

The Evening Herald

W. G. SMITH, Editor

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WEDNESDAY, JANUARY 17, 1917

Herald's Classified Ads.

Advertisements in the Classified columns are printed at the rate of Five Cents a line, invariably in advance. Hereafter no advertisement will be accepted unless accompanied by the cash.

MISCELLANEOUS

FOR TRADE—Nice ten acre home in Oklahoma for suitable property in Klamath Falls. Address P. O. box 262, Klamath Falls. 16-24

WANTED—Furs of all kinds. See C. D. Wilson, 79 Main st. 17-104

HIGHEST cash paid for furs, hides and pelts. E. F. Lewis, 28th street, near Klamath. 19-27

MCABE'S EXPRESS—Call Moore, billiard parlor, phone 152. 15-104

HELP WANTED

WANTED—A man with business ability well acquainted in Klamath Falls and vicinity as general agent for an old life legal reserve life insurance company of California. Experienced man will teach you the business; occupational opportunity and good contract to the right man. Reference required. Address E. W. Wilson, 227 Northwestern Bank building, Portland, Oregon. 15-24

WANTED—Work as nurse, common cooking or housework. Beulah Baber, phone 42. 12-24

WANTED—Strong, reliable young woman as second cook in small general camp; good long time job; pay \$50 to start. Inquire Herald office. 16-24

Good meals from 11 to 2 for \$1; else short orders at Klamath Lunch Room, 121 N. Sixth street. 12-24

YOUR CHANGE

For a few days only I can call you an inside lot in the best part of Sibley Addition for \$199.00 on easy terms. Can call the corner adjoining for \$175.00, or both for \$325.00. You'll likely not have the same chance again. See Chicago. 10

NOTICE

Why not stock your ranges to their full capacity. San Francisco Cattle Loan company will loan you the money. For particulars apply GEO WATT, Klamath Falls, Ore. Postoffice box 622. 12-24

PROFESSIONAL CARDS

DR. J. H. CARTER DENTIST OFFICE, ROOMS 7 and 8 WHITE BUILDING

DR. F. M. WHITE Eye, Ear, Nose and Throat Eyes Examined—Glasses Fitted 227 Odd Fellows Building

DR. F. E. GODDARD Oculopathic Physician Suite 212, L. O. O. F. Temple REMEMBER—I never charge for examination and consultation. FURTHER—This places you under no obligation, and you will not be asked to take treatment. Hours: 9 to 11:30 a. m.; 2 to 5; 7 to 9 p. m. Phone 221 Residence Phone 2222

City & County Abstract Co. ABSTRACTS INSURANCE Member Oregon Association Title Men

DR. A. A. SOULE PHYSICIAN AND SURGEON Suite 1 to 5, Phoenix Bldg. Phone 1014 (Special presentation of Soles to Klamath Falls, Oreg.)

Debt Must Be Retired Farm Loan Act Is Explained

In Second Article on Federal Farm Loan Act Today, Member of Bureau Explains Amortization Features of the New Measure

By FRANK R. WILSON Of the Federal Farm Loan Bureau Written for United Press

WASHINGTON, D. C., Jan. 17.—One of the features of the Federal Farm Loan Act which makes a strong appeal to farmers is that it compels them gradually to retire their indebtedness through a long or short period of years.

This process is called amortization. Under it the interest and principal are paid off in equal annual or semi-annual installments throughout the period of the loan, so that at the end of the term of the mortgage the borrower is out of debt. All loans under the Farm Loan Act are made under the amortization or installment plan. Since the borrower begins paying off his debt the first year after he gets it, and because a long time loan is best suited to farmers, borrowers under this act are permitted to execute mortgages to run from five to forty years at their option.

Permission is given to pay all of the loan or any part of it, on any interest saving date after the mortgage has run five years. Borrowers are not permitted to pay off within the first five years, because the money which they have borrowed has been procured by the bank through the sale of its bonds, and bonds cannot be sold for a shorter period than five years.

