

AT THE CHURCHES

No changes will be made in this column unless the copy is at The Evening Herald office by 5 o'clock Friday evening.

First Baptist Church, corner Washington and Eighth. Sunday school at 10 a. m., C. R. Delap, superintendent. Preaching at 11 a. m. Prayer service Wednesday at 8 p. m. Every second and fourth Wednesday evening will be devoted to missionary work.

B. Y. P. U. Sunday evening at 8 p. m. A cordial invitation is extended to all to attend these services.

Sacred Heart Church, corner 8th and High streets. Rev. Hugh J. Marshall, pastor. Children's Mass at 8:30. Adult's Mass at 10:30. Subject: Brotherhood of Man. Evening service at 7:00 p. m.

Methodist Episcopal Church, Tenth and High. Rev. Simpson Hamrick, pastor, 1117 East street. Phone 67W. Junior League at 9:00 A. M. Sunday school at 10:00 A. M. Morning Worship at 11:00 A. M. Epworth League at 7:00 P. M. Evening Service at 8:00 P. M. Prayer meeting Wednesday evening at 8:00 P. M. We invite everybody to the services both morning and evening. The young people can do no better than spend an hour with the League from 7:00 to 8:00 p. m. each Sunday.

First Christian Church, corner Ninth and Pine streets. C. F. Trimble, pastor. Sunday School, 10 A. M. Sermon 11 a. m. Christian Endeavor, 7 p. m. Prayer meeting Wednesday evening at 8 p. m. C. F. Trimble, Pastor

First Presbyterian Church, Corner 3rd and Pine. Rev. E. P. Lawrence, Minister—437 Third Street. Phone 43. Morning worship 11 a. m. "Loyalty will be the sermon subject. October is to be 'Loyalty' month in all lines of church work.

Evening service at 8 p. m. Subject of sermon "Your Inner Life". Sabbath school at 10 a. m. This is "Rally Day" in the Sunday school. Parents are especially invited to attend the closing exercises which will be a play entitled "A Strike in the Sunday school," by six boys and two girls. Every pupil belonging to the school should be present. Every member of the church and Sunday School is urged to be in their places in the regular services of the church for this first month of the fall. Strangers and new comers in the city are invited to all the services.

Manuel Baptist Church, Eleventh and High streets. Sunday School 10:00 a. m. Young peoples meeting at 7 p. m. Prayer meeting every Wednesday at 7:30 p. m. Womans Home and Foreign Missionary Society meet first Thursday of each month. You are invited to these services.

The Christian Science Society of Klamath Falls holds services at 113 Fourth street every Sunday morning at 11 o'clock and every Wednesday evening at 7:30. All are welcome. The subject of lesson for Sunday, "Reality". The Sunday school session is from 9:45 to 10:45 every Sunday morning. The free reading room and free lending library is open from 2:30 to 4:30 on Tuesdays, Thursdays and Saturdays.

VANDERBILT GAY REPORTER NOW

SEATTLE, Wash., Sept. 27.—Cornelius J. Vanderbilt, Jr., the wealthiest newspaper reporter in the world, "covered" police for a Seattle afternoon paper this morning, declaring that the job "is just the sort he wants," preferring the newspaper work to his long trip for the New York Herald, in which he interviewed the Prince of Wales, the premier of Manitoba and other notables.

"This is the life," declared Mr. Vanderbilt this morning after interviewing one of the trustees in the Seattle city jail. "It's just what I want. Lots more fun than talking to the Prince of Wales and the big men."

When young Vanderbilt returns to New York he is going to go on the police run, where he expects to meet drunks, vagrants, murderers, burglars and so on.

"I'm scared to death of the city editor," said the young reporter. "His name is Richardson, and the fellows on the staff say he's a hard-boiled guy. Just now I'm working under J. K. Ohl, who is a peach of a fellow."

BOLSHEVIK LEADERS BELIEVED ISOLATED

LONDON, Sept. 27.—The international agents who are watching the Bolshevik leaders believe they have now so isolated them from the world that they are no longer efficient in the spread of their dangerous propaganda.

