

CHURCH ANNOUNCEMENTS

CHRISTIAN SCIENCE SERVICES.
 I. O. O. F. Hall.
 Sunday at 11:00 a. m. Subject: "Morals and Immortals."
 Wednesday evening testimonial meeting at Mrs. Gene Slocums. Everybody is welcome.

THE FEDERATED CHURCH.
 Sunday School, 9:45 a. m. International Lesson, "Repentance."
 Next Sunday is Memorial Sunday.

We shall observe it in the spirit of the day and cordially invite all soldiers and sailors who have served the country in any of its wars to join us in a fitting tribute to their comrades who have fallen in its defence. Services will be in charge of the G. A. R. and will begin at 11:00 a. m. Veterans will form in front of the church ready to enter at the ringing of the bell.
 Christian Endeavor, 7:00 p. m. Topic "God's Promises." Leader, Allen Case.
 Regular evening service, 8:00.
 H. A. NGYES, Pastor.

Victor Wiglesworth was in from Butler creek Tuesday. He has been living at Beverly, Wash., during the

past year, where R. F. Wiglesworth and sons have a big stock ranch. For the summer they will have a band of sheep near Orofino, Idaho, and Mr. and Mrs. Wiglesworth expect to spend the season there.

A. C. Partlow, of Boardman, was in Heppner on Monday. He is quite extensively engaged in the dairy business at that place with his brother.

W. J. Mariner, formerly county judge of Gilliam county, visited Heppner on Friday last. Mr. Mariner is a successful farmer living at Blalock.

Mrs. Edna Slocum of Portland, who has extensive property interests in Heppner, was in the city several days this week, attending to business matters.

Frank P. Farnsworth departed for his home at Riverside, Wash., Tuesday morning. He was called to this city by the death of his father, O. E. Farnsworth.

W. P. Dutton was up from Portland several days the past week, being called to the city by the death of his old time friend and former business associate, O. E. Farnsworth.

Hanson Hughes is representing Willow Lodge No. 66, I. O. O. F., at the grand lodge session in Salem this week. He has been absent in Portland for the past week on business.

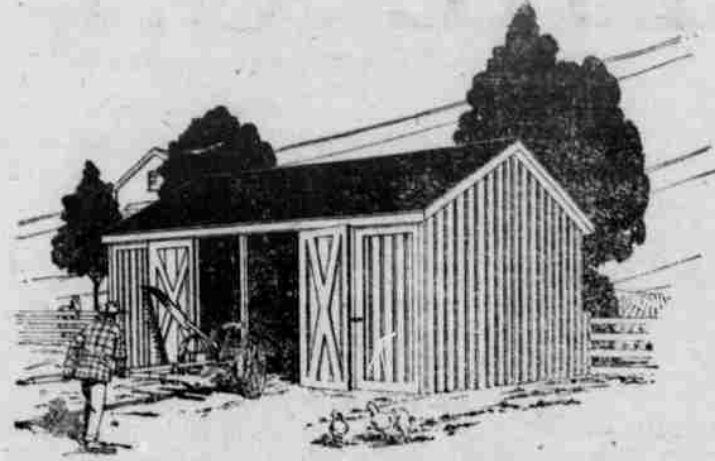
A. E. Bates, formerly a resident of Hardman, but now living at Boardman, where he is engaged in business, was in Heppner the end of the week. He states that Boardman is coming to the front rapidly and lots of new people are becoming interested in the project.

W. W. Smead went down to Cecil yesterday to inspect the Hynd wool with a view to purchasing same. Mr. Smead states there is little wool being sold in the county so far, buyers and growers not being able to get together. He looks for the condition to change, shortly, however.

Willis Thornton arrived from Portland the past week and has taken the position of telegraph operator for the Western Union at the depot. He takes the place of John E. MacAnally, who will leave the coming week for Puyallup, Wash., accompanied by Mrs. MacAnally. He contemplates going into business in that city.

Antone Culma, rancher and stock-raiser of Little Butter Creek, residing near Lena, was in town Wednesday. We acknowledge a pleasant call from him, and he states that grass and grain are certainly doing fine out his way this spring, putting stock in excellent condition.

Sheriff J. W. Lillie of Gilliam county was a visitor in Heppner Monday, being called here as a witness in the case of the State vs. Kuvalls. Mr. Lillie is feeling good over the splendid crop outlook for Gilliam county this season and thinks they will have one of the best yields in the history of the county.



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Start that building now you have been thinking about.

Material sold by us today will put \$\$\$\$ in your pocket this fall. *Start thinking; it pays.*

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Charter No. 11007. Reserve District No. 12.

REPORT OF THE CONDITION OF THE

Farmers & Stockgrowers National Bank

AT HEPPNER, IN THE STATE OF OREGON, AT THE CLOSE OF BUSINESS ON MAY 12, 1919.

