PAGE TWO

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NEED FOR COMMERCIAL ORGANIZATION

Recently two young business men have suggested to the Herald that Heppner should reorganize the old commerinsofar as state and community development is concerned brother has. Yet it is just as well to keep in mind this ness of which would be to look after the community in- fact: terests of the town.

Both these citizens pointed out that as things now are Heppner is entirely out of touch with the rest of the state nsofar as state and community levelopment is concerned and that, as things have been for the past couple of years. we are not even doing anything for the development of our own town and county. We quote the words of one of these ment "We have simply thrown up our hands and quit, and about the only thing left for us to do is to sit around and watch the interior trade that used to come to Heppner go to other towns that have been wide awake enough to want that trade and go out after it and get it."

The other man, a day or two later, handed the writer a clipping from the Oregon Journal giving an account of the recent meeting of the State Chamber of Commerce at Portland, in which the statement was made that "practically every community in Oregon with a population of 1000 ford, who have been visiting their high school, spent his vacation with or more was represented at that meeting. "Heppner seems to be the exception to the rule among Oregon communities," this man remarked, "for we have more than 1000 population and we were not represented. Why don't you write an article and call a meeting to get something started?

The gentleman was informed that the Herald has no authority to call such a meeting but that this paper will be glad to co-operate with citizens of the community in any movement calculated to advance the common good A few observations along that line at this time may, therefore, will make his home with his daughbe pardoned:

"No man liveth to himself alone," and towns and communities are very much like individuals. This is an age of co-operation and the community in which every individual undertakes to live for himself only is likely, sooner or later, to find itself sitting by the wayside watching the procession go by.

There are many ways in which a live commercial organization could help Heppner just now but only a few need be mentioned here.

After losing practically all of the interior trade Heppner Tuesday with Mrs. Turner at her now has one avenue in sight through which a portion of that trade may be reclaimed. We refer to the Heppner-Spray road which at last, through the untiring effort of Bob Carsner, aided by W. B. Barratt, has at last been placed on the forest road map. Mr. Carsner has done more to promote that very desirable project than the entire town of Heppner but it is not too late yet for this community, through some sort of organization that would bring united effort to bear, to help bring about its early consumation. Isn't that worth while?

A man who is in pretty close touch with realty matters in this county remarked to the writer a few days ago that "practically all this county is for sale but there are no buy With the present prospects for a good wheat crop next summer, and the bright outlook for the wool market and the general improvement in financial conditions which everybody is now beginning to expect, Oregon will no doubt attract many homeseekers and investors during the present year. If there are people here who want to sell and people coming to the northwest who want to buy, wouldn't it be good business for Heppner to make some effort to get such people together? Wouldn't it pay all of us? Every resident of Heppner-merchant, banker, professional man, workingman-everybody, is dependent on the prosperity of the farmers and stockmen of this county for their own prosperity. The farmers are organizing. They are straining every nerve to work out a better system of marketing and finance that will enable them to get on their feet and bring about a measure of prosperity not only for themselves but for all of us. Has Heppner, as a town, taken any noticeable interest in these problems of the producer? Have we tried to help ourselves by helping the men who produce the wealth that feeds us all, or have we just sit still and watched them suffer while we sweat blood ourselves? Organized effort in times like these is a saving power while individual apathy leads to community ruin. Financing an organization for community-building need not be burdensome. Under the plan followed by the old commercial club that was the easiest part. What is most needed in such work is some money and a lot of desire to build up your community and help make it prosperous. When the old commercial club held its last meeting of which we have any record there was \$350.00 in the treasary turned over to the new officers. If that money is still on hand it would help start a re-organized club off in pretty fair shape.

and that this lack is one of the chief reasons for the farm- at Seldomseen, left on the local for er's present straits.

The farmer who owns his own farm may have as much money invested as the merchant or other individual who owns his own business. Yet when he wants to borrow day. money to improve his "plant" and expand his production, he is treated far differently. It is harder for him to borrow. He cannot borrow so much and often he has to pay Portland, landed home on Tuesday was doing business in Cecil on Sathigher interest. The man who rents a farm is far more helpless in this matter of credit that the merchant or small manufacturer who rents the property he occupies, though his problem is much the same fundamentally, and he may be just as good a risk.

