

Charter No. 11007 Reserve District No. 12
 REPORT OF CONDITION OF THE
Farmers & Stockgrowers National Bank
 AT HEPPNER, IN THE STATE OF OREGON, AT THE CLOSE OF
 BUSINESS ON JUNE 30, 1919.

RESOURCES	
Loans and discounts, including rediscounts	\$295,167.47
Overdrafts, secured and unsecured	919.12
Liberty Loan Bonds, 3 1/2, 4, and 4 1/4 per cent, unpledged	6,500.00
Securities other than U. S. Bonds (not including stocks) owned unpledged	3,829.12
Stock of Federal Reserve Bank (50 per cent of subscription)	1,800.00
Furniture and fixtures	2,176.52
Lawful reserve with Federal Reserve Bank	17,033.58
Cash in vault and net amount due from national banks	56,838.62
Net amounts due from banks, bankers, and trust companies other than included in above	1,268.18
Checks on other banks in same city of town as reporting bank	801.74
Total of last three items above	\$58,708.54
Checks on banks located outside of city or town of reporting bank and other cash items	2,608.45
Interest earned but not collected—approximate—on Notes and Bills Receivable not past due	4,636.87
War Savings Certificates and Thrift Stamps actually owned	1,891.35
TOTAL	\$395,271.02
LIABILITIES	
Capital stock paid in	\$ 50,000.00
Surplus fund	10,000.00
Undivided profits, less current expenses, interest and taxes paid	8,443.29
Net amounts due to National banks	199.58
Net amounts due to banks, bankers, and trust companies, other than included in above	6,399.49
Certified checks outstanding	1,819.80
Cashier's checks on own bank outstanding	755.62
Total of last four items above	\$8,974.49
Demand deposits (other than bank deposits) subject to Reserve (deposits payable within 30 days):	
Individual deposits subject to check	245,217.88
Certificates of deposit due in less than 30 days (other than for money borrowed)	227.57
Total of demand deposits (other than bank deposits) subject to Reserve \$245,445.45	
Time deposits subject to Reserve (payable after 30 days or subject to 30 days or more notice, and postal savings):	
Certificate of deposit (other than for money borrowed)	18,557.13
Other time deposits	7,420.66
Total of time deposits subject to Reserve \$25,977.79	
Bills payable, other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts	45,000.00
Letters of Credit and Travelers' Checks sold for cash and outstanding	1,430.00
TOTAL	\$395,271.02

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 8th day of July, 1919.
 (SEAL) VAWTER CRAWFORD, Notary Public.
 My Commission Expires 2-16-20.
 CORRECT—Attest:
 J. W. BEYMER, JOS. M. HAYES, J. G. THOMSON, Directors.

LOCAL HAPPENINGS

Frank Anderson, prosperous farmer of Jack Rabbit canyon, spent a few hours in Heppner Saturday attending to matters of a business nature.

Berl Gurdane drove out to Parkers Mill Friday to help celebrate. To do the job right he took some able assistants along in the form of his father D. C. Gurdane, Earl Gordon and Walter Moore.

L. A. Hunt, county agent, returned the first of the week from Pendleton, where he took in the 4th of July celebration. Mr. Hunt says Pendleton put on the works right and they had one great time.

Edward and Robert Notson, who are working for W. L. Houston at Parkers Mill during the summer, came down to spend the 4th at the home of their parents, Mr. and Mrs. S. E. Notson.

Ed Kellogg lost a bunch of keys. A man found them. They were advertised in The Gazette-Times. Mr. Kellogg read the ad. He came and got his keys. It pays to advertise in The Gazette-Times.

Miss Pearl Hall, daughter of Mr. and Mrs. Nick Hall, left the first of the week for Hood River where she will spend the summer visiting at the home of her aunt, Mrs. Wm. Swick. Miss Pearl is one of the popular girls in the local high school set.

County Judge Campbell left Heppner Wednesday by auto in company with Oscar Minor and Willard Herren for the Ritter road. Messrs. Minor and Herren will put in some time working on this new road which will eventually open up a rich territory to Heppner.

