

SOMETHING NEW IN LIFE INSURANCE

A \$10,000 Life Insurance Which Contains the Following Provisions:

1. A clause which requires no further premium payments after you become permanently disabled. (If disability occurs before reaching age 60.)
2. A clause which provides that in the event of permanent disability, should it occur before you reach age 60, you receive an income of \$1,000 per year every year as long as you live, and then \$10,000 to your widow and children at your death.
3. A clause which provides that your family shall receive \$20,000 instead of \$10,000 in case you lose your life through accident and death occurs within 90 days after injury. Or, in lieu of \$20,000 in a lump sum, \$10,000 will be paid at once and an additional \$12,000 will be paid in installments for twenty years to your beneficiaries—\$22,000 in all. (No age limit.)

The above contract can be written for more or less than \$10,000. Back of this policy is the Mutual Life Insurance Company of New York, the oldest life insurance company in America, with assets of \$634,000,000.00.

Geo. C. Ulrich, District Mgr.
The Mutual Life Insurance Company of New York
Office over the First State and Savings Bank, Klamath Falls, Oregon
I Specialize in Life Insurance

Miss Thaw Will Wed Flier Who Escaped When Her Cousin Was Killed



MISS KATHERINE B. THAW

Another war romance is revealed in the announcement of the engagement of Miss Katherine B. Thaw to Cord Meyer, both of New York. She was active in war work in Paris while her cousin, Lieutenant Alexander Blair Thaw, was flying with the Second U. S. Air Force. He was killed last year in France while flying with Mr. Meyer, then a lieutenant. Lieutenant Thaw was instantly killed when their machine fell because of engine trouble, and Lieutenant Meyer was injured.

Personal Mention

Jackson Tramel was in town yesterday from his ranch in the valley.

Frank Courtade of Odessa is in town today on business.

Judge R. H. Bunnell is confined to his home by an attack of the grippe.

Joe Dervan was in from his ranch in the valley yesterday on matters of business.

Charles Lenzi has moved his family to his ranch in Olene that he recently purchased from L. Jacobs.

Mr. and Mrs. L. D. Burk and son, Milburn, of Bonanza left this morning for Red Bluff, where they will spend the winter.

W. J. Lindsay, whose home was at Fifth and Klamath in this city, left yesterday for Fresno, California, where he will reside hereafter.

Mike Murphy, who is occupying one of the Reynolds places in the valley, has been in town for the past few days transacting business with local merchants.

W. W. Lewis, who operates a ranch on the Merrill road, was in town yesterday purchasing lumber for a new home which he is planning to erect on his place.

H. C. Seymour has again returned to Corvallis, after spending several days in Klamath on matters connected with the boys' and girls' club work.

Arthur Wilson, who was confined to his home for several days this week with a severe attack of the grippe, is again at his post in the abstract office.

Mrs. J. F. Goeller, who has been seriously ill with blood poisoning, is reported to be much improved, and it is hoped that she will be able to be up in a few days.

Mr. and Mrs. J. B. Patrick and son, Ray, are here from Roseburg on a hunting trip and also visiting Mrs. Jack Moore. They are among our admirers of Klamath sports and make this trip each fall.

Guy Merrill of Merrill has left for San Francisco, from where he expects to proceed to Chicago, Kansas City and other eastern points on a tour which will probably take a about a month.

Among the relatives of the late Mrs. Applegate here to attend the funeral yesterday were Mr. and Mrs. G. W. Loosley of Ashland and Mr. and Mrs. G. G. Anderson of Dalry. Mr. Anderson is a brother and Mrs. Loosley a sister of the late Mrs. Applegate.

Mrs. Charlotte Tower, whose husband died while in the service, has returned from Portland, and it is expected that she will shortly assume the position of principal in the Keno school, to which she has been appointed by the board. This is the position left vacant by the resignation of Miss Catherine Connolly.

Tense Moment for Colgate Coach During Game With Princeton



COACH BANKHART

Football coaches are rough, gruff persons during practice but that they are real humans, with real emotions, is shown by this photograph. It was taken while Coach Bankhart was watching his Colgate eleven battle its way to a 7 to 0 victory against Princeton.

hope of lessening the number of service men now without employment.