It is well to give this rural business man, with his crop turn-over, as nearly as possible the same facilities for carrying his stock and meeting his obligations that his city

The chief reason why equal credit has been so long deaved has been that the average farmer has not handled his affairs in as businesslike a way as his city brother, and so has been less dependable. When he demands to be treated ert Lowe of the Highway House, all and no market for it, but lately the like a modern business man, he will be required to act like left on the local on Monday for Port- government has arranged to pay them one.

A general sprucing up of this sort will, in itself, improve he farming business to such an extent as to solve many of the farmer's financial problems .- Pendleton Tribune

once more. CECIL

n Saturday.

Rhea on Sunday.

n Sunday.

Cecil on Sunday.

home near lone.

C. D. Sennett arrived at the Wil-

lows during his stay in Oregon.

****** Mrs. Geo. Henriksen and daughter, school near Ione

Miss Mildred, and Miss Violet Bed-Keith Logan, student of Heppner friends in Canby for the past few his uncle, Leon Logan, at Fourmile, days, returned to Strawberry ranch Mr. and Mrs. H. J. Streeter and family were the guests of Mr. and Mr. and Mrs. McEntire and chil-Mrs. Geo. Hardesty of Morgan Mon-

tome of Mr. and Mrs. H. V. Tyler at Gene Penland was a busy man cattle which C. W. McNamer of Heppows Sunday from Montana where he ner had bought from Minor & Krebs has been looking after his mines for at the Last Camp.

the past few months. Mr. Sennett Mr. and Mrs. Jack Hynd and family of Butterby Flats, and David er, Mrs. Melville Logan, at the Wil- Hynd of Rose Lawn, Sand Hollow. were the dinner guests of Mr. and Mrs. Geo. Henriksen on Strawberry Misses Chandler of Willow Creek anch were calling at Butterby Flats | ranch on Monday. The young ladies and gentlemen took in the Morgan Mr. and Mrs. Ed Reitman, who dance to finish up with.

Herman Havercost could not rehave been spending a few days with sist the temptation of spending Mon-Mr. and Mrs. Van Vactor at The Dalles, returned to their ranch near day in Heppner to see for himself the boxing match between his old pals, Mr. and Mrs. Geo. A. Miller and Harold Ahalt of Ione and Joe Maron, Elvin, of Highview ranch spent cus of Portland,

Mises Annie and Flosie Stender. students of the Heppner high school.

who have been spending their vaca-Miss Malinda May of Lone Star anch left on Sunday for Bend where tion with Mr. and Mrs. Roy Stender



their respectie vschools. Heppner on Tuesday.

E. H. Carpenter of Portland, late tor-keeper of Morgan, was calling on friends around Cecil on Wednes-

John Krebs, who has been inspecting the "ins and outs" of the city of tired of city life. John is now the urday. busiest man in Morow county making

all things buzz on the Last Camp ranch.

Mr. and Mrs. Geo. Hardesty of week visiting his mother, Mrs. W. W.

ing of school on Wednesday.

Congratulations are extended to Miss Vivian A, Logan, formerly a Cecil girl, who was married on Dec. 29th, 1922, to Frank W. Madden of Portland. We all wish the happy pair every good gift it is possible for them to enjoy.

R. E. Duncan of Busy Bee ranch

Roy Glasscock, stockman of Mount Vernon, Grant county, was here last

Morgan and also E. B. Gorton were Smead, and his sister, Mrs. W. O. ooking up their friends in Cecil on Bayless. Mr. Glasscock, a former Thursday, and for once in a life-time Heppner boy, has been engaged in falled to find the sun shining in Cecil. stockraising in Grant county for sev-Mrs. Jack Hynd and Miss Violet eral years and during the war openedand master Jackie Hynd left for a chrome mine on his ranch to help Heppner on Tuesday ready for open- furnish the government with that valuable factor In the making of war

Miss Georgia Summers of the Last munitions. When the armistice was Camp, Miss Ruth May of Long Star signed, however, the chrome miners ranch, Miss Minnie H. Lowe and Rob- were left with the ore on their hands land ready to resume their studies at for their ore

