

Announcement

To the Ladies of Klamath Falls and Vicinity

We have waited long and patiently, but at last we have been able to occupy our beautiful store at 709 Main Street in the Ward-Brett building.

On account of the long delay and the uncertainty as to the time, we would be able to occupy the store, a formal opening has been postponed.

To the many ladies who have so kindly waited, and so long, we say that now you can come and make your selection of a tailored hat, a patterned hat, fashioned by the most artistic and clever milliners, or have one designed and trimmed at our store.

Those on display will be just what you wanted, and the range of styles and models are so varied, that there is a smart hat here for you to wear on the street in the afternoon, yes, even for evening wear.

Visit our store, and you will be convinced that we can please you either in a tailored hat, or make one for you.

Margaret Callahan, Proprietor

709 MAIN ST.



AN EVENT OF IMPORTANCE

THE Pacific International Livestock Exposition in Portland November 18-20 is not a mere show. It is a demonstration in the practical and profitable breeding and feeding of purebred livestock, and its influence rests in the promotion of that industry over the entire West.

In a spirit of co-operation the First National Bank will assist any raiser in this district to enlarge or improve his herds.

The First National Bank
KLAMATH FALLS OREGON

WRIGLEYS

5¢ a package before the war

5¢ a package during the war

and

5¢ a package NOW

The Flavor Lasts So Does the Price!



IS RECORD BIBLE

Immense Volume Now Nearing Completion in England.

Book Will Be by Far the Largest Volume That Has Ever Been Constructed—Definite Purpose in Its Production.

English Bible plans for 1921 center around the production of the world's largest Bible, notes the Portland Oregonian.

Months of work have already been expended upon it. Many weeks more will be needed for its completion. Already, however, the frame of the great book is in being. Six stout hempen ropes, much thicker than the ordinary clothesline, are its backbone. Four of these are laced into millboards half an inch thick as a foundation for the leather covering. The back of the book is sewed with twelve round the six stout hempen ropes in the old fashioned way.

In every sense the biggest Bible is intended to be the finest example of book making that England can produce.

But why produce the biggest Bible? The answer to this question was given by the "Bible Crusade" as follows:

"The great Bible is intended to rivet public attention on the primary importance of the Bible as the fountain and source of all truth. As this unique volume is magnified in size above all other volumes, so the grandeur of the Bible ought to be magnified in value above that of all other books."

A feature of the great Bible is that it will be written entirely by hand. Not more than three verses of the text will be written by the same person. Kings and field marshals will, side by side with paupers and workmen, testify their belief in the holy scriptures. At the side of the piece of text which they write all will sign their names to the following:

"As my testimony that I acknowledge the Bible—as originally given to mankind—to be 'as it is in truth, the word of God,' I append my signature."

The biggest Bible, when completed, will not only be the largest example of the word of God, but it will constitute the world's completest autograph album, with signatures, it is anticipated, of most prominent English and foreign men and women from kings downward. Twelve thousand people will be needed to complete the text.

Twelve large goatskins have been used in providing a cover for the biggest Bible.

When standing on end the volume is more than 5 feet 2 inches high and nearly 3 feet 6 inches wide, so that when it is opened flat it measures about 7 feet 10 inches across.

The whole volume now lies at the Oxford University Press. It awaits the advent of Bible year and the gift by some wealthy crusader of a special motor car which is needed to take it on its mission in England and overseas. Perhaps the great Bible will visit America if invited to do so. The special car which is to be designed for the great book will contain a folding pulpit and a special platform for exhibiting the text of the biggest Bible and the signatures.

When Vaseline Was Valuable.

About three thousand barrels of oil have been obtained from the various wells experimentally bored by the British government in Derbyshire (Eng.) and elsewhere. It is not a great deal. In fact, considerably more than this must have been yielded altogether by the famous Balm well, situated at St. Catherine's near Edinburgh, which during several centuries exuded a substance we now know to have been genuine petroleum. No one ever seems to have thought of refining the crude oil and using it for illuminating purposes; but it was in great repute as a remedy for skin complaints, and people so afflicted came from far and near to obtain supplies of it. Especially esteemed was the solidified petroleum which was scraped from inside the well near the bottom, and which used to be retailed, under the name of Balm of Sinal, for as much as a sovereign an ounce. Today one can buy an ounce of the same sort of stuff—vaseline—from any chemist for a few cents.

