

REAL ESTATE

AND INSURANCE

Smead & Crawford handle Fire Insurance for Five of the Best Companies in the United States.

Our personal attention given to all risks.

IF YOU WANT TO SELL. Trade or Rent Your Property

SEE US FIRST

If you want to Buy, Trade or Rent Property

WE CAN HELP YOU

Office one door west of Heppner Loan & Savings Bank

SOME COMPARISONS: FIGURES WORTH YOUR NOTICE

\$2000.00 Policy at age 30.	
Annual Premium on \$2000., Old Line, 20 pay life.....	\$ 55.68
Annual Premium on \$2000., Guarantee Fund.....	22.30
AMOUNT SAVED ANNUALLY.....\$ 32.88	
\$32.88 loaned annually at 6% for 20 years.....	\$1282.32
Cash surrender value of Old Line policy at end of 20 years.....	1016.00
IN FAVOR OF GUARANTEE FUND.....\$ 266.32	
Interest on \$1282.32 at 6 percent.....	\$ 76.94
Pay premium on Guarantee Fund Policy.....	22.80
PUT IN YOUR POCKET, ANNUALLY.....\$ 54.14	
RESULT AT DEATH IN LATER YEARS, BOTH POLICIES IN FORCE.	
Death benefit, Guarantee Fund Policy.....	\$2000.00
Amount saved and at interest.....	1282.32
TOTAL BENEFITS.....\$3282.32	
Death benefit, Old Line Policy.....	\$2000.00
IN FAVOR OF GUARANTEE FUND POLICY.....\$1282.32	
If interested call on or write	
BRIGGS & NOTSON	
At Heppner, Oregon, local agents for GUARANTEE FUND LIFE ASSOCIATION, of Omaha, Neb.	

The INDEPENDENT GARAGE

KING & REDIFER

AUTOMOBILE ACCESSORIES AND SUPPLIES

Tires and Tubes Vulcanized. Batteries Recharged. Electric Equipment.

Cars For Hire at All Hours. Phones: Shop 572 Residence 552

Heppner Oregon Located on North Main Street

FUNERAL SUPPLIES

MODERN EQUIPMENT PAINSTAKING SERVICE CASE FURNITURE COMPANY

IONE NEWS NOTES

(Continued from First Page)

Born—To the wife of Emil Swanson, Saturday, March 11, 1916, a daughter.

Born—To the wife of Dan Lindsay, of Sand Hollow, Friday, March 10, a son.

Art Pierce was down from Parkers Mill on Wednesday and reports that there is now some prospect of getting to work in earnest. They have been plodding through about four feet of snow until recently. Notwithstanding the difficulty encountered, he states that the mill has been able to do quite a lot of sawing and will be in shape to supply the trade with lumber.

J. T. Knappenberg is making some improvements on his premises in the way of erecting a new barn. Perry Hopkins and son are doing the work.

Vawter Crawford and wife spent Sunday at Heppner where they enjoyed a visit with other members of the family and their numerous friends.

J. B. Sparks was down from Pilot Rock the first of the week for a short visit with his wife and baby who have been in Ione for the past two weeks.

Peter Brenner returned Tuesday from a visit of several days at Portland and Salem. He reports the Willamette Valley mighty wet.

Improvements go on continually in this burg, and the Bank of Ione this week was treated to a new covering on its roof, the work being in charge of Chas. Allinger. The interior of the building will receive attention also and E. E. Vickers will give it a new covering of wall paper.

Mrs. Bert Mason returned on Sunday from a visit of two weeks with her parents residing at St. Johns, Oregon.

N. H. Dunne, with the Northwest Harvester Co., of Spokane, was doing business for his company in this vicinity this week.

Beach Haines, of Hotel Ione, is beginning to wear a broad smile again; the spring crop of commercial travelers is being harvested and business is generally picking up.

Mrs. Cynthia Walker is enjoying a visit at the farm home of Mr. and Mrs. J. L. Kincaid this week.

Clarence Reynolds and wife accompanied O. B. Barlow on a trip to Heppner yesterday.

B. C. Cook, representative of the J. I. Case Co., visited Ione on business last Friday.

Mrs. A. D. McMurdo and son Ted left Wednesday morning for Corvallis where they will visit at the home of Dr. M. A. Leach.

FOR SALE OR TRADE—One stallion for work team or will sell. Grade Belgian, 8 years old and weighs about 1700. A good work horse. Phone or write Chas. Bartholomew, Echo, Oregon.

Go to the Heppner Bakery for your bread.

W. H. Searcy came over from Condon last night.

Dr. G. G. Gaunt, of Hardman, was a Heppner visitor Wednesday.