The following table shows the amount of the annual payment required to extinguish in the period in

icated a \$1,000 loan bearing interest at 5, 5 1/2 and 6 per cent:

Table with 3 columns: TERM, Rate of Interest, and values for 10, 15, 20, 25, 30, 35, 40 years at 5, 5.5, and 6% interest rates.

The use of the borrowed money is limited to the following purposes: To purchase land or additional land; to pay off existing indebtedness; to purchase livestock or to make any productive improvements such as clearing, fences, drainage, buildings and machinery.

The object of amortization is to enable a farmer to turn a mortgage into an investment. When he can borrow at a less rate than it yields him he is able to pay off his indebtedness out of

the profits of his investment. A long time loan enables him to use his money judiciously, so that it will contribute to increased value of his land and its increased producing power.

Heretofore farmers have not been able to borrow for long periods. This discouraged investment in livestock and for many other purposes because the returns are slow. Short term loans made a speculator out of a farmer.

So the Farm Loan Act in addition to providing a way for the farmer to borrow to the limit of safety, induces him to put his borrowed money to productive uses and provides a way for him to get out of debt from the profits of the investment.

Thus the Farm Loan Act places within reach of the farmer the means to help himself and stimulates his business initiative. The long time loan with its small annual payments puts a quietus on the terror of mortgage foreclosure.

"Why Aren't You in the Army" Best Insult

Next to Calling a Man a German, This is Favorite Insult in London--Americans Are Caught in Net Sometimes

By J. W. PEGLER (United Press Staff Correspondent) LONDON, Jan. 17.—"Why aren't you in the army?"

Next to calling a man a German, that is the favorite insult, amounting to "fighting words," now in use in London. The civilian hasn't much chance of a comeback except with his fists, so if he retorts at all it is usually with his right.

The waiter with a little gold or silver stripe on his sleeve, meaning that he has been shot or gassed, throws a sneering glance at the civilian diner. The soup is cold and the diner says so. "The soup isn't cold in the army," is the waiter's comeback. "Why aren't you there?"

As the conscription act exempts nobody without reason, the civilian has a good legal right to be a civilian. But he can't go into details about his tribunal hearing, so he scrapes the waiter's head with a ketchup bottle.

But the civilian usually gets the worst of it, regardless of whether he succeeds in punishing his tormentor. Public opinion just naturally drifts against him.

It is the same on the street if he accidentally bumps another pedestrian. He may apologize, but if resentment isn't appeased the injured party reels off the crowning insult.

Americans generally escape because their "accent" excludes them from English army consideration. But once in a while someone makes a mistake, as a New York chauffeur.

"Why aren't you in the army?" demanded the conny, after a trivial argument.

The New Yorker's reply was made to order:

"Say, listen, Cockney," he said contemptuously. "My army has licked yours twice, and if they have to do it again I'll be with 'em."

Railroad Depends on Terminal Fund

business men to go to San Francisco, Sacramento and Marysville to get help from wholesale houses and other big business firms. These business firms will get more business from Central Oregon when it is developed, and should bear part of the burden.

"Another committee must go after those right here at home who have not contributed. We must strike the blow in the next week."

While the crisis is upon Klamath Falls right now, yet work that heretofore was not dreamed of has already been accomplished. That is, Klamath Falls has been united; harmony exists everywhere. Who would have thought a few years ago, or even a year ago, that bitter enemies would sit down together in a room and work out details for the advancement of Klamath Falls. Three real estate men were closeted in the same room yesterday, and each of these men have been cold toward the other in the past; now they have been brought together.

In Klamath Falls no longer can it be said that the East is East and the West is West. It's all Klamath Falls. The same thing is true regarding the city council. It is working in harmony, as was shown at the meeting this afternoon. There is an understanding among the members and between the council and Mayor Crisler, and there is an understanding of mutual interest between the council and the railroad committee.

The question of the \$300,000 bond issue is at rest until Spitzer, Rorick & Co. of Toledo and other bond houses are conferred with. The destiny of the whole railroad problem hence rests with the success of the movement to raise money for a passenger terminal and right of way within the city. If this matter is settled, the other things undoubtedly will work themselves out. At least this is the opinion of the men who have had the largest part thus far in the terminal matter.

