POLITICAL VISTA RATHER PUZZLING

(Continued from Page 1)

it may yet mean the loss of the measure, by default, as it were.

On the other hand, the apparently smooth bosom of the political waters, which have an aspect as though no fight were imminent, may mean simply a deluge of votes against the special charter when the time comes for casting them, one week from next Tuesday.

There is a great deal of indignation throughout the city, aroused by the indifferent methods practised in the city affairs and by the consequent unnecessary expense to the taxpayers. The special charter election is itself one of the unnecessary expences which has been incurred for the unprotesting property owners to stand up and meet, and means the outlay of probably several hundreds of dollars that might have been saved had there been any official idea of the need of economy in handling the affairs of a city now head over heels in debt.

It is more than a political election, as it is a strong imposition on the city.

AT THE CHURCHES

Services at the various churches of the city for tomorrow will be as follows:

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Church of the Sacred Heart—

There will be no services at the Catholic church tomorrow, as the pastor, Rev. Father McMillian, will go to Merrill to conduct services.

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Presbyterian Church—

Sunday school at 10 a. m., J. B. Mason superintendent.

Christian Endeavor, 6:30 p. m. Miss Vera Houston, President.

Bible study hour, Wednesday evening at 7:30.

The morning services will be in charge of the Women's Missionary Society. The following program will be given:

"The Old Religions of China"—Mrs. Nelson Rounsevell.

Solo—"A Vision of Eden. .—Mrs. P. N. Gregory.

"Christianity in China"—Mrs. Coates

Solo—

"China of Today"—Mr. C. C. Hogue.

A thank-offering for the cause of missions will be taken at the service.

You are most cordially invited to attend these services.

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The Church of the Redeemer—Episcopal—

Dr. Henry C. Collins, rector.

Morning service every Sunday at 11 a. m., in Odd Fellows hall.

Sunday school Sunday afternoon at 3 o'clock.

Guild meets Friday at 2:30 in same hall, and every one interested in Christian work not elsewhere engaged will be cordially welcomed by the president, Mrs. I. Jay Knapp

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Grace Methodist Episcopal—

Sunday school at 10 a. m. Dr. W. A. Leonard, superintendent.

Services at 11 a. m. and 7:30 p. m., Geo. H. Feese, pastor.

General class at 12:10, W. D. Harris, leader.

Men's meeting at 3 p. m., A. B. Cleveland, president.

Epworth League, 6:30 p. m., Will Wood president.

Special announcements—

Morning theme, "Christ's Greatest Statement."

Evening theme, "Judas Iscariot, A Character Study."

Special music—Mrs. William Wagner sings in the morning.

Anthem by the choir in the evening.

Cordial welcome. Obliging ushers. Good music.

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Christian Church—

Corner Ninth and Pine streets.

E. M. Flinn, pastor.

Sunday school at 10 a. m., E. L. Elliott, superintendent.

Junior C. E. at 3 p. m.

Christian Endeavor at 6:30 p. m.

Evangelist Whiston will preach at 11 o'clock and again in the evening. A large chorus has been organized, and the music will be one of the principal features of every service. Plan to come, and invite your friends

Strangers and friends are cordially invited to worship with us.

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Baptist Church—

Sunday school at 10 a. m., C. R. De Lap, superintendent.

Preaching at 11 a. m.

The public is cordially invited to attend.

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Christian Scientists—

Services are held in the Library building until further notice on Sunday morning at 11 o'clock, and testimonial meetings on Wednesday evenings at 8 o'clock. All are invited to attend these meetings.

Also Sunday school Sunday mornings at 10 o'clock. All children are invited to these Sunday school services.

Help Build Up Klamath County

BY CO-OPERATING WITH YOUR FRIENDS AND NEIGHBORS YOU CAN DO IT. THERE IS NOW BEING ORGANIZED AT KLAMATH FALLS A COMPANY THAT WILL SHOW THE WAY THE

HOME BUILDING AND REALTY CO.