Born—Last week on Butter creek to Mr. and Mrs. Fred Coxen, a son.

Splendid exclusive business for hustler. Small capital. Electronet, 1014 Union Ave., Portland.

Dr. McMurdo was called to Reids Mill last Saturday night on account of the illness of Mrs. Art Reid.

Natt Scott, the veteran stockman of Lone Rock, is in the city receiving medical treatment for throat trouble.

Ralph Bengt and W. T. Campbell are in the city from the Clarks canyon and Social Ridge districts today.

J. W. Cathcart, a business man of The Dalles, is in the city this week looking over some real estate propositions.

Mrs. James Sheridan underwent an operation at the Heppner Sanatorium last Friday. She is reported improving.

Mrs. G. E. Mills and daughter arrived in Heppner last night to join Dr. Mills, the veterinary, who is now located here.

Why go to the inconvenience of baking when you can get the best that the market affords at the Heppner Bakery.

Chas. Burchell and wife, Harvie McAllister and G. M. Allyn are Lexington people who are in the city today on business.

Want ads in the Gazette-Times get results. That is what you want, therefore try our want ad column. We bring the buyer and the seller face to face.

Mrs. Lee Arett, daughter of Mr. and Mrs. Dee Cox, underwent a serious operation at the Heppner Sanatorium last Friday. Her condition at this time is reported favorable.

J. P. Weaver, of the firm of Weaver & Anderson, contractors, who just completed the Masonic temple, arrived in the city last night after making a short business visit to Portland.

Eli Carpenter of Newport, who has been visiting with relatives and friends in this vicinity the past several days, was operated upon at the Heppner Sanatorium on Monday for appendicitis.

Mrs. J. A. Patterson returned last Sunday evening from a visit of several days with her niece, Miss Melba Griffiths, at Monmouth. Miss Griffiths is a student at the Oregon State Normal School.

HEAR WITHOUT EARS

Police and Detectives Are Using Lip Reading in Place of the Dictagraph.

Thousands of deaf people are today throwing away all hearing devices and are enjoying all conversation. This method is easily and quickly acquired thru our system. Absolutely the only thing of its kind in the country. Our proposition is entirely original. We guarantee results, it will amaze you. Cost is trifling. See what New International Encyclopedia says on Lip Reading. Hundreds of people with normal hearing are taking up Lip Reading for the many additional benefits gained. You can understand what the actors are saying in the moving pictures. You can understand what people are saying just as far away as you can see them. The eye understands beyond the range of hearing. Send no money, but mention this paper and state whether or not you are deaf. All particulars will be sent you absolutely free and with no expense to you. Address, School of Lip Language, Kansas City, Missouri.

Adam Knoblock Buys Rhea Creek Ranch.

Adam Knoblock, well known Morrow county farmer, has purchased the Ralph Beckett ranch on Rhea creek from D. E. Gilman. The place consists of 480 acres, for the most part alfalfa land. The price paid was in the neighborhood of \$15 per acre. This new property joins onto Mr. Knoblock's hill farm and he considers that he now has an exceptionally balanced ranch of 840 acres.

Chi-Namel Demonstration.

A special demonstrator of Chi-Namel will be at the Gilliam & Bisbee hardware store on Monday and Tuesday of next week. Drop in and see the many practical uses to which this excellent varnish may be put.

Preaching at Liberty.

Rev. Handsaker of the local Christian Church will preach at Liberty next Saturday evening.

Hugh and R. N. Stanfield, extensive operators in sheep and cattle in this and Umatilla counties, were transacting business in Heppner yesterday. R. N. Stanfield is a candidate for the legislature from Umatilla county this year. Previously he represented the district of Umatilla and Morrow counties.

Mrs. James Mulron, of Mansfield, Wash., has ordered the Gazette-Times sent to her there. Mrs. Mulron is a sister of Arthur W. Stone, for several years a resident of Morrow county. A few months ago Mr. Stone enlisted with the 1st Canadian Division and is now seeing duty in France. Mrs. Mulron will keep him informed of happenings in Morrow county by forwarding him the paper.

LEGAL NOTICES.

IN THE CIRCUIT COURT OF THE STATE OF OREGON FOR MORROW COUNTY.

