

# THEATRE GUIDE

## HOUSTON'S OPERA HOUSE Firemen's Ball

WEDNESDAY EVENING, NOV. 20.

### STAR THEATER

LIBBY & TRAYER

"Bob Hoy"  
Scottish War Drama in Three Parts  
"The Pearl and the Poet,"  
Comedy  
"Oh! What a Swim,"  
Comedy

WATCH FOR THURSDAY'S PROGRAM

ADMISSION, 10 and 25c

### TEMPLE THEATER

"Hard Cash,"  
Edison Two-Reel Special  
"A Jungle Filiation,"  
Animated Cartoons  
John Tobin's "Sweetheart,"  
Vitaphone Comedy

MATINEE DAILY AT 2:00  
ALL LICENSED PICTURES

### PROFESSIONAL CARDS

**THE KLAMATH FALLS  
STEAM LAUNDRY**  
Guarantee first class work as well as first class service. If you have occasion to make complaint and do not get immediate attention, phone  
D. B. CAMPBELL

**MAXWELL M. LONG**  
Osteopathic Physician  
Suite 16 and 19, White Building  
Phone 98

**CITY AND COUNTY  
ABSTRACT COMPANY**  
ABSTRACTS INSURANCE  
Members Oregon Association  
Title Men

**EMPLOYMENT**  
Call up COMSTOCKS, phone 66, if you want any kind of HELP Register at the COMSTOCK if you want employment

**KLAMATH COUNTY EMPLOY-  
MENT OFFICE**  
Phone 244  
We furnish all kinds of help. If you want work register at  
MRS. A. PETERSTYNER'S  
122 Sixth Street South

**F. G. THOMAS,  
CHIROPRACTOR**  
25-26, First National Bank Bldg.  
Phone 187

**ELMER L. FRENCH**  
Fire Insurance, Plate Glass and Automobile Insurance, Surety Bonds, Rents and Collections.  
STAR THEATER BUILDING

**5  
STOCK RANCHES**  
The Pick of So. Oregon  
Fully stocked; owners want to retire and will sell cheap if taken this fall.  
Farm and city property.  
Houses to rent.  
**Spinning**  
115 So. 5th Street

## The Evening Herald

W. O. SMITH, Editor

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KLAMATH FALLS, OREGON  
WEDNESDAY, NOV. 20, 1913

Date	Max.	Min.	Weather
1	56	43	Cloudy
2	54	42	Pt. Cl'dy
3	54	26	Pt. Cl'dy
4	55	35	Pt. Cl'dy
5	49	40	Cloudy
6	53	41	Cloudy
7	63	37	Clear
8	63	39	Pt. Cl'dy
9	62	41	Cloudy
10	51	40	Pt. Cl'dy
11	44	30	Cloudy
12	47	31	Clear
13	46	31	Pt. Cl'dy
14	50	20	Clear
15	50	21	Pt. Cl'dy
16	52	28	Cloudy
17	46	39	Cloudy
18	41	32	Cloudy
19	38	20	Cloudy
20	35	27	Cloudy
21	35	23	Pt. Cl'dy
22	40	20	Pt. Cl'dy
23	47	37	Clear

## TO PUT LIGHTS NEAR CHURCHES

LIGHT COMMITTEE OF THE COUNCIL LOOKING TO SEE WHERE ALL THEY WILL BE NEEDED IN THE CITY

If there isn't a street light in front of your church, there soon will be. The light committee of the council is at work on this, and will order them installed wherever they believe they are necessary.

On account of women often attending the evening services alone, and the condition of the approaches at some of the churches, it was deemed best to install lights as near the entrances as practicable.

**He Was a Wise Young Man**  
When he was 15 years of age Mr. James H. Foster of Providence, Rhode Island, insured in the Mutual Life of New York for \$10,000. His dividends amounted to over twice the total premiums he paid, and although he used \$1,285.46 in cash, at the time of settlement the company paid \$19,029, which was a clear profit of \$17,743.56 over cost.  
F. M. PRIEST, Agent.

**WOOD**  
Slab, Block, Body and Lumber,  
Wholesale or Retail  
**COAL**  
Car of Coal will arrive about October 15th. Place your orders now and avoid delays.  
\$12.50 to \$13.50 per ton  
**KLAMATH FUEL CO.,**  
Office 505 Main. O. Peyton, Mgr  
Phone 187. Phone 248R

**Your  
WEEK'S WASHING  
Only 50c**  
Wet Wash Laundry  
121 Fourth Street

# URGES STATE LIFE INSURANCE Commissioner Is to Recommend It Tells of Its Popularity in Wisconsin

The following report on state life insurance has just been made to Governor West by J. W. Ferguson, state insurance commissioner:

After carefully investigating the system of state life insurance in Wisconsin, I am satisfied that the plan is not only feasible, but practical, and will recommend to you in my annual report that a similar law be enacted in Oregon.

The purpose and intent of the state life fund, as explained by Commissioner Ekern of Wisconsin, is to give the people of the state the benefit of the best old line insurance on a mutual plan at the lowest possible cost. To benefit the policy holders is the sole consideration.