"There are 900 service men in Portland alone, who are in need of employment," said Mr. Hall. "In this list of 900 men are both skilled and untrained workers. The only way they can be taken care of is for employers to take on new men. It won't help the present situation if the present employees are discharged and service men taken on in their places, for then we will simply have to organize new agencies. Every Portland house in a prosperous condition has unfilled orders on its books owing to the fact that the summer lull is over and business is once more normal. Employers must take on more men to fill these orders and relieve the unemployment condition existing among service men."

Mr. Hall declares that Washington is having no employment crisis at the present time, due to the fact that \$500,000 was appropriated by the state. Oregon appropriated \$100,000. Idaho has a worse situation than either Oregon or Washington, he says.

Best yet. Herald Want Ads.



SOME VALUE!

That's what they all say when they see and hear the "Push the Button and out comes the Record" model Grafonola.

Each record is in an individual velvet stall, any size record stops itself by aid of the new Non-Set Automatic Device, and, in fact, the whole design and layout is different.

Price \$115.00 cash, or convenient terms if necessary.

EARL SHEPHERD CO.

One Business—No Sidelines
507 Main St.

C. J. McCollum was in town yesterday for the purpose of proving up on his 80 acre additional homestead.

Ed Sutton, rancher from the Miller Hill section is in town today on matters of business in connection with the Federal farm loans, and procuring supplies for his ranch.

Surety bonds while you wait. Chas. C. & Smith. 5-2

WHAT A YOUNG MAN KNOWS

"Presumably every young man knows, as a physical fact, that he can do nothing next year which he cannot in some degree, do today. . . . The important question is whether the time will come early enough in life to do him any particular good. A lazy man cannot possibly make himself industrious in the future; or an extravagant man, economical. If it is done at all he must do it at an immediate present moment—at some 'right now'! No man ever saved a penny in the future, or ever will. He has got to save the penny in his hand at the moment or he will be broke to the day of his death. . . . To save the penny in hand he must resist the temptation to spend it. . . . Every year that he does not resist weakens his ability to resist. It is within the knowledge of everybody who has the ordinary circle of acquaintances that, after a certain time, the man who lives up to the limit of his income—which about nine times out of ten means a little beyond—accepts that as a normal condition and just automatically spends all that he gets. . . . If he can realize by thirty, or sooner, that he is spending his future every day, it will be a good thing for him."—Editorial from the Saturday Evening Post.

Start now with War Savings Stamps. Get on a budget basis. Make W. S. S. the first item on the budget. You will have money when the other fellow is looking for a job.

Best yet. Herald Want Ads.

TOO LATE TO CLASSIFY

FOR SALE—Heating stove; also a fur cap and gloves. Call at 431 Main St. 8-2t

WANTED—2 boys to deliver papers after train at night. Harry Richardson, 233 Main. 8-2t

LOST—Crank from Kelly truck Return to Western Transfer office. Reward. 8-2t

FOR SALE—Los Angeles trailer capacity 1500 lbs., metal lined body, solid tires, good as new at big reduction. White Pelican Garage 8-6t

BIBLE STUDY

The Bible study sessions recently inaugurated among the members of the Methodist church and Sunday school are proving very popular. These meetings are held twice each week at the homes of various members, and the average attendance is about twenty students.

TRIO RELEASED ON BONDS UNTIL HEARING

In the case of the State against Tom Millett, John Flodin and Alec Pardeu, a hearing was held yesterday in the office of Justice of the Peace N. J. Chapman, when bond was given by the parties in the following sum: John Flodin, \$5000; Alec Pardeu, \$5000; Tom Millett, \$5000, the bonds holding the defendants until the final disposition of the case against them.

ACCIDENT VICTIM IS IMPROVING RAPIDLY

Allen Stansbie, who recently met with an accident during threshing operations, resulting in the loss of his left forearm, is now recovering. His shoulder was dislocated at the same time as the arm was hurt, but that is getting back into shape, slowly but nicely.

Try 'em. Herald Want Ads.

LABOR BODY BACKS THRIFT

Bakersfield, Cal.—Recognizing thrift as an economic weapon making for independence of the workingman, the California State Federation of Labor, at its twentieth annual convention here, adopted resolutions introduced by President Dan. C. Murphy endorsing the government's 1919 thrift and savings stamp campaign and recommending to all affiliated local unions in the state the appointment of a thrift agent with a revolving fund adequate to handle thrift and war savings stamps and treasury savings certificates. The vote on the resolution was unanimous.

