

Quarter No. 7167 Reserve District No. 18

REPORT OF CONDITION OF THE
FIRST NATIONAL BANK

AT KLAMATH FALLS, OREGON, IN THE STATE OF OREGON, AT THE
CLOSE OF BUSINESS ON JUNE 30TH, 1920.

RESOURCES		DOLLARS	
1. a Loans and discounts, including rediscoun- ts (except those shown in b and c).....	\$1,935,011.26		
*Total loans.....	1,935,011.26		
Deduct:			
d Notes and bills rediscounted with Federal Reserve Bank (other than bank acceptances sold) (see Item 55a).....	\$110,100.78		
e Notes and bills rediscounted other than with Federal Reserve Bank (other than bank acceptances sold) (see Item 55b).....	191,403.84		
g Foreign Bills of Exchange or Drafts sold with indorse- ment of this bank, not shown under (Item d above (see Item 55d).....	301,504.62	1,633,506.64	
2. Overdrafts secured, i. e., unsecured, \$10,435.41.....	10,435.41		10,435.41
3. U. S. Government securities owned:			
a Deposited to secure circulation (U. S. bonds par value).....	100,000.00		
b Pledged to secure U. S. deposits (par value).....	10,000.00		
c Pledged to secure postal savings deposits (par value).....	15,000.00		
f owned and unpledged.....	61,300.00		
h War Savings Certificates and Thrift Stamps actually owned.....	127.75		
Total U. S. Government securities.....	186,427.75		
4. Other bonds, securities, etc.:			
b Bonds (other than U. S. bonds) pledged to secure postal savings deposits.....	20,000.00		
c Bonds and securities (other than U. S. securities) pledged as collateral for State or other deposits (postal excluded) or bills payable.....	55,800.00		
e Securities, other than U. S. bonds (not in- cluding stocks), owned and unpledged.....	51,134.22		
Total bonds, securities, etc., other than U. S.....	129,934.22		
5. Stock of Federal Reserve Bank (50 per cent of subscription).....	3,750.00		
6. a Value of banking house, owned and unincumbered.....	\$ 25,500.00		
b Equity in banking house.....	25,500.00		
10. Furniture and fixtures.....	11,450.31		
11. Real estate owned other than banking house.....	300.00		
12. Lawful reserve with Federal Reserve Bank.....	118,949.01		
13. Cash in vault and net amounts due from national banks.....	241,759.13		
14. Net amounts due from banks, bankers, and trust com- panies in the United States (other than included in Items 12 or 14).....	4,882.28		
17. Checks on other banks in the same city or town as report- ing bank (other than Item 14).....	12,969.00		
Total of Items 14, 15 and 17.....	\$259,640.41		
18. Checks on banks located outside of city or town of report- ing bank and other cash items.....	13,363.06		
19. Redemption fund with U. S. Treasurer and due from U. S. Treasurer.....	5,000.00		
20. Interest earned but not collected—approximate—on Notes and Bills Receivable not past due.....	24,707.52		
Total.....	\$2,425,964.33		

LIABILITIES		DOLLARS	
22. Capital stock paid in.....	\$ 200,000.00		
23. Surplus fund.....	25,000.00		
24. a Undivided profits.....	\$ 30,378.61		
b Less current expenses, interest, and taxes paid.....	30,378.61		
25. Interest and discount collected or credited in advance of maturity and not earned—(approximate).....	10,124.41		
26. Amount reserved for taxes accrued.....	4,779.65		
28. Circulating notes outstanding.....	96,800.00		
29. Net amounts due to national banks.....	17,114.80		
31. Net amounts due to banks, bankers, and trust companies in the United States and foreign countries (other than included in Item 30).....	7,412.79		
32. Certified checks outstanding.....	22,587.62		
33. Cashier's checks on own bank outstanding.....	22,297.87		
Total of Items 30, 31, 32 and 33.....	\$ 69,413.08		
Demand deposits (other than bank deposits) subject to Reserve (deposits payable within 30 days):			
34. Individual deposits subject to check.....	1,560,836.06		
35. Certificates of deposit due in less than 30 days (other than for money borrowed).....	70,627.35		
36. State, county, or other municipal deposits secured by pledge of assets of this bank.....	58,800.00		
Total of demand deposits (other than bank deposits) subject to Reserve, Items 34, 35 and 36.....	\$1,690,263.41		
Time deposits subject to Reserve (payable after 30 days, or subject to 30 days or more notice, and postal savings):			
40. Certificates of deposit (other than for money borrowed).....	82,064.63		
42. Postal savings deposits.....	1,976.64		
43. Other time deposits.....	170,177.41		
Total of time deposits subject to Re- serve, Items 40, 42, and 43.....	\$254,218.68		
44. United States deposits (other than postal savings):			
c Other United States deposits, including deposits of U. S. disbursing officers.....	4,886.46		
46. a Other bonds borrowed without furnishing collateral security for same.....	\$ 40,000.00		
b Other bonds borrowed for which collateral security was furnished.....	40,000.00		
Total.....	\$2,425,964.33		
55. a Liabilities for rediscoun- ts with Federal Reserve Bank (see Item 1d).....	110,100.78		
b Liabilities for rediscoun- ts other than with Federal Reserve Bank (see Item 1c).....	191,403.84		
Total contingent liabilities (55 a, b, c, and d) (not including items in Schedule 23 of report).....	\$ 301,504.62		