W. H. Foster, Plaintiff
vs.
H. R. Holt, and Harriet M. Holt, his wife, Defendants.

IN THE NAME OF THE STATE OF OREGON: You and each of you are hereby summoned and required to appear and answer the complaint filed against you in the above entitled cause on or before six weeks from the date of first publication of this summons and you are notified that if you fail to so appear or answer, the plaintiff for want thereof, will apply to the court for the relief prayed for in his complaint, to-wit: For judgment against you in the sum of \$1000.00, with interest thereon at the rate of eight per cent. per annum from August 1, 1913, until paid, and for the further sum of \$100.00 attorney's fee and for his costs and disbursements in this suit, also for a judgment and decree foreclosing that certain mortgage executed by the defendants H. R. Holt and Harriet M. Holt, his wife, on the 1st day of August, 1913, in favor of J. M. Ayers and thereafter, on the 1st day of September, 1913, for a valuable consideration assigned to this plaintiff, and said mortgage was executed to secure the payment of the sums for which judgment is demanded, and for the sale of the real property in said mortgage described viz. The E 1/2 of the NE 1/4 of Section 33; the SE 1/4 of the SE 1/4 of Section 28; and the SW 1/4 of the SW 1/4 of Section 27, all in Tp. 6, South of Range 27, East of the Willamette Meridian.

That you and each of you as defendants in said suit be barred and foreclosed of all right, title and interest in and to said real property, save only the statutory right of redemption, and for such other relief as to the court may seem equitable. This summons is published by order of the Hon. Gilbert W. Phelps, Judge of the Circuit Court of the State of Oregon for Morrow County, made and entered on the 3rd day of March, 1916.

Date of first publication, the 9th day of March, 1916.

WOODSON & SWECK, Attorneys for Plaintiff.

NOTICE FOR PUBLICATION.

Department of the Interior, U. S. Land Office at The Dalles, Oregon, February 1st, 1916. NOTICE is hereby given that Richard H. Steers, of

Hardman, Oregon, who, on December 24th, 1908, made Homestead Entry, No. 02113, for NE 1/4 Sec. 34, NE 1/4 Sec. 23, NW 1/4 SW 1/4, SW 1/4 NW 1/4, Section 24, Township 5 South, Range 24 East, Willamette Meridian, has filed notice of intention to make Final five year Proof, to establish claim to the land above described, before C. C. Patterson, U. S. Commissioner, at Heppner, Oregon, on the 20th day of March, 1916.

(Claimant names as witnesses: James H. McDaniel, Chas. H. McDaniel, Ernest K. Wyland, George McDonald, all of Hardman, Oregon. H. FRANK WOODCOCK, Register.

NOTICE TO CREDITORS.

IN THE COUNTY COURT OF THE STATE OF OREGON FOR MORROW COUNTY.

In the matter of the Estate of William Anderson, Deceased. The undersigned having been appointed by the County Court of the State of Oregon, for Morrow County, Administrator of the estate of William Anderson deceased, notice is hereby given to the creditors of, and all persons having claims against said deceased, to present them verified as required by law, within six months after the first publication of this notice to said William Wilson at his residence in the city of Heppner, Morrow County, Oregon.

WILLIAM WILSON, Administrator of the estate of William Anderson, Deceased. Dated February 17, 1916.

IN THE CIRCUIT COURT OF THE STATE OF OREGON FOR MORROW COUNTY.

In the Matter of the Application of John H. Padberg, to Register Title to the East half of the Northwest quarter, the West half of the Northeast quarter, and the Southeast quarter of Section Twenty-six (26), Township Two (2) South, Range Twenty-five (25) E. W. M.

vs. Joseph Midzuno, John S. Wren, Eliza Jane Mitchell, Jean Jones, Frank Nelson Jones, John Newton Jones, Ralph Jones, James Kimsley, Gladys Hill, Curtis Hill and Beatrice Hellyear, and to all whom it may concern, Defendants.

TAKE NOTICE.

That on the 18th day of February, A. D. 1916, an application was filed by said John H. Padberg, in the Circuit Court of the State of Oregon for Morrow County, for initial registration of the title of the land above described.

Now, unless you appear on or before the 25th day of March, A. D. 1916, and show cause why such application shall not be granted, the same will be taken as confessed, and a decree will be entered according to the prayer of the application, and you will be forever barred from disputing the same.

(SEAL) Signed J. A. WATERS, Clerk.

S. E. NOTSON, Attorney for Applicant.

NOTICE OF ANNUAL MEETING.

Notice is hereby given that the annual meeting of the Jordan Warehouse & Storage Company will be held at the Liberty school house at 2 o'clock in the afternoon of the first Tuesday in April, which is the 4th day of said month. The matter of remodeling the company's buildings will be taken up at this meeting, therefore it is especially desired that all stockholders be present. Officers for the ensuing year will be elected and such other business transacted as may properly come before the meeting.

