt first.

It Is Expensive Business for a Woman to Replace Herself in the Home

By MRS. MARY SCHWARTZ ROSE, in New York Herald

It is an expensive business for a woman to replace herself in the home. If she decides to take a job outside the home, and starts in to see that the work she has been doing at home is done by some one else, she finds out that she cannot replace herself by one person, but must have several.

It seems to me that when a woman's job at home fills her whole time she earns far more than she could ever earn outside, since she earns practically the combined wages of half a dozen specialized workers she would have to employ to replace her.

But in these days the home job doesn't usually fill the whole time of a woman. Housekeeping has been simplified by the labor-saving devices so much employed. The training of children after the first few years of their lives is carried on largely outside the home, and few women find their whole time taken up by the business of homemaking, at least after the few years while their children are small. It is here that the difficulty lies, and it is this situation that is responsible for the restlessness among modern women and the increasing tendency among many of them to take jobs outside the home.

Wrong Idea About Senses.
Instead of there being only five senses, as we usually think, there are probably as many as 15. Four distinct senses, for example, are found in the skin. There are heat, cold, pain and pressure. What we usually call touch is a combination of these sense qualities.

Birds Do Valuable Work.
The total number of insect-eating birds in the United States is estimated at more than 4,500,000,000. Each bird may destroy as many as 100 insects a day.

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Central Market

Stories of Great Scouts

By Elmo Scott Watson

FORSYTH'S SCOUTS, THE ORIGINAL "ROUGH RIDERS"

This is the story of 51 scouts, instead of just one, for together they won undying fame in one of the fiercest battles ever fought with the Indians on the frontier. They were Forsyth's Scouts, the "Rough Riders of 1868." Gen. George A. Forsyth was their leader—"Sandy" Forsyth, he had been called in Civil war days.

The scouts left Fort Wallace, Kan., in pursuit of a band of Dog Soldier Cheyennes who had been raiding in western Kansas. Early one September morning while they were camped on the Arickaree River in eastern Colorado the Indians appeared and tried to stampede their horses. As the scouts prepared to mount and give battle, Sharpe Grover, their guide, touched Forsyth on the arm. "Oh, heavens, general!" he cried, "look at the Indians!"

In the next instant the surrounding hills and valleys were alive with savages, who charged down upon the scouts, but were driven off by a few volleys. Surrounded and hopelessly outnumbered, there was but one thing for Forsyth to do. In the center of the stream was a little island on which grew a few small trees. "Make for the island, men!" shouted Forsyth. "It's our only chance."

They reached the island just in time. While Indian riflemen along the banks of the stream poured in a hot fire, a picked body of 500 warriors led by the Cheyenne chief, Roman Nose, charged down upon them, intending to ride over Forsyth's band in one red wave of destruction. The Indians were beaten back, they settled down to besiege the scouts.

Twenty-three of the 51 scouts had been killed or wounded when evening came. Forsyth was suffering from three wounds and Lieut. Fred Beecher, the second in command, had been killed, as had the only surgeon in the command.

For nine days, in spite of hunger and wounds, the little band of scouts beat off the Cheyennes, until two of the scouts managed to slip through the Indian lines at night and guide a force of cavalry to their rescue. Once Forsyth gave the unwounded scouts a chance to try to escape, leaving him and the other wounded to their fate, but they refused. "We've fought together, and we'll die together, if we must!" was their heroic answer.

The island was named Beecher's Island, in honor of their lieutenant, and today a monument stands on it to mark forever the place where Forsyth's Scouts fought so bravely.



Customers

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