After pointing out that thrift and war savings stamps afford "many of our earnings a safe, sound and guaranteed method of government investment of hard earned savings," the resolution memorialized federal authorities to perpetuate the government's war savings institution, stating that it has "stimulated freedom of action and independence on the part of wage earners."

President Murphy of the Federation said: "I feel that the continuation of the teaching and practice of thrift by the government is of vital importance to the wage earners of the nation. At this time particularly it is important that every wage earner help to bring war prices to a normal level by buying every cent he can, thus cutting down the demand for luxuries and permitting the use of the capital saved for the production of necessities."

KING ALBERT GETS THRIFT STAMP FREE

San Francisco—Somewhere in the personal effects of King Albert of Belgium reposes a thrift card with a United States Government Thrift Stamp attached. The King is that much ahead. There is a kid in San Francisco who is that much out.

As King Albert stepped into his automobile after the official reception in San Francisco, Richard Siprelle, eleven years old, leaped upon the running board to sell the King a Thrift Stamp. He thrust the card and stamp into the King's hand. The King looked at him and then said, smilingly, "Thank you." Just then the King's car lurched forward and the King was gone with the Thrift Stamp and the 35 cents for which a Thrift Stamp sells.

However, Richard didn't want the "two-bits" as the following letter which he has written to King Albert will show.

San Francisco, Calif. 1341 Grove St., Oct. 17, 1919.

Dear King Albert:— I am the boy who hopped on the running board of your auto, when you was at the City Hall in San Francisco Cal. I gave you a Thrift Stamp to show what the U. S. government has there children invest in.

These stamps not only help the government to pay its debts, but it saves money for you, so when you get big you can, take these cards which hold 16 Thrift Stamps and give to a banker and he will give you five dollars, as you make a dollar profit.

I am sending you this letter to ask if you dont think it would be a good thing, to have for the children and people, of Belgium?

I would like for you to answer. I would also like an autograph photograph of you to.

From your unknown but always your friend

RICHARD SIPRELLE Address 1341 Grove St. San Francisco.

MANY SERVICE MEN STILL OUT OF JOBS

PORTLAND, Ore., Nov. 8.—Oregon is lagging behind Washington in obtaining employment for returned soldiers and sailors, according to Gilbert C. Hall, representative of the war department, who is here to interest employers in cooperation with the soldiers' and sailors' employment service recently conducted by the government and now under direction of the state. A canvass of all Portland employers will be started immediately with the

BOYS' Army Shoes

Built just like army shoes that were worn in France. Regular Munson last, good, sturdy uppers, sewed extra strong. Soles that seem to have no end of wear. In case they would wear out, we can fix 'em. We are the Master Fixers.

BRADLEY SHOE STORE
"Leading Shoe Store"
727 Main St., Klamath Falls

HOUSTON'S Metropolitan Amusements

HOUSTON'S OPERA HOUSE

STAR THEATER

TODAY
ELSIE FERGUSON
—In—
EYES OF THE SOUL
—Also—
Burton Holmes Travelogue
—And—
A Bray Pictograph
SUNDAY
NORMA TALMADGE
—In—
THE PROBATION WIFE
—Also—
A Billie West Comedy

TEMPLE THEATER

TODAY
GERALDINE FARRAR
In
MARIA ROSA
Also
A Western Drama in Two Parts
Starring Pete Morrison
SUNDAY AND MONDAY
HARRY T. MOREY
—In—
BEATING THE ODDS
Two Reels of Good Comedy

MERRILL OPERA HOUSE

MOTION PICTURES
TUESDAYS AND SATURDAYS
Merrill, Oregon

Flying Parson Back to Pulpit



Lieutenant Belvin W. Maynard, the "Flying Parson" who won the great U. S. army airplane derby across the continent and back again, says he is going back to the ministry as soon as mustered out of service. Maynard led all of the 63 contestants all the way, actual flying time from New York to Fresno and back again, less than 50 hours. Pictures show a close-up of "the sky pilot" and scene at New York when Colonel Archie Miller, Maynard's wife and two little kiddies greeted "The Parson" and his mechanics, Sergeant Kline, at the finish of the great race.