With C. F. Stone, Fred Melhase, Wm. Fish, F. H. True, R. W. McGarvie, incorporators.

SEND NO MONEY, but fill out the attached coupon for the number of Shares you can pay for, without it being a burden upon you, and send that.

When the company is organized you may then send your money as per your subscription.

The Home Building and Realty Co. is incorporated under the General Laws of Oregon for $200,000, divided into as many shares at a par value of $1.00.

IT HAS NO PREFERRED STOCK

Under the laws of Oregon one-half of the stock must be subscribed for before we may commence business. In order to save expense and distribute the stock to as many different people as possible, to build up a great co-operative company for the up-building of Klamath County, we use this means of calling your attention to the merits of this new enterprise, and solicit your co-operation and subscription.

Many cities have Building and Loan Associations or Home Building Companies, and they have done wonders in building up their respective communities, paying large earnings to their stockholders. They send agents into other towns to sell their stock, and invest the money in their home towns, thus taking money from outside places to build up their own cities. It is a well known fact that every month there is sent out of Klamath Falls to companies of this kind hundreds of dollars to be loaned at Salt Lake City, Seattle, Portland and other places. Now, what is the matter with Klamath Falls doing the same thing. We can send men out on the same mission, secure outside money and put it to work in Klamath Falls for the upbuilding of Klamath Falls and vicinity. The Home Building and Realty Company will afford the stockholder greater profit than any far away company.

Thousands of people know that stock of home building companies yields more liberal returns to the investor than that of any other legitimate enterprise. The dividends of banks pale into insignificance when compared with those paid by some of the larger home building companies of Los Angeles and other cities. If you had invested $1,000 three years ago in the **Home Builders of Los Angeles you would have received $526.13 in cash dividends during that time, and your investment would be worth $2,300 today. This company is now paying 17 per cent per annum, paid quarterly, and its stock has advanced from $1.00 par to $2.55 per share.**

The Los Angeles Investment Co. in its statement of January 1, 1912, shows assets of $8,121,561.86, and no unpaid bills—more money than 31 of the banks of that city. Had you invested $10 a month in that company for past 192 months, with dividends reinvested in stock, your investment would now be worth $43,369.40

Each dollar invested with the company 192 months ago, with dividends reinvested, is now worth $180.76. Total dividends paid 620 per cent, or an average of about 36 per cent. This stock is $1.00 par, but is now selling at $3.90.

That the Home Building and Realty Co. of Klamath Falls will pay as well as any existing enterprise of the kind does not admit of doubt.

WHAT THE HOME BUILDING AND REALTY COMPANY WILL DO

It will build homes for people now paying rent, on an easy monthly payment plan at **8 per cent** interest.

It will sell a lot and build by your own plans, or you may build yourself. It will furnish the money to build or will build for you on your own lot.

It will buy a lot for you in any part of the city and build to suit you on the same terms.

It will loan money to improve the place you now own.

It will loan money on country property, acting as agent for outside capital.

It will sell all kinds of insurance.

It will pay cash for everything it buys.

It will not run into debt.

SPECIAL OBJECTS

The Corporation intends to broaden out as a multiplicity of investors lends power and possibilities.

The chief objects are to build attractive homes on acquired properties and sell on the plan of easy payments; to contract for the construction of houses or of buildings of any description, in any locality, and to grant loans to land owners on the best security; to act as agent for others.

This gives the company unusual opportunities in all the most remunerative branches of building and real estate. There is no field in which there are greater profits for all concerned—a field which opens up almost limitless possibilities for increase and development.

ITS PROFITS

Will come from interest on money loaned. From profits made on sale of Real Estate and Insurance. By paying cash for everything it buys and saving the discount. By building homes at wholesale. The deferred payments draw 8 per cent interest, and create a regularly monthly income, which is put into other loans at the same interest, and thus **"money that makes money makes more money,"** interest and profit compounding so fast that we realize far in excess of 8 per cent paid by the borrowers at the same time, while the purchaser is gaining a larger equity in his home as he makes his payments; the **HOME BUILDING AND REALTY COMPANY'S** security grows in value.

