

### When the Serb Goes Shopping



A shopping trip for the peasants of Serbia means something more than calling the corner grocery on the phone or a few hours in the town shops. Usually it consists of a day's trip across country, a day of bargaining in the markets and another day to return home. Towns are few and widely scattered and transport facilities are almost unknown. This photograph shows a peasant on the way to market with the usual equipment.

No. 9281. Reserve Dist. No. 12  
REPORT OF THE CONDITION OF  
**THE FIRST NATIONAL BANK**

at Hermiston, in the State of Oregon, at the close of business, November 15, 1920.

RESOURCES	
Loans and discounts	\$231,460.52
Deduct notes and bills rediscounted with Federal Reserve Bank (other than bank acceptances sold)	7,250.00 224,210.52
Overdrafts, secured	—
Unsecured	1,683.06 1,683.06
U. S. bonds to secure circulation (par value)	6,250.00
Pledged as collateral for state or other deposits or bills payable	31,060.00
Owned and unpledged	1,500.00
War Savings certificates and Thrift Stamps actually owned	\$846.00
Total U. S. government securities	39,656.23
Securities other than U. S. bonds (not including stock) owned unpledged	53,597.39
Stock of Federal Reserve bank (50 per cent of subscription)	1,050.00
Equity in banking house	4,500.00
Furniture and fixtures	3,450.74
Lawful reserve with Federal Reserve bank	923.51
Items with Federal Reserve bank in process of collection (not available as reserve)	1,695.25
Cash in vault and net amounts due from national banks	25,693.13
Total item 13, 14, 15 16 and 17	27,383.38
Checks on banks located outside of city or town of reporting bank and other cash items	1,836.56
Redemption fund with U. S. Treasurer and due from U. S. Treasurer	312.50
<b>Total</b>	<b>\$358,609.19</b>

LIABILITIES	
Capital stock paid in	25,000.00
Surplus fund	10,000.00
Undivided profits	20,921.70
Less current expense, interest and taxes paid	9,232.12 11,689.58
Circulating notes outstanding	5,950.00
Net amounts due to National banks	263.07
Certified checks outstanding	130.00
Cashier's checks outstanding	2,023.80
Total of items 25, 29, 30, 31 and 32	2,153.80
Demand deposits:	
Individual deposits subject to check	228,329.44
Certificates of deposit due in less than 30 days (other than for money borrowed)	36,055.11
Total demand deposits	264,384.56
Time Deposits:	
Certificates of deposits (other than for money borrowed)	29,431.25
Total of time deposits	29,431.25
Bills payable with federal reserve bank	10,000.00
<b>Total</b>	<b>\$358,609.19</b>
Liabilities for rediscounts with federal reserve bank	7,250.00

State of Oregon  
County of Umatilla (s. s.)  
I, F. B. SWAYZE, president of the above named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.  
F. B. SWAYZE, President  
Subscribed and sworn to before me this 26th day of November, 1920.  
E. P. DODD, Notary Public  
My commission expires June 10, 1921.  
Correct—Attest:  
CHAS. E. OPEL,  
R. ALEXANDER,  
J. R. RALEY,  
Directors.

# Building Oregon

No one appreciates the growth and development of the state of Oregon more than the Public Utilities who serve it and supply the telephone, gas, electric and transportation facilities which promote the business of the State and the welfare of its people. Proof of that growth is scarcely necessary. The statistics published daily in the press, showing bank clearings, building permits, imports and exports, real estate transfers, all bear testimony to a tremendous business activity and a volume of trade far in excess of that of five years ago.

With all this growth and activity there has been an increasing demand for telephone service—greater than our facilities can supply and greater than our present revenue will allow us to meet. During the present year we have handled in excess of 48,000 orders for telephone service in the state of Oregon and at the present time have 3500 unfilled orders on hand.

The constant demand for telephone service can only be continuously met with a plant sufficient for present needs and a reserve for growth which will permit of promptly handling installations, changes and moves. This Company has no apology to offer for what it has accomplished in the way of meeting the demand for telephone service during and since the war. It is a record to be proud of—but it cannot continue to meet this demand with its present facilities exhausted and a deficit in its earnings.

Arrangements must be made for the necessary plant and equipment to keep pace with Oregon's tremendous growth. We want the people of Oregon to realize our present situation and the problems now confronting us and help us to take a proper part in the development of this state.

## The Pacific Telephone and Telegraph Company

*Deeds, Warrants, Legal Blanks of All Kinds*  
*Printed and for Sale :: At The Herald Office*

## Echo Flour Mills

Echo, Oregon

MANUFACTURERS OF

**High Grade Patent  
Blue Stem Flour**

The Superior Product of Scientific Milling  
Makes Better Bread  
Try a Sack

DEALERS IN GRAIN AND FEED

Hermiston Pendleton

### Geo. W. Elder Real Estate Agency

Acreage near Hermiston, Stanfield and Pendleton. Farm land in Oregon, Washington and Idaho on easy payments, some on crop payments.