RESOURCES.	
Loans and discounts, including rediscounts	\$283,262.79
Overdrafts, unsecured	1,794.53
U. S. bonds and certificates of indebtedness owned and unpledged	11,000.00
Liberty Loan Bonds, 3 1/2, 4 and 4 1/2 per cent, unpledged	6,500.00
Securities other than U. S. bonds (not including stocks) owned unpledged	3,817.59
Stock of Federal Reserve Bank (50 per cent of subscription)	1,650.00
Furniture and fixtures	2,176.52
Lawful reserve with Federal Reserve Bank	18,923.72
Cash in vault and net amounts due from national banks	36,591.21
Net amounts due from banks, bankers and trust companies	389.02
Total of Items 15 and 16	\$ 37,078.43
Checks on banks located outside of city or town of reporting bank and other cash items	1,217.03
Interest earned but not collected—approximate—on Notes and Bills Receivable not past due	4,349.03
War Savings Certificates and Thrift Stamps actually owned	1,891.35
TOTAL	\$373,562.79
LIABILITIES.	
Capital stock paid in	\$ 50,000.00
Surplus fund	10,000.00
Undivided profits	\$ 12,322.95
Less current expenses, interest and taxes paid	6,195.32
Net amounts due to banks, bankers, and trust companies	5,686.60
Cashier's checks on own bank outstanding	557.55
Total of Items 33 and 35	6,244.15
Individual deposits subject to check	228,165.69
Certificates of deposit due in less than 30 days (other than for money borrowed)	2,802.99
Total of demand deposits	230,968.68
Certificates of deposit (other than for money borrowed)	19,077.58
Other time deposits	5,444.75
Total of time deposits subject to Reserve	24,522.33
Bills payable, other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts	45,000.00
Letters of Credit and Traveler's Checks sold for cash and outstanding	700.00
TOTAL	\$373,562.79

Of the total loans and discounts shown above, the amount on which interest and discount was charged at rates in excess of those permitted by law (Sec. 5197, Rev. Stat.), exclusive of notes upon which total charge not to exceed 50 cents was made, was none. The number of such loans was none.

State of Oregon, County of Morrow, ss:
 I, S. W. Spencer, Cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.
 S. W. SPENCER, Cashier.
 Subscribed and sworn to before me this 20th day of May, 1919.
 JOS. J. NYS, Notary Public.
 My Commission expires June 28th, 1919.

CORRECT—Attest:
 J. W. BEYMER, W. T. MATLOCK, FRANK ANDERSON,
 (SEAL) Directors

FIRE LOSSES ENORMOUS.

Fire losses take a heavy toll from industries every year. It is a mistaken idea to think that insurance companies pay these losses. The people pay. The insurance companies act merely as a distributor or clearing house, collect premiums or policies and disburse these premiums for fire losses and operating expenses. The lower fire losses can be bought, the lower premiums can be charged. The insurance company is one of the 188 falling on an individual or industry as a crushing financial burden.

Take the timber industry alone. Figures presented at the Annual Meeting of Western Forestry & Conservation Association at Portland, Oregon, show nearly two billion feet of standing timber killed in 1918, the worst fire season since 1910, of which more than nine hundred million feet is beyond salvage. This entailed a loss of \$6,500,000 to Pacific Coast states and is only one item of fire waste.

E. T. Allen, of the Association, in federal appropriation under Weeks law from \$100,000 to \$500,000, as the \$100,000 is no longer sufficient to cover the additional states which have qualified under the act.

The dry season is coming on and every person should make it a point to help cut down our terrible fire wastage.

CHARLES MOREY GIVEN LIFE SENTENCE

(Continued from First Page.)

ren forever. I thought I did my duty in protecting my home the same as I would do my duty in defending my country. I of course hate to leave my little ones, but I go knowing they are altogether with their mother and not scattered one from the other. I am no hardened criminal neither do I expect to be. I am of the opinion a man can be a man and be of service wherever he is if he so desires.

I want to thank the officers of this county for their kind treatment of me while in their care. I also want to thank my friends that have stood by me in my trouble. I pray God nothing of this kind ever befalls any of them.

I am now ready to receive any sentence meted out to me.

FARM IMPLEMENTS

Time for Spring Work Approaching

The time is rapidly approaching when it will be necessary to begin Spring farm work.

ARE YOUR IMPLEMENT POSSESSIONS SUFFICIENT FOR YOUR NEEDS?

The world needs food, and more food, and it behooves every farmer to raise as large crops as possible this year.

LET US HELP BY SUPPLYING YOU WITH UP-TO-DATE, LABOR-SAVING FARM IMPLEMENTS.

Gilliam & Bisbee
 Morrow County's Pioneer Hardware Dealers

STAR THEATRE

Friday, May 23
"The Strange Woman"

Saturday, May 24
 Featuring Big Bill Hart
 Also a Charlie Chaplin Comedy

Sunday, May 25
"Tongues of Flame"
 A Bluebird Play

Monday, May 26
MARY PICKFORD
 in "LESS THAN DUST"

Tuesday, May 27
 The Screen Version of
"The Barrier"
 Admission 20c and 35c