	Reserve Dist	rict No. 12
REPORT OF CONDITION OF	THE	
FIRST NATIONAL	. BAN	K
at Heppner in the State of Oregon, at the December 29th, 1922.	close of bus	Iness on
RESOURCES		
Loans and discounts, including rediscounts, ac- ceptances of other banks, and foreign bills of exchange or drafts sold with indurse- ment of this bank (except fluse shown in b and c)	\$628,503,48	
Total loans Overdrafts, unsecured\$4,750.97		628,503.48 4,750.97
U. S. Government Scouritles Owned:		
All other United States Government securities (including premiums, if any) Total	25,000,00	
(including premiums, if any) Total	28,450.00	53,450.00
Other bonds, stocks, securities, etc.: Banking Flouse, \$27,000.00; Furniture and fixtures		\$5,028.69
\$6,957 50 Real estate owned other than banking house Lawful roserve with Federal Reserve Bank Cash in vasilt and amount due from national		33,957,50 4,175,00 46,533,74
banks Amount due from State banks, bankers, and trust companies in the United States (other than		63,411.00
companies in the United States (other than included in last two items). Checks on other banks in the same city or town		74 27
as reporting bank Total of last three items Thecks and drafts on banks (including Federal Reserve Bank) located outside of city or town of reporting bank Miscellaneous cash items Redemption fund with U. S. Treasurer and due from U. S. Treasurer	63,572.29	87.02
town of reporting bank	482.83 512.01	994.84
from U. S. Treasurer		1,250.00
TOTAL		922,216,51
LIABILITIES		
Apital stock paid in	49.121.55 967.08 50.788.63	50,000.00
Less current extenses, interest, and taxes paid. Trediating notes outstanding Amount due to State banks, hankers, and trust companies in the United States and foreign	19,325,44	$ \begin{array}{r} 21,062,19 \\ 22,950,00 \\ \end{array} $
countries (other than included in last item) Certified checks outstanding Dishier's checks outstanding Total of last four items	15,556,78	10,073,04 46 10 5,436,14
Demand deposits (other than bank deposits) sub- ject to Bessare (deposits parable within 30 days):		
ndividual denosits subject to check		862.153.01
State, county, or other money borrowed)		20,000.00
by bledge of asset of this bank or surely band ther demand deposits		53,080.13 7,418.46
Total of demand deposits tother than buth deposits subject to Reserve, has		
two Heme Clime deposits subject to reserve parable after 50 date, or subject to 30 days or more notice, and posital savings:	442,651,60	
Yertificates of deposit (other than for money bor- rowed) Ther time deposits "Total of time deposits subject to Reserve.		92,825,08 94,939,27

Mis Grace Palmiter of Hood River was the guest of Mrs. Mary Halferty to rthe week end before opening her

dren of Killarney were calling at the day. around Cecil on Monday rounding.up

Why not have a report and find out how the old club stands

There is plenty of good work that needs doing that would help all of us.

FARMER AS BUSINESS MAN

Everybody at Washington, and almost everywhere else for that matter, seems interested just now in giving the farmer more credit. The country has awakened all at once to the fact that the biggest business there is has never had anywhere near the credit facilities of other businesses,

Buy Your Fordson NOW

At this amazingly low price you can't afford to wait another day for your Fordson Tractor.

There is no tractor made that can approach the money value of the Fordson. Nor is there a Tractor made that can do more work for you.

Remember, the very day your Fordson arrives, it is ready for any one of the 101 jobs it can doeither as a tractor or a stationary power plant.

The Fordson has proved to the 170,000 owners that it has not only cut the cost of field work 30% to 50% but that it has made substantial savings on every job to which it is put.

Fordson figures are interesting-money-savers, labor-saving, drudgery-saving facts you ought to know. Come in, phone or write today.

LATOURELL AUTO CO.

Authorized Ford and Fordson Sales Servce HEPPNER, OREGON

Total of time densats subject to Reserve, last two items 157.7 Notes and bills redircounted, including accept- ances of other banks and foreign bills of	67,27
exchange or drafts sold with indersement of this hank Letters of Credit and Travelors' Checks sold for	71,132.67
And outstanding	145.00
TOTAL	922,216.51
I, W. P. Mahoney, Cashier of the above-name	
Correct-Attest:	et of my knowledge ONEY, Cashler.
and belief. W. P. MAH	ONEY, Cashier.

Shoes! Shoes!

For Ladies, Misses and Children

We have just received a line of this standardmade Footwear from the Central Shoe Company from which we will be pleased to have you make your selections. There is no better line of shoes on the market for the money-

> Call and look them over while the line is complete

Prophet & Co. Cash Store

We sell for eash and give our customers the additional profit required to operate a credit business