State of Oregon, County of Klamath, ss:
I, Leslie Rogers, Cashier of the above-named bank, do solemnly swear
that the above statement is true to the best of my knowledge and belief.
LESLIE ROGERS, Cashier.
Correct—Attest: E. R. Reames, John M. Moore, A. M. Collier, Directors.
Subscribed and sworn to before me this 15th day of July, 1920.
BERT E. WITHROW, Notary Public.
My commission expires Dec. 7, 1920.

OIL SHORTAGE TIES UP OCEAN CARRIERS
HONOLULU, T. H., July 1. (By Mail.)—Five large American freighters were tied up here together recently for lack of fuel oil with which to continue their voyages. After a week's delay which, according to waterfront authorities, cost the ship's owners many thousands of dollars, the vessels finally obtained their fuel, when an oil tanker arrived from the mainland.
Golf enthusiasts throughout a large section are looking forward with interest to the Western Golf Association tournament, which will get under way July 12 at the Memphis Golf and Country Club.

Western Floral Shop
FOR YOUR LOVED ONES
living and departed, flowers are the logical, natural tribute of esteem and affection. Being Nature's loveliest gift to man (except woman), you cannot show your feelings in a tenderer way than by means of floral gifts. Choose from our large and beautiful array. Set pieces made to order.



WILL IMPROVE CHIEF PORT OF JAMAICA

KINGSTON, Jamaica, June 24. (By Mail.)—The Jamaican government is planning to borrow in London \$15,000,000 in order to make the port of Kingston a first class one by deepening of the channel to the piers and other improvements. It is proposed to extend the railway to the wharves, to construct additional piers, erect a big dry dock and a wireless station and establish an oil and coaling depot for ships. One purpose of this program is to make Kingston a port of call for vessels passing through the Panama canal. Members of the legislature assert that Kingston should be as well equipped as Cristobal, the Atlantic entrance to the Panama canal.

LONE PINE NOTES

Haying is in full blast in this community.
W. R. Van Meter left a few days ago for Lakeview to spend a month or so before returning to his home in Lodi, Cal.
Frank White and family of Klamath Falls and Mr. Griffith and family of Merrill spent Sunday at the C. W. Lewis ranch.
Maggie Tallman went to Bly for the fourth and spent the week with friends.
Agnes Enman spent Sunday at the Tallman ranch.
Vera Stennet is visiting at Lou Storey's.
Mrs. Henry Semon and Mrs. Barker called on Miss Geertson Friday.
The Louisville board of aldermen has decided upon \$500 as the license fee for boxing bouts in that city.

MRS. J. M. CRAIG, of Los Angeles, Calif., who says no one can feel more grateful for what Tanlac has done than she does. Declares she has gained twelve pounds and her health is now better than in years.



"Of all the people who have taken Tanlac, I don't believe there is anyone who feels any more grateful to it than I do," was the statement made recently by Mrs. J. M. Craig, of 674 1/2 East Fortieth street, Los Angeles.
"Like so many other families during the influenza epidemic last year we all had it, and my own illness together with the worry over the rest of our family brought on a case of genuine nervous prostration. I was so weak I couldn't even sweep the floor, and during the day I would have to lie down four or five times. I tried to walk but found out half a block was all I could stand before I gave out. Nervous spells came on me often.
"Every medicine I tried failed to reach my case until finally my husband urged me to try Tanlac, and I am indeed thankful that he did, for it proved to be just what I needed.
"The first two bottles didn't seem to help me. I guess that was because I was so extremely bad off, but on the third bottle I could tell I was improving and that gave me more hopes than ever of getting well.
"My improvement from then on was rapid and by the time I had taken five bottles of Tanlac I was better and stronger than I had been in years. I was sleeping soundly at night and had gained twelve pounds in weight.
"That was several months ago and from then until now I have been in as good health as I ever was in my life and have been doing all the housework by myself.
"It is simply remarkable how Tanlac has built me up and I have told everyone of my friends and relatives what a wonderful medicine it is."
Tanlac is sold in Klamath Falls by the Star Drug Co., in Lorella by the James Merc. Co., and in Merrill by the Southern Oregon Drug Co. Adv.