Right there is a point. These men have worked themselves out. Fresh men must take their place, they say. That's why the big meeting is called for Thursday night. These new men must shoulder the burden and raise the remaining \$27,500.

The fund to date is approximately \$24,000. Charles W. Eberlein and the Klamath Development company, have, through donations of land that it was thought would have to be purchased, increased the fund by about \$21,000, making it now something like \$45,000. Twenty-seven thousand five hundred dollars will make it about \$74,000, the amount originally stated as necessary to get all grounds within the city for the railroad.

That is the situation. The question right now is: Will Klamath Falls unite to put the ball over the last line and complete the terminal fund. Those who have subscribed must work; those who haven't must now do their part, says the committee.

Klamath Transfer company has storage room for any amount up to two carloads. Rates reasonable. Phone 242. 15-104-1mo.

Three Americans Win Renown in Three Armies



These three Americans: Captain Malville Hall of the British army; Sergeant Pilot Elliott Cowdin of the French army, and Lieutenant Francis T. Colby of the Belgium army have won fame in their fighting in Europe. Several times each has been mentioned for valorous deeds. They are helping to convince Europeans that some Americans can fight.

Moving Pictures

Bertie Cecil, heir to an English estate, shoulders the consequences of his brother's crime, disappears from his home, and enlists in the French army in Algeria. There he meets Cigarette, daughter of the regiment, who falls in love with him. The brave girl risks her own life to save him in a sharp encounter with the Arabs. When the Lady Venetia and her brother happen to come to the Algerian encampment, Cigarette learns who Bertie is. She begs him to return to his rightful estate, and Venetia adds her entreaties. Bertie will not listen. An encounter between Bertie and his superior officer leads to a court martial. The young man is condemned to die. Cigarette rides across the desert to get a reprieve from the marshal of the troops.

HOUSTON'S HOUSTON OPERA HOUSE DARK STAR THEATER William Fox Presents Theda Bara in "UNDER TWO FLAGS"

MERRILL OPERA HOUSE MOTION PICTURES TUESDAYS AND SATURDAYS Merrill, Oregon

When Every Move Hurts

Lame every morning, achy and stiff all day, worse when it's damp or chilly? Suspect your kidneys and try the remedy your neighbors use. W. H. Bell, Eberlain avenue, Klamath Falls, says: "I used to have attacks of lumbago so bad that I would fall to the ground. I was unable to make a move, as the pain was so severe. It felt as though my back was broken. My kidneys, during those times, were irregular in action. After I began taking Doan's Kidney Pills, I had very little trouble with my kidneys and back." Price 50c, at all dealers. Don't simply ask for a kidney remedy—get Doan's Kidney Pills—the same that Mr. Bell had. Foster-Milburn Co., Props., Buffalo, N. Y.—Adv.

With this she rides back, braving wild Arabs and beating sandstorm, until she reaches the French encampment. She arrives as the firing squad is taking aim to execute the sentence of the court martial. Madly she rushes forward. The bullets intended for the man she loves are lodged in her own body; and Cigarette, holding high the reprieve, falls to the ground dead. Theda Bara takes the part of Cigarette. At the Star tonight.

WHEN YOU WAKE UP DRINK GLASS OF HOT WATER Wash the poisons and toxins from system before putting more food into stomach. Says inside-bathing makes any one look and feel clean, sweet and refreshed.

Wash yourself on the inside before ties into the blood, causing illness. This is vastly more important because the skin pores do not absorb impurities into the blood, causing illness, while the bowels pores do. For every ounce of food and drink taken into the stomach, nearly an ounce of waste material must be carried out of the body. If this waste material is not eliminated day by day it quickly ferments and generates poisons, gases and toxins which are absorbed or sucked into the blood stream through the lymph ducts which should suck only nourishment to sustain the body.