Dated and published the first time this 24th day of February, 1916.

O. M. WHITTINGTON, Sec'y.

NOTICE OF ESTRAY.

Notice is hereby given that I have taken up on my place one bay horse branded V on right shoulder. No other distinguishing marks appear on said animal with the exception of white right hind foot. Owner may have said animal by paying cost of feed and advertising. Otherwise horse will be sold as is provided by law pertaining to animals running at large in Morrow county, Oregon. Dated and published the first time this 17th day of February, 1916.

L. M. DAVIS, Irifgon, Ore.

NOTICE TO CREDITORS.

Notice is hereby given that the undersigned has been appointed by the County Court of the State of Oregon for Morrow County administrator of the estate of Margaret Harrison, deceased, and that all persons having claims against the said estate must present them, duly verified according to law, to me at the office of my attorney, S. E. Notson, in Heppner, Oregon, within six months from the date of the first publication of this notice, said date of first publication being March 2, 1916.

HERMAN NEILSON, Administrator.

NOTICE OF FINAL SETTLEMENT.

Notice is hereby given that the undersigned, executor of the estate of Lucinda Elder, deceased, has filed his final account of his doings as executor of said estate, and that the County Court of Morrow County, Oregon, has set April 3rd, 1916, at the hour of 10 o'clock A. M., as the time, and the County Court Room in the Court House of said County, as the place for final settlement of said account. All objections must be filed on or before that date.

FRED ELDER, Executor.

NOTICE.

The undersigned will receive sealed bids for the purchase of the Baptist Church property located on corner of Baltimore and Gale streets, Heppner, Ore., up to April 15, 1916. Check for 10 per cent must accompany the amount of proposal. Rights reserved to reject any or all bids.

J. L. YEAGER, MRS. OLIVE FRYE, MRS. J. A. PATTERSON, Trustees.

3t.

No. 3774
REPORT OF THE CONDITION OF
The First National Bank at Heppner,
IN THE STATE OF OREGON, AT THE CLOSE OF BUSINESS
ON MARCH 7th, 1916.

RESOURCES	
Loans and discounts.....	\$562,131.26
Overdrafts, secured and unsecured.....	1,987.88
U. S. Bonds deposited to secure circulation.....	25,000.00
U. S. Bonds pledged to secure postal savings.....	26,000.00
Securities other than U. S. Bonds (not including deposits (par value).....	1,000.00
Stocks owned unpledged.....	18,679.66
Subscription to stock of Federal Reserve Bank.....	\$7,200.
Less amount unpaid.....	3,600.00
Value of banking house (if unencumbered).....	13,400.00
Furniture and fixtures.....	1,379.63
Real estate owned other than banking house.....	26,100.33
Net amount due from Federal Reserve Bank.....	16,221.42
Net amount due from approved reserve agents in New York, Chicago and St. Louis.....	2,597.46
Net amount due from approved reserve agents in other reserve cities.....	34,415.76
Net amount due from banks and bankers.....	20,169.50
Outside checks and other cash items.....	\$3,074.76
Fractional currency, notes, and cents.....	214.74
Notes of other national banks.....	2,100.00
Coin and certificates.....	22,742.15
Redemption fund with U. S. Treasurer and due from U. S. Treasurer.....	1,250.00
TOTAL.....	\$756,055.55
LIABILITIES	
Capital stock paid in.....	\$100,000.00
Surplus fund.....	20,000.00
Undivided profits.....	\$39,721.60
Less current expenses, interest and taxes paid.....	4,825.98
Circulating notes outstanding.....	20,050.00
Due to banks and bankers.....	7,923.68
Demand Deposits:	
Individual deposits subject to check.....	344,603.95
Certificates of deposit due in less than 30 days.....	50,908.17
Certified checks.....	78.90
Cashier's checks outstanding.....	729.38
Postal savings deposits.....	33.81
Total demand deposits.....	\$396,352.21
Time Deposits (payable after 30 days, or subject to 30 days or more notice:	
Certificates of deposit.....	69,796.97
Other time deposits.....	11,492.07
Rediscounts with Federal Reserve Bank.....	21,000.00
Bills payable, including obligations representing money borrowed.....	75,000.00
TOTAL.....	\$756,055.55

State of Oregon, County of Morrow, ss:
I, T. J. Mahoney, Cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.
T. J. MAHONEY, Cashier.
Subscribed and sworn to before me this 16th day of March, 1916.
W. PREWITT COX, Notary Public.
My commission expires April 27, 1916.
CORRECT—Attest:
M. S. CORRIGALL, J. B. NATTER, FRANK GILLIAM, Directors