Of the total expense of old line companies, more than one-half goes to agents in commissions. Under the Wisconsin plan policy holders are saved this expense. Applications are received by clerks and treasurers of counties, of cities, of towns, by officials of banks which receive state deposits, and no paid agents are employed.

There will also be gains from excess interest earnings and mortality savings. The premium rates require that 2 per cent shall be earned. The funds should earn at least 3 per cent, leaving a margin of 1 per cent as a source of dividends to policy holders.

A greater item of saving for the dividends of policy holders comes from the fact that the actual number of deaths run about 10 per cent below the numbers calculated in the table.

The State Life Fund of Wisconsin issued its first policy October 27th of this year, and some of the most prominent men in that state are policy holders. Something like 100 policies have been issued. At present seven different kinds of policies are offered: Ordinary life, twenty payment plan, twenty year endowment, ten year endowment at age 65, ten year term and ten year term to age 65. This affords a wide range of choice, and allows the applicant to obtain the form best suited to his age, circumstances and financial resources. The form which has been most

popular so far is the twenty payment life. Under this form twenty annual payments are made, and the insurance is then fully paid for life. This enables a man to pay for his insurance during his productive years and have protection for the remainder of his life.

Premiums may be paid monthly if desired, and monthly premium rates have been worked out in order to make it convenient for people earning small wages to take advantage of the new plan.

Many of the manufacturers of the state are putting the plan before their employes by enclosing the state's circulars in pay envelopes, by posting placards in their shops, and even by advancing employes money to make the first year's payment.

I am of the opinion that there is a broad field for state life insurance in this state, and that the state of Oregon should deal with this as an economic problem and offer to its citizens sound insurance at the actual cost of paying the benefits as Wisconsin is doing today.



**KEEPING A FIRM HOLD**  
In our patronage we are by doing the best class of work in our line that could be done by any one. We are prompt and efficient in our service, and are competent to undertake the biggest jobs in introducing new plumbing without inconvenience to the household when you entrust your work to  
**Greeley**

**Turkey, Turkey, We've Got the Turkey**  
Good Ones, too. Order Now for Thanksgiving  
**Klamath Falls Meat Company**  
PACKERS' DIAMOND BRAND MEATS AND LARD  
PHONE 157, 68.

**You Will Be Thankful**  
If you have a moderate sized and constantly growing account with a solid savings bank such as the First Trust and Savings Bank in Klamath Falls, your dollars multiply here by reason of the 4 per cent interest we allow annually, together with its compounding. It is a comfortable feeling one has who knows his money is safe here and will benefit him more each against the time he needs it most.  
**FIRST TRUST AND SAVINGS BANK**  
KLAMATH FALLS, OREGON

DON J. ZUMWALT, Pres. E. M. BURR, Vice Pres. and Treas.  
BERT E. WITTHROW, Secretary  
Surveyors and Irrigation Engineers  
**Klamath County Abstract Co.**  
ABSTRACTING  
MAPS, PLANS, BLUEPRINTS, ETC. KLAMATH FALLS, OREGON

**We Are Moving  
To a Better Location**  
Elmer L. French having sold his interest in this concern to N. P. Campbell, we will be located in the back of the Klamath Hardware Company's store, where we will be pleased to meet our friends.  
**By the way, how's the roof?  
Will it stand the winter?**  
**THE KLAMATH SHEET METAL WORKS**  
PHONE 116

**CADILLAC AUTO LIVERY**  
WITH  
**Cadillac Cars**  
Day or Night Service. We go Anywhere. Special Rates to Hunting and Fishing Parties.  
**THE CADILLAC GARAGE**  
PHONE 230J

**THE LATEST MAGAZINES**  
at  
**Underwood's Pharmacy**

**Are You Prepared for Christmas?**  
It is now less than a month until Christmas, and if you have not already made your purchase of Christmas Gifts it is time that you were thinking about it.  
My purchase of the Pelly bankrupt stock of jewelry at about 40 cents on the dollar has made my store a very popular store for the past two weeks for Christmas shoppers.  
Because of the low price at which I have purchased this stock I have been able to place it on the market at wholesale prices. This is your opportunity. Notice the varied assortments of gifts:

<b>For the Home</b>	<b>For Men</b>	<b>For Women</b>
HAMMERED BRASS NOVELTIES	SMOKING SETS	MANICURE SETS
CUT GLASS	SHAVING SETS	SILVER TOILET SETS
ART GLASS	MILITARY SETS	JEWEL CASES
HAVILAND CHINA	TRAVELING SETS	HAND-PAINTED CHINA
HAND-PAINTED CHINA	TIE CLASPS	LA VALIERES
SILVER TEA SETS	SCARF PINS	NECK CHAINS
MANTLE CLOCKS	CUFF LINKS	LOCKETS
COMMUNITY SILVER	WATCH FOBS	JEWEL CASES
1847 ROGERS SILVER	WATCH CHAINS	RINGS
JAPANESE BASKETS	SIGNETS RINGS	BROOCHES
PLATEAUS	KEY CHAINS	BAR PINS
	WATCHES	CUFF PINS
	FOUNTAIN PENS	WATCHES

**Remember, your dollar will do the service of two at this sale**  
**Frank M. Upp**  
Watchmaker and Jeweler  
433 Main Street