



The United States National Bank

SALEM, OREGON

Commercial Department

CONSERVATIVE, careful management, the same of prompt, courteous service, everything consistent with good banking you secure when you open a checking account with this bank. Close inspection by the National Government guarantees you the safe return upon demand of every dollar deposited here, and this, coupled with a desire on our part to aid in every safe and proper way the growth and development of this community, accounts for the wonderful increase in our business, and the feeling of local pride among our customers.



Savings Department

PROSPERITY dates from the first dollar saved. Perhaps the best reason for saving money is that practically nothing can be done without it. You must have it to start you in business and to educate your children, to protect you against sickness or misfortune, and to provide for you a comfortable independent old age.

One dollar will start the account, and the new year is a good time to begin. Interest is paid at the rate of 4 per cent, compounded semi-annually.

Safe Deposit Vaults

NO expense or care has been spared to make our vaults absolutely impregnable against fire, burglars or mob violence. Intoxication is a bane, beatitude is a weakness. Think rapidly and decide at once. Will you risk your papers and other valuable another hour—are they safe now? A private box in our vault will cost you less than one cent a day.

Eight Years' Growth in Deposits

November 26th, 1904	\$ 42,407.88
November 26th, 1905	129,601.34
November 26th, 1906	164,508.97
November 26th, 1907	200,416.58
November 26th, 1908	271,887.89
November 26th, 1909	411,862.54
November 26th, 1910	700,485.24
November 26th, 1911	975,652.15
November 26th, 1912	1,816,247.62

Travelers' Checks

WE sell the American Bankers' Association Travelers' Checks. They can be cashed in any part of the world, are safe, handy and self-identifying. The only way to carry money when traveling. We also issue Foreign Exchange, payable in all of the principal cities of every country in the world. Cheaper than postoffice money orders.



Salem's Progress and Development

DURING THE YEAR 1912

IN THE

ELECTRIC LIGHT AND POWER, AND GAS LIGHT AND HEAT INDUSTRIES

The following figures indicate the confidence that the owners of the Portland Railway Light and Power Co. have in the future growth and prosperity of Salem and vicinity

INVESTMENTS MADE IN SALEM AND VICINITY BY THE P. R. L. & P. Co., in 1912

For additional poles and wires	\$ 49,460.10
For additional gas pipes	18,807.05
For installing poles and wires in alleys in down town districts so those in the streets may be removed	3,120.20
For installing additional machinery, switchboards and other improvements in the Salem Electric Power House at Mill and Liberty Streets	27,007.80
For building a new warehouse and line department building at Mill and Liberty streets	3,750.00
Total	\$102,145.15

RATES FOR ELECTRICITY AND GAS REDUCED

A reduction was made on July 1, 1912 in the rate for electric lighting service.

The rate for gas will be reduced on January 1, 1913 from \$1.80 to \$1.60 per 1,000 cu. ft. for the first 30,000 cu. ft. used per month and \$1.50 per 1,000 cu. ft. for all gas used in excess of 30,000 cu. ft. per month, with a cash discount of 10c per 1,000 cu. ft. for prompt payment, making the net rates \$1.50 and \$1.40 respectively.