Direct communication between the Bolsheviks and their agents abroad is being rendered increasingly difficult. Four months have elapsed since the last direct communication from the Bolshevik leaders in Russia reached their fellows here.

A Swede brought \$30,000 here recently for Bolshevik purposes. Five minutes after he delivered the money to an agent in London he was in custody. A Scotland Yard man was close to him during the whole of his journey to England.

Fifty Reasons Why You Should Insure In the Mutual Life Insurance Co. Of New York

1. The Mutual Life accepts risks from 15 to 70.
2. The Mutual Life is America's oldest life insurance company.
3. The Mutual Life insures women at the same premium rates as men.
4. The Mutual Life had 802,366 policies in force December 31, 1918.
5. The Mutual Life has paid more in dividends than any other company.
6. The Mutual Life as its name implies, is a purely mutual organization.
7. The Mutual Life dividend scale remains the same in 1919 as in 1918.
8. The Mutual Life has issued no deferred dividend policies since 1906.
9. The Mutual Life's personnel as to policyholders is of the highest order.
10. The Mutual Life has paid more in matured endowments than any other company.
11. The Mutual Life investments are confined to high grade securities.
12. The Mutual Life originated the Continuous Installment or Life Income Policy.
13. The Mutual Life has paid a larger sum in death claims than any other company.
14. The Mutual Life has paid to policyholders during the past 76 years, \$1,472,000,000.00.
15. The Mutual Life was the first company to pay cash dividends to its policyholders.
16. The Mutual Life had assets on December 31, 1918, to the amount of \$673,714,294.00.
17. The Mutual Life's surplus, assigned and unassigned, December 31, 1918, was \$89,564,591.00.
18. The Mutual Life was the first company to pay cash values upon the surrender of a policy.
19. The Mutual Life had on December 31, 1918, insurance in force to the amount of \$1,861,881,953.00.
20. The Mutual Life's policy reserve values are as high as any life insurance company in America.
21. The Mutual Life at the end of 1918 set aside \$21,958,051.00 for 1919 dividends to policyholders.
22. The Mutual Life's policies now issued are free from restrictions as to military and naval service.
23. The Mutual Life was the first company to adopt the contribution method in the allotment of dividends.
24. The Mutual Life makes policy loans at the end of the first and second year toward payment of accruing premiums.
25. The Mutual Life's dividend options are available at any time without medical examination or other conditions.
26. The Mutual Life pays a current post mortem dividend even where death occurs during the first policy year.
27. The Mutual Life gives its policyholders the best possible service consistent with equity and fairness to all.
28. The Mutual Life's policies do not require insured to give advance notice of the making of policy loans.
29. The Mutual Life as an institution is as safe and secure as anything under human control can possibly be.
30. The Mutual Life's experience was used as a basis in the construction of the American Experience Table of Mortality.
31. The Mutual Life's new insurance placed on the books last year, including dividend additions, was \$208,920,389.00.