Mrs. F. A. Stapleton has returned to Heppner and is visiting at the home of Mrs. A. C. Crowell. Mrs. Stapleton went to Newberg to live when her husband entered the service, but he has now received his discharge and will work in the vicinity of Walla Walla. They expect to make their permanent home in Heppner in the Fall.

Orain Wright took a bunch of celebrators to Ditch creek last Friday and they observed the day in a most happy manner. The crowd rode up in Mr. Wright's Reo speed wagon. Besides Mr. and Mrs. Wright were Miss Pearl Wright, Mr. and Mrs. John Iler, Mr. and Mrs. Wm. LeTrace and family, the Misses Margaret Crawford, Lucile Elder, Lora Githens and Spencer Crawford.

Henry Carr went to Pendleton last week.

J. B. Sparks came over from Condon Tuesday.

Tom Drinkell Jr. is over from Condon this week.

WANTED—Position as cook during harvest. Inquire this office.

Chance Wilson, Grant county stock man, was in Heppner Monday.

Henry Gay, well known dairyman of Rhea creek, was a business visitor here Saturday.

Mr. and Mrs. Mike eKny and J. T. Kenny were 4th of July visitors in Pendleton.

Walter Kilcup, prominent Jones canyon sheepman, was a Heppner business visitor on Monday.

Ed Patterson and Dave McAtee have returned from Long Creek where they attended the races.

F. A. CASE—Passengers to and from trains. Your trunks and baggage transferred. General moving and hauling. Phone 736.

Henry Cohn and Joe Hayes returned the first of the week from Portland, after spending several days in the metropolis on business.

Mrs. Dora E. Chick has arrived from her home in Vancouver, Wash., to visit for a few days with her son, Dr. C. C. Chick and family in Heppner.

Mrs. Fred McCarter of Baker sends in her renewal to The Gazette-Times. Mrs. McCarter is a daughter of Mrs. Henry Howard, a pioneer resident of north Heppner.

Home From Kansas.

B. S. Clark and wife arrived home Saturday evening from an extended trip and visit at the home of his mother in Kerwin, Kansas. Mr. Clark went east early last fall and remained at the home of his mother the most of the time, helping to care for her in the absence of his two brothers who had gone to war. He and his wife also visited with Mrs. Clark's people at Sedalia, Mo., and each of them had a round with the influenza before the winter was over. Mr. Clark was also called to Washington, D. C., where one brother met with a fatal accident, and these incidents marred an otherwise very pleasant sojourn among their people of Kansas and Missouri. Bert comes home to find that he has a splendid crop of wheat on his farm northeast of Lexington, which has been in charge of Carl Miller. He is glad to be home in Morrow county once more. The trip from Kerwin was made by auto and Mr. and Mrs. Clark were on the road just 14 days, jogging along leisurely and having a good trip.

Iowa Visitors Here.

Coming all the way from Iowa to visit with their daughter, Miss Eva Swanson, Mr. and Mrs. James Swanson and son arrived last week from Mystic, Iowa. After spending a few days in Ione, Heppner and other points in this county, Mr. and Mrs. Swanson, accompanied by son and daughter, left Sunday for an extensive tour through California. Miss Swanson was a teacher in the Ione public schools during the past year.

JOB WANTED in harvest by man with six head of horses and one wagon, completely equipped, including harness. Inquire of Gazette-Times.

FIRE AND HAIL INSURANCE. For fire and hail insurance call on C. C. Patterson, second floor Gilman building, Willow street.

FRIERS FOR SALE—Spring roosters, excellent condition. Mrs. Wm. Huebner, Sand Hollow.

WANTED—To lease ranch of 400 or 500 acres of tillable land for period of three years. I have ten head of work horses and all necessary equipment to start farming at once. If there is any summer-fallow on place I can buy my own seed and put in crop this Fall. Inquire at Gazette-Times office.

ESTRAYED. One light gray mare, weight about 1000 lbs., branded bar over triangle on left stifle. One black mare, weight 1200 lbs. and branded bar over triangle, left stifle. Strayed from Little Wall creek July 2nd, 1919. Reward. S. R. CRAIG, Parkers Mill, Or.