ESTIMATED REVENUE

Profits from building and helping others to build fifty houses, at an average cost of $2,000 each	$5,000
Commission accruing from Fire Insurance, Life, Accident, Health, Team Risks, Liability, Fidelity and Surety, etc., etc.	2,000
Profit and commission from sale of real estate	4,000
Interest earnings at 8 per cent monthly installments compounded	10,000
Total	$21,000

EXPENSES

A most liberal estimate of the office expenses, including rent	$6,000
Profit	$15,000

As the business of the company increases, its profits will increase, and that means greater dividends, which will force the price of stock upward.

THE SMALL INVESTOR SAFE HERE

HOME BUILDING AND REALTY CO.'S STOCK offers a good investment. The plan of operation is safe and profitable, and there is no question of the reliability and continuing growth of the enterprise. It invites you to make it the steward of your money, promising thrifty management and a just accounting of every dollar.

It offers as great safety as the stock of any institution affords. All the rights and privileges of any stockholder are yours, as such, you are by law entitled to your pro rata of the profits of the company.

You have voice in the election of its officers and your money is invested in your part of the state, helping to build up Klamath Falls and nearby towns. Klamath County men will be the majority on the Board of Directors and its officers.

NO PROMOTERS STOCK

The men who are active in the Home Building and Realty Company are possessed of the knowledge of the profit possibilities of this business, but they are not all rich men. However, they put in their own money to start the enterprise, asked their friends and relatives to come in with them, and they pay the market price for their stock, as we ask you to do, and which may be done in two different ways:

First—By paying cash.

Second—By making a cash payment of 10 cents per share or more, and giving a note for the balance, payable in monthly installments of 10 cents a share, with interest at 6 per cent.

PRICE OF STOCK

Stock is now $1.00 per share.

We do not wish to sell less than 50 shares or more than 5,000 shares to any one person—this puts it in the reach of all.

We desire to secure the co-operation of as many people as possible, for in numbers there is strength.

By having many friends working together we can soon have a profitable business.

You are not required to pay all cash for your stock in a lump sum unless you wish to do so.

You can secure it on easy payments of 10 per cent cash and 10 per cent per month, with 6 per cent interest on deferred monthly installments, thus:

100 shares cost $ 100.	Pay $ 10 down,	$ 10 per mo
200 shares costs $ 200.	Pay $20 down,	$ 20 per mo.
500 shares cost $ 500.	Pay $ 50 down,	$ 50 per mo.
1000 shares cost $1000.	Pay $100 down,	$100 per mo.

The total interest you would pay on each 100 shares under this plan would be $2.25, an average of 25 per cent per month. This plan permits you to participate in whatever dividends may be declared during the first year.

COMBINED CAPITAL IS COMBINED STRENGTH

If one man owns 20,000 shares of stock in this company, you only have the beneficial influence of that one man and his personal friends; where if you have several thousand stockholders owing 50 to 1000 shares of stock each, you have the combined boosting power of thousands of people and their friends, and their cooperation and boosting will build up a great Home Building, Money Lending, Real Estate and Insurance Business in Klamath Falls, and you, the stockholders, will reap the reward in increased dividends. The farmer will be aided and helped as much as the city.

Just stop and think what it means to this city and county, after the first half of our stock is paid for—$100,000 at interest at 8 per cent per annum paid monthly. If the borrower only paid his interest of 8 per cent, we would have an income of $666.67 each month, which would be immediately loaned again on the same terms, but the borrower pays more than the interest.