Ride on Goodyear Tires in That Sturdy Small Car of Yours



It surprises certain users of small cars to find that they can obtain Goodyear Tires at a first cost ordinarily not greater, and sometimes less, than that of other tires.
This initial value, as well as the very low final cost, results from the application of Goodyear experience and care to their manufacture in the world's largest tire factory devoted to 30x3-, 30x3 1/2- and 31x4-inch sizes.
Such facts explain why more cars, using these sizes, were factory-equipped last year with Goodyear Tires than with any other kind.
If you drive a Ford, Chevrolet, Maxwell, or Dort take advantage of the opportunity to enjoy real Goodyear value and economy; equip your car with Goodyear Tires and Heavy Tourist Tubes at the nearest Service Station.

30 x 3 1/2 Goodyear Double-Cure Fabric, All-Weather Tread \$2350
30 x 3 1/2 Goodyear Single-Cure Fabric, Anti-Skid Tread \$2150

Goodyear Heavy Tourist Tubes cost no more than the price you are asked to pay for tubes of less merit—why risk costly casings when such sure protection is available? 30 x 3 1/2 size \$450 in waterproof bag.

GOOD YEAR

IMPERIAL GARAGE
3rd and Main
—GOODYEAR—
Tires, Tubes, Accessories

WHITE PELICAN GARAGE
1248 Main St.
—GOODYEAR—
Tires, Tubes, Accessories

DANNER-PATTY MOTOR CO.
Ford Garage—123 So. 6th St.
Our GOODYEAR Stock Comprises only 30x3-30x3 1/2 Tires, Tubes, Accessories

ACME MOTOR CO.
49 Main St.
—GOODYEAR—
Solid and Pneumatic Truck Tires and Accessories
200 Ton Press Service

AT THE THEATERS

Rachel Crothers' celebrated stage play, "Old Lady 31," as adapted to the screen by Metro with Emma Dunn as the star, will be the feature attraction at the Liberty Theatre, for Saturday. This Metro production was made upon a most elaborate scale.
Emma Dunn created the leading role of Angie in the New York stage production of the play by Lee Kugel and was especially engaged for stardom on the screen in the same character. Angie is a personality of rare sweetness, and just the sort of "mother" role that brought fame to Miss Dunn in the theatre.
In a story of quaintness and infinite charm, Angie and Abe, her life's partner for fifty years, are reduced to poverty. Abe is planning to go to the poor farm, while Angie, with the few dollars they have saved from the wreck of their lives, is headed for the old woman's home. The thought of parting is anguish to the lifelong lovers.
At the doorstep of the old woman's home, Angie falters. The inmates take pity on the couple, and although it is against the rules, admit Abe as "old lady 31"—he being the only male in the house. But he is happy to be near Angie and everything goes well until the thirty splinters and "wider women" in the institution get their dander up when Abe is too attentive to one of them.
The ensuing incidents are of the sort that bring many smiles and an occasional tear. The play is in the very best vein of Rachel Crothers, one of America's leading women playwrights. Henry Harmon, who played Abe on the stage, re-creates that role in the screen version.
Prominent among the many novel situations and photographic achievements that stamp J. Parker Read, Jr.'s new Louise Glaum production, "The Lone Wolf's Daughter," as distinctly different from the usual run of photodramas, is the use of a telautograph, an instrument for the production of messages by telegraph. The telautograph plays an important part in the Louis Joseph Vance story and the famous novelist worked for several days with the producer to make perfect its operation in "The Lone Wolf's Daughter," a W. W. Hodkinson release, combining the famous characters of "The Lone Wolf" and "False Faces" which comes to the Liberty Theatre Sunday. Mr. Vance also lent a helping hand in perfecting the code used on the contrivance in Chinese script, the telautograph—or rather, two of them, being employed in the luxurious home of the leader of a desperate band of London Criminals in a Limehouse den where the plunderers hold council.
The use of the instruments permits the underworld band to continue its daily killings and robberies with impunity. It rains for Louise Glaum as Sonia to succeed where the sleuths have failed. Held as a captive in the home of the bandit chieftain, Sonia's curiosity is aroused by his frequent maneuvering at a secret cabinet, whence strange sounds emanated. In his absence Sonia discovers the "open sesame" to the cabinet and pulls a sheet of paper from the instrument hidden there. A Chinese maid deciphers the message for Sonia. Grippled by its import, she turns it over to the sleuths and the band is rounded up after a thrilling gun fight in the smashing climax. "The Lone Wolf's Daughter" was produced under the personal supervision of J. Parker Read, Jr., at the Thomas Ince Studios.

STARTLING REDUCTIONS
MERCHANDISE GOING AT RIDICULOUSLY LOW PRICES, AND THE QUALITY IS ALL HERE ARE A FEW BARGAINS, AND THERE ARE MANY MORE JUST LIKE THEM IN OUR STORE:

DRESS SHIRTS
Plenty of large sizes (not all sizes) from 50c to \$1.00

UNDERWEAR
Two-piece, cotton, one lot..... 25c
Another lot..... 50c

STRAW HATS
Nobby Selections from..... 10c to 50c

CLOTH HATS
One lot at..... 25c

THIS STOCK WILL GO FAST—COME EARLY
R. I. Hammond
58 Main Street Klamath Falls