HEPPNER WITNESSES

The Names of Heppner Persons Familiar to All.

Who are the witnesses?
 They are Heppner people—
 They are Heppner people—
 Residents of Heppner who have had kidney backache, kidney ills, bladder ills; who have used Doan's Kidney Pills. These witnesses endorse Doan's. One Heppner resident who speaks is F. M. Bayless. He says: "I have found Doan's Kidney Pills all that is claimed for them as a remedy for lame back and kidney disorders. Of late years, I have had very little kidney trouble. When I notice my kidneys are out of order in any way, I take Doan's Kidney Pills and they soon remove the trouble. Price 60c, at all dealers. Don't simply ask for a kidney remedy—get Doan's Kidney Pills—the same that Mr. Bayless had. Foster-Milburn Co., Mfgs., Buffalo, N. Y."

SAFETY & SERVICE

BUILD

The world has had enough of destruction, the period of reconstruction, of building up, is here. There will be developed a new spirit of rivalry, not only between the nations of the world, but between individuals and communities. Each community will find it to its advantage to use the splendid community spirit developed through war activities for the greater promotion of its business and industrial growth.

Heppner has a future; we talk about it, we dream about it and will realize it when we work for it.

To build and rebuild will require grit, get and money. It is the mission of this bank to help you get the money. We desire to have you come now, to not only build up capital, but a credit that will enable you to borrow.

Our appeal is directed especially to the young men and returned soldiers and sailors. Come in and discuss your capital and building plans with us. We can help you.

FIRST NATIONAL BANK
 Heppner, Oregon
 Deposits Over A Million Dollars

Great Sale on Pianos at Portland Dept. Store

Railroad fare paid both ways to piano shoppers who will take advantage of the July sale

A SAFE PLACE TO BUY YOUR PIANO

LIPMAN-WOLFE & CO., BIG DEPARTMENT STORE OF PORTLAND, is making a strong bid for the piano business of this community.

This great department store of Lipman-Wolfe & Co., Portland, is out after the piano business of Oregon.

Just now they are having a big July sale on new and second-hand pianos which has stirred the piano circles of the metropolis.

They are even bidding for the business of the country districts and make this startling **BONA FIDE OFFER**:

- 1st. We will save anyone \$100. in the purchase of an upright piano, a player-piano or a baby grand.
- 2nd. We will have our expert choose for anyone a piano that we positively guarantee, box it, and pay the freight to destination covering a radius of 100 miles from Portland.
- 3rd. We will pay the R. R. fare both ways of anyone in Oregon, or Washington who will go to Portland and choose a piano on our sales floors.

PIANOS WE CARRY

Our lines consist of the most renowned standard makes of America. Our leader is the KNABE. We also represent the celebrated Francis Bacon pianos, in baby grands, players and uprights. One of our most popular lines is the five well known pianos of the "House of Baldwin," which include the Baldwin, Ellington, Hamilton, Howard and Monarch. Then we are agents for the Hazelton Bros., and the famous Autopiano. The autopiano is probably the most popular and durable player-piano in the world. Already, more than 43 million dollars worth have been sold to music-loving people of the globe.

OUR USED PIANOS

One may nearly always find a good bargain in a second-hand piano in our piano exchange department. This month we are holding our semi-annual clean-up sale on these instruments. The prices are remarkably low.

WE GIVE TERMS

Investigate Our Selling Plan and Learn How to Save Money Buying a Piano From our Piano Department.

We Sell a Brand New Baby Grand for \$595. Uprights and Players Priced Accordingly. Be Sure and Ask to See Our Player Piano With the Ukele Attachment.

LIPMAN-WOLFE & CO.
 Satisfaction Guaranteed

THE GAZETTE-TIMES, Your Home Paper. \$2.00 Per Year.

Be Sure to Get

WRIGLEY'S

THE wax-wrapped sealed package with WRIGLEY'S upon it is a guarantee of quality.

The largest chewing-gum factories in the world—the largest selling gum in the world: that is what WRIGLEY'S means.

SEALED TIGHT KEPT RIGHT

WRAPPED IN UNITED STATES COUPONS

The Flavor Lasts!