Reserve District No. 12 Charter Number 2774

FIRST NATIONAL BANK OF HEPPNER

at Heppner in the state of Oregon, at the close of business on May 5th, 1922

	RESOURCES			
1	Lonns and discounts, including rediscounts	760,756.68		160,706.68
	Overdrafts, unsecured		4	703,45
	E. S. Government securities owned: Deposited to secure circulation (U. S. bonds par value) All other United States Government Securities Total	15,000.00 25,450.00	-8473	53,450.00
	Other bonds, stocks, securities, etc.;	4 1 1	2	91,871,86
	Banking House, \$27,000.00; Furniture and fixtures \$5,007.50			\$3,607,50 4,175,00 52,743,03 99,117,76
l	Amount due from State bunks, bankers and trust companies in the United States		W.L.	605.16
	Checks on other banks in the same city or town as reporting bank. Total of fast, three items	100,451,16	-	728.24
	Checks and drafts on banks (including Federal Reserve Bank) located outside of city or town a		,236	20
	of reporting bank	1,487.71 593.04		2,080.75
	Redemption fund with U. S. Treasurer and due from U. S. Treasurer		1,1	1,250 00 00,089.42*
	LIABILITIES			

Capital stock paid in		50,000.00
	0.484.84 58.407.74*	
Less current expenses, interest and taxes paid directation notes outstanding.		44,157,62 22,100.00
Amount due to State banks, bankers and trust companies in the United States and for- eign countries		14,787.97
Certified checks outstanding Cashier's checks on own bank outstanding Total of last three items	22,359,25	46.10 7,555.18
and the contract of the contra		

Demand deposits (other than	hank deposits) sub-
ject to Reserve (deposits	payable within 30
Individual deposits subject to	check
Certificates of deposit due in	less than 30 days

1	(other than for money borrowed)		20,000
ı	Other demand deposits		2,93
	Total of demand deposits (other than bank deposits) subject to Reserve, last four items		
BU doys, or a	Time deposits subject to Reserve (payable after 20 days, or subject to 20 days or more notice, and postal savings):		

20 days, or subject to 30 days or more notice, and postal savings):				I
Certificates of deposit (other than for money borrowed)			106,154.70	
I DELECTION AND CONTRACTOR OF			13,738.32	ì
Total of time deposits subject to Reserve, has two items	159,893.00	14		ı
Bills payable (including all obligations revresent- ing money borrowed other than rediscounts)			26,500.00	١
Notes and little rediscounted, including accept-		211		ı

1,100,089,428 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.

exchange or drafts sold with indorsement of later & . Z

cetters of Credit and Travelers Checks, sold for

FRANK GILLIAM W. O. MINOR. JOHN KILKENNY

Subscribed and aworn to before me this 11th day of May, 1222.

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

W. P. MAHONEY, Cashier,

453,218.48

Stories of

Great Scouts Watson

FORSYTH'S SCOUTS, THE ORIG-INAL "ROUGH RIDERS" This is the story of 51 scouts, intend of just one, for together they won undying fame in one of the

flercest battles ever fought with the Indians on the frontier. They were 'orsyth's Scouts, the "Rough Riders 1868." Gen. George A. Forsyth was their leader-"Sandy" Forsyth, he had seen called in Civil war days. The scouts left Fort Wallace, Kan. n pursuit of a band of Dog Soldier hevennes who had been raiding in

western Knusas. Early one September morning while they were camped on the Arickaree river in eastern Colo rado the Indians appeared and tried to stampede their horses. As the

scours prepared to mount and give battle, Shurpe Grover, their guide, touched Forsyth on the arm. beavens, general?" he cried, "look at

In the next instant the surrounding hills and valleys were alive with sor ages, who charged down upon the

scouts, but were driven off by a few volleys. Surrounded and hopelessig 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. "Made for the Island, men!" shouted Forsyth,

They reached the Island just in time While Indian riflemen along the banks

of the stream powed in a hot live, 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 Indian

were beaten back, they settled down to

Twenty-three of the 51 scouts had

been killed or wounded when evening came. Forsyth was suffering from

three wounds and Lieut, Fred Bowber, the second in command, had been

killed, as had the only surgeon in the

For nine days, in spite of imager

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

island, in honor of their Heutenant,

and today a monument stands on it to mark forever the place where Forsyth's Scouts fought so bravely.

was their heroic answer, The island was named Beecher's

"It's our only chance."

bestege the scours.

the Indians!"

Heppner Herald \$2.00 per Year

No Disappointment

"Always on Time"

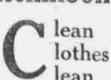
That's our Reputation

Careful work

Long Experience is at your service when you Bring your Clothes to Us.

Lloyd Hutchinson

Where they



Case Bus & Transfer Co.

We Thank you for past patronage and solicit a continuance of the same. Our best service is for you. Leave orders at Case Furniture Co. or Phone Main 393

BAGGAGE. EXPRESS. FREIGHT. COUNTRY TRIPS & GENERAL HAULING

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 "gat" 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

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.

By Elmo

Wrong Idea About Senses.

Instead of there being only five uses, as we usually think, there are probably as many as 15. Four distinct senses, for example, are found n the skin. There are heat, cold, pain and pressure. What we usually call ouch is a combination of these sense

Birds Do Valuable Work.

The total number of insect-eating oirds in the United States is estimated at more than 4,500,000,000. Each bird may destroy as many as 100 Insects a day.

ALEX GIBB, Plumber At Starkey's Electrical Store I Fix Any Old Thing Auto radiators, Ranges, Heaters and Tinware, Dirty Chim-ney Cleaned. Key Fitting Glazing Etc.

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out of every 25 Cents \$1.00

You are now paying for insurance can remain in your pocket when you renew that Fire Insurance policy in the

Oregon Fire Relief Assn.

F. R Brown

Agent For Morrow County

Phone-Office 642, Res. 29F14.

Heppner, Or.

The Eats That are **TREATS**

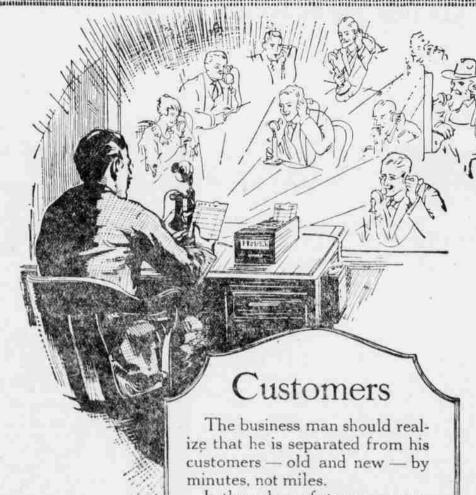
We make it our business to sell meats for eats that are real treats. And we don't comply with the food laws because it is compulsory—we do it because we want, and expect to get good service and fair treatment from merchants and professional men with whom we deal, and because we know it is our business to sell only the best.

For breakfast, lunch, or dinner we can supply your wants, no matter how elaborate or how conservative. We have arranged to fill all orders and would like to see your meat order.



Central Market





In these days of strenuous competition the successful merchant must make the best use of his resources, and there is none more important than his long distance telephone service.

In the transaction of business the use of the long distance telephone will mean the prompt answer, the personal touch and an economy of time.

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