All kinds of Insurance and Loans

Oregon Hotel Building

J. M. BIGGS,

Manager Hermiston Office

## Get the Limit in Grocery Values

Reduction of table costs is the present day problem of the home. Because of the sky prices prevailing in the wholesale markets we have reduced our own prices to the limit of possibility.

We solicit your patronage with the distinct understanding that you will receive the highest limit of value in every purchase you make from us.

### BROWNELL'S STORE

Umatilla, Oregon

### MODERN CRANKCASE CLEANING SERVICE

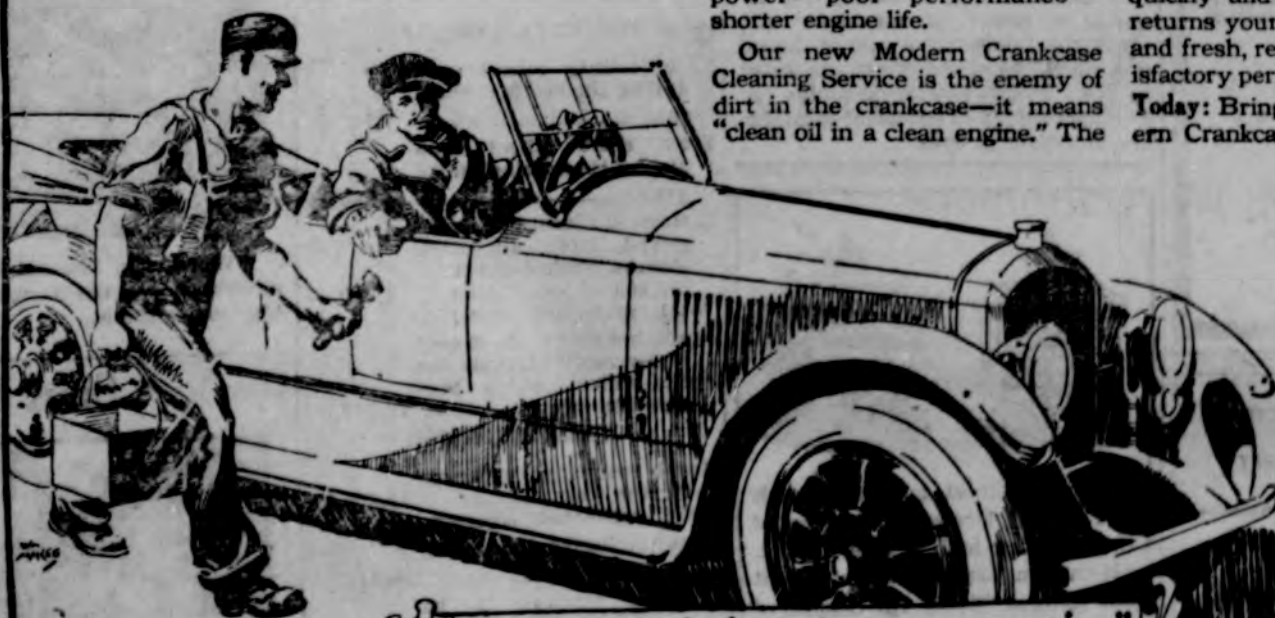


## Dirt in your Engine Oil—Get rid of it!

A LARGE quantity of dust-laden air is "inhaled" by the daily operation of an automobile engine. With this road dust, carbon and fine particles of metal get into the lubricating oil and circulate through your engine, lowering the efficiency of its operation. Add to this dirt the gasoline that escapes past the pistons and dilutes the oil—

Here you have a combination that wears and tears and grinds away, every day adding a little more dirt and forcing a little more unnecessary wear on bearing surfaces. Result: slow response—less power—poor performance—shorter engine life.

Our new Modern Crankcase Cleaning Service is the enemy of dirt in the crankcase—it means "clean oil in a clean engine." The Calol Flushing Oil we use is the new, scientific, thorough flushing agent that does not contaminate the fresh Zerolene refilled into your cleaned crankcase. This modern, convenient service, given quickly and at a nominal cost, returns your engine to you clean and fresh, ready to give that satisfactory performance you expect. Today: Bring in your car for Modern Crankcase Cleaning Service.



"For clean oil in a clean engine"

**HERMISTON AUTO CO.**  
Hermiston, Oregon

**LAYS' GARAGE**  
Hermiston, Oregon  
Maxfield & Rhodes, Props.

**UMATILLA GARAGE**  
Umatilla, Oregon  
Lane Bros., Prop.