A splendid health measure is to drink, before breakfast each day, a glass of real hot water with a teaspoonful of limestone phosphate in it, which is a harmless way to wash these poisons, gases and toxins from the stomach, liver, kidneys and bowels; thus cleansing, sweetening and freshening the entire alimentary canal before putting more food into the stomach. A quarter pound of limestone phosphate costs but very little at the drug store, but is sufficient to make anyone an enthusiast on inside bathing. Men wake up with a dull, aching head or have furred tongue, bad taste, nasty

The Laugh Will Be on the Burglars who break into a place and after all their trouble find only a check book instead of the cash they expected. You can disappoint burglars the same way. Deposit your cash with the First State and Savings Bank and it will be absolutely safe from thieves, fire, dampness, rats or any other similar danger. Isn't that security worth having? FIRST STATE AND SAVINGS BANK KLAMATH FALLS, OREGON

LEGAL NOTICES

Summons (No. 852 Equity) In the Circuit Court, in and for the County of Klamath and State of Oregon.

Maud Evans, Plaintiff, vs. George Evans, Defendant. To George Evans, Defendant above Named:

In the name of the State of Oregon: You are hereby required to appear and answer to the complaint filed against you in the above entitled suit on or before the 1st day of February, 1917, that being the last day of the time prescribed in the order of publication of this summons, and if you fail so to appear, plead, answer, demur, or otherwise move, for want thereof plaintiff will apply to the court for the relief prayed for in her complaint, to-wit:

For a decree dissolving the bonds of matrimony now existing between the plaintiff and defendant, upon the grounds of willful desertion on the part of the defendant for more than one year previous to the instituting of this suit, and that the defendant has been convicted of a felony.

This summons is served upon you, the said defendant, by publication thereof in the Evening Herald, a public newspaper of general circulation, printed and published at Klamath Falls, Klamath county, Oregon, once a week, for six consecutive weeks (seven insertions), the first publication being made December 20, 1916, and the last publication January 31, 1917, by order of the Honorable D. V. Kuykendall, judge of the circuit court of Klamath county, Oregon, which said order was made, entered, dated and filed in this suit December 19, 1916.

W. H. A. RENNERT, Attorney for Plaintiff. 20-27-3 10-17-24-31

NOTICE FOR PUBLICATION

Not Coal Lands

United States Land Office at Lakeview, Ore., December 16, 1916. Notice is hereby given that Perry I. Neil, whose postoffice address is Klamath Falls, Oregon, did, on the 22d day of April, 1916, file in this office sworn statement and application, No. 05214, to purchase the NE 1/4, SE 1/4, Section 26, Township 37 south, Range 9 east, Willamette Meridian, and the timber thereon, under the provisions of the act of June 3, 1878, and acts amendatory, known as the "Timber and Stone Law," at such value as might be fixed by appraisal, and that, pursuant to such application, the land and timber thereon have been appraised at \$160, the timber estimated 140,000 board feet at \$1.00 per M. and the land \$20.00; that said applicant will offer proof in support of his application and sworn statement on the 27th day of February, 1917, before C. R. DeLap, Clerk of the County Court, at Klamath Falls, Oregon.

Any person is at liberty to protest this purchase before entry, or initiate a contest at any time before patent issues, by filing a corroborated affidavit in this office, alleging facts which would defeat the entry. JAS. F. BURGESS, Register. 12-19 2-20

STOP CATARRH! OPEN NOSTRILS AND HEAD Says Cream Applied in Nostrils Relieves Head-Colds at Once.

If your nostrils are clogged and your head is stuffed and you can't breathe freely because of a cold or catarrh, just get a small bottle of Ely's Cream Balm at any drug store. Apply a little of this fragrant antiseptic cream into your nostrils and let it penetrate through every air passage of your head, soothing and healing the inflamed, swollen mucous membrane and you get instant relief. Ah! how good it feels. Your nostrils are open, your head is clear, no more hawking, snuffing, blowing; no more headache, dryness or struggling for breath. Ely's Cream Balm is just what sufferers from head colds and catarrh need. It's a delight.—Adv.