32. The Mutual Life pays annual dividends, beginning at the end of the first year, upon payment of the second premium.
33. The Mutual Life, in the absence of a request to the contrary, applies annual dividends to the purchase of paid-up insurance.
34. The Mutual Life will be paying every legitimate claim when every living man connected with the company today has passed on.
35. The Mutual Life did its bit toward winning the war, through the investment of all its available funds in Government bonds.
36. The Mutual Life has paid to and accumulated for its policyholders \$284,181,742.64 more than it has received from them in premiums.
37. The Mutual Life will pay dividends on a paid-up policy when endorsed through the accumulation of dividend additions.
38. The Mutual Life withdrew from most of the recent belligerent countries of Europe years before the war and has no intention of returning.
39. The Mutual Life's policies provide for monthly, quarterly or annual incomes guaranteed for life where the payment of a lump sum is not advisable.
40. The Mutual Life returns to policyholders over the premium receipts during the past thirteen years have surpassed the record of any other company.
41. The Mutual Life's Board of Trustees is made up of men of national reputation for their ability, integrity and standing.
42. The Mutual Life pays excess interest to beneficiaries during the income certain period, based on interest rate used in the calculation of current dividends.
43. The Mutual Life uses the entire cash value of the annual dividend toward the purchase of paid-up additions to the policy, where the dividend is left with the company.
44. The Mutual Life will insert in the policy, where the character of the risk will warrant, a clause providing for Waiver of Premium in the event of total and permanent disability.
45. The Mutual Life's automatic option in event of lapse, under policies issued since January 1, 1907, is the extended insurance feature, which is the most desirable from the policyholder's standpoint.
46. The Mutual Life policies now issued provide that the lapsing policyholder may reinstate his contract within three years by furnishing evidence of insurability and payment of indebtedness due to the company.
47. The Mutual Life's plan is to endorse policies as fully paid-up when the reserve of the dividend accretions plus reserve on face of policy is sufficient to purchase insurance at net single premium rates equal to the face amount of policy.
48. The Mutual Life will insert in policies, where conditions are favorable, Double Indemnity clause under which twice the face amount of the policy is paid as a death claim where death results from accident within 60 days after injury.
49. The Mutual Life will insert in policies, where the character of the risk will warrant, a clause providing for Disability Income to the insured of 10 per cent. of the face of the policy annually, with no deduction from the claim of death.
50. THE MUTUAL IS YOUR ONE BEST BET.

FOR FURTHER INFORMATION APPLY TO

GEO. C. ULRICH, MANAGER KLAMATH FALLS DISTRICT

OFFICE OVER FIRST STATE BANK

I HANDLE LIFE INSURANCE EXCLUSIVELY

Thrift Means Readiness

The days of life do not always run smoothly. Adversity snaps at the heels of prosperity and sometimes bites—bites hard. Wages are not always high or work always plentiful. Health does not always stay at high tide. Sometimes it ebbs. If you have been caught short before, you surely do not intend to be caught short again. Make THRIFT a habit. You can start a Savings Account with as small an amount as a Dollar.

First State & Savings Bank
KLAMATH FALLS, OREGON

ENGLISH WOMEN CERTAINLY MATCH

LONDON, England, Sept. 27.—The trappings which the fashionable Englishwoman must have are becoming more luxurious almost every week, the latest instance being the dictum that umbrella and handbag must match.

Tortoise shell and ivory fittings are the favorite choice for silk umbrellas and bags, and, with ivory bottle-green silk is liked for its old-world effect. Both ivory and tortoise-shell are

costly, which may account for their popularity, but ivory is the higher priced. An umbrella fitted with a solid stick, surmounted by a ball, will cost \$50 and in a bag as much more. Both mbrella and bag are, as a rule, finished with the owner's initials, at an additional cost of \$7.50.

In the country and at the seaside, cretonne covered sunshades, with handbags to match, are popular. The sunshades are domeshaped, and are patterned with Chinese garden, pagoda, large bird and flower effects. Bags, commodious enough to carry

a stockinette bathing suit, needlework, knitting or crochet, and even a light luncheon, accompany the sunshade, the wearer slipping the composition bracelet handle over her wrist.

SPECIAL MEETING OF THE AMERICAN LEGION.

A special meeting of the American Legion is called for Tuesday at 8 p. m. in the city hall. Important business is to come before the meeting and every member of the Legion is urged to be present. 25-4t

Duxbak Hunting Clothes at K. K. K. Store. 22-6t

OUTSIDE HELP FOR FRENCH FAMILIES

PARIS, Sept. 27.—Ninety French families with nine children living will each year hereafter receive donations amounting to 25,000 francs each. The French Academy has just received a donation for the foundation of this work from M. and Mme Cognac. The amount of the capital is not mentioned but to produce ninety donations of twenty-five thousand francs annually it would at the present interest rates be at least \$6,000,000 francs.