To illustrate: A borrower of $1,000 says he can pay $15 per month and the interest. **His first payment** would be $15 on the principal and $6.67 interest, or a total of $21.67, reducing his loan to $985. The next month he would pay interest on the $985 and $15 on principal, reducing the loan to $970, and so on, and if he kept up his payments at that rate he would have his home paid for in five years and 7 months. Each month his payments have grown less, and he has never paid interest on a dollar that he did not have. Now think again what an income this company would have if all of the $100,000 was loaned on the same monthly payments. **It would be $2,166.67** each month—enough to build another home. Some will pay more on the principal, and thus we will keep the money working.

SAFE AND PROFITABLE

In our judgment, the stock of the Home Building and Realty Co. **is a safe, permanent and profitable investment** for men and women of small, average or large means—the farmer as well as the city man.

REMEMBER, the entire capital stock is placed in the treasury; no bonus or free stock is given to anyone

We have among those who have already subscribed stock some of the most successful business men in Klamath County and California, bankers and men of large business experience. These men, with yourself, if you become one of us, have the selection of the board of directors who handle the general business. Competent, safe men will be elected as officers and directors—men who will use every endeavor to make this the largest and best divident paying company of its kind in Oregon.

Will you join us in this work and enjoy the benefits of such co-operation?

WE WANT YOU WITH US

The Home Building and Realty Co. is proud, indeed, of the representative body of business men who have so far subscribed for stock.

LOOK AT THESE NAMES

You probably know most of them. They are conservative and sure, but in the scramble for success they know how to hit the line HARD. Don't you think you are safe to cast your lot with them?

J. L. Fielder,	Link River Electric Co.,
Wm. S. Worden,	F. R. Olds & Co.,
Melhase Bros.,	C. B. Coon,
Marion Hanks,	Wilfred M. Snow,
Frank Ira White,	W. C. Hurn,
Virgil & Son,	C. E. Riley,
F. H. True,	F. J. Williams,
R. W. McGarvie,	Geo. J. Walton,
J. M. Evans & Sons,	F. Ferris,
R. E. Wattenburg,	E. B. Pershin,
J. L. Cunningham,	Frank M. Upp,
R. E. Smith,	W. P. McMillan,
H. Boivin,	L. L. Truax, M. D.,
C. T. Oliver,	Arthur G. Lewis,
C. F. Stone,	J. J. Jerome,
H. N. Woods,	H. J. Winters,
C. P. Mason, D. M. D.,	W. E. Pelley,
The Rounsevell Corporation,	S. P. Holne & Son,
O. M. Hector,	Ed Smith,
Wm. S. Fish,	W. L. Clapp,
Samuel M. Evans,	L. Jacobs,
E. C. Greeley,	Savidge Bros. Lumber Co.,
G. A. Daley,	Willis Furniture Co.,
A. A. Bellman,	Frank Ward,
George Costello,	S. O. Johnson,
F. M. White, M. D.	F. D. Madison,
E. W. Muller,	G. X. Wendling,
Mrs. Hattie Keller,	C. E. Beardsley,
Don G. Lytle,	J. L. Chrisman,
J. P. Lee,	K. Sugarman,
J. C. Brockenbrough,	Geo. I. Wright, M. D.,
Chas. E. Worden,	W. M. Montelius,

FILL THIS OUT AND SEND IT IN

STOCK SUBSCRIPTION AGREEMENT

I the undersigned, subscribe for and agree to take and pay for the same, at their par value of $1.00 per share, ... shares of the Capital Stock of the **Home Building and Realty Company**, said company to be formed for the purposes substantially as expressed in the advertisement of which this is a part.

I hereby agree to pay my subscription upon demand of the Treasurer of said company after its organization. I understand that I may pay all cash or in monthly payments.

....

Address ....

Date ....

I prefer to make my payments on demand of the Treasurer as follows:

....

Fill this out and send it in. No. 31

SEND NO MONEY

But fill out the above subscription agreement and send that to the

HOME BUILDING AND REALTY CO.,
Klamath Falls, Oregon

N. B.—As soon as the subscription is complete a meeting will be called of all those who have taken stock to complete organization and elect Directors and Officers. You will be notified.