Keeps Out Draughts, Admits Light.

A new arrival among shades is the celluloid window shade, used to keep out draughts, says the Popular Science Monthly. It is fastened to a regular spring shade roller and has the customary stick through its lower end.

You attach it to the top of the window frame just as you would an ordinary shade. Being transparent, it does not obstruct the view. The ends of the stick may be fitted in grooves in the frame to keep the celluloid from curling.

Now let some one invent a shade that will shut out the light without shutting out the air. This is far more needed, especially in summer time.

Power From Small Streams.

Electricity from small streams is the title of a recent publication issued by the department of agriculture. A. M. Daniels, assistant chief mechanical engineer, division of rural engineering, bureau of public roads, is the author. This booklet comprises 20 pages and discusses in their respective order: Latent sources of water power; plants within reach of thousands; estimating the amount of power required; water power principles; measuring the stream flow, and power from small streams.

FOREST LONG UNDER WATER

Submerged Petrified Trees That Must Be Centuries Old Removed as Menace to Navigation.

When the government ship canal that connects Puget sound with Lake Washington was opened, the waters of the lake were lowered 12 feet. While wire-dragging the lake, says a contributor, the United States coast and geodetic survey discovered a submarine forest. The tops of the submerged trees were so close to the surface that they were a menace to navigation. Under-water logging operations to clear the lake were therefore started.

It is thought that the forest is prehistoric, a remnant of one that grew in the Lake Washington area in the days when it was dry land; or that great landslides in remote ages carried the trees into the lake.

The trees were without branches and stood vertical, or nearly so; they were semipetrified. The longest trunk removed was 121 feet 6 inches. The top, 10 inches thick, rose to within 4 feet of the surface of the lake. The butt was 5 feet 6 inches in diameter, and the roots, firmly embedded in the bottom of the lake, had a 20-foot spread. It was found 1,500 feet from the shore.

Off the south end of Mercer Island, in Lake Washington, nearly a hundred trees were destroyed. The cleanup gave a count of more than a hundred trunks during the first three months of 1920, off Manitou point. The largest trunk in that area stood in 121 feet of water, 1,100 feet from shore. The tree was 111 feet long, with a 5-inch top and a 3-foot butt.

Wherever possible, the trees were pulled out by the roots. Fastenings were made to the trunks by dragging the bight of a cable through the water at the required depth. When the bight touched the trunk, one end of the cable was passed through an eye at the other end, and the loop formed was run down to the trees. When the trees were hauled up, they were cut into 4-foot sections and thrown back into the lake. Since they were water-logged, they immediately sank.

Sometimes a trunk was caught that could not be uprooted. Such trees were blasted off at the top until vessels could pass safely above them. An idea of the extent of the submerged forest and the difficulty of removing the towering ancient trees may be determined by the time—three years and six months—that it has taken the engineering corps, working steadily, to make the lake safe for navigation.—Youth's Companion.

The Span of Life.

In making calculations on the number of years ahead of you it is very necessary to take your occupation into consideration. Fishermen have the healthiest jobs on record. Putting the average mortality at 100, the fisherman's percentage is 73. Deep sea fishermen have a higher rate, due to more accidents. Jewelers have the very low mortality of 70. Among the more general occupations, farmers and clergymen are the longest lived of all people. Occupations concerned with the handling of liquor have a very high death rate. Proprietors and superintendents of hotels with bars who do not attend the bar have a rate of 135, while the rate for men of the same class who attend the bar is 178. When the men are 25 per cent or more over weight the rate in the first class rises from 135 to 171. In the second class from 178 to 237. The mortality rate of waiters in hotels and other places where liquor is served is 177. Many insurance companies have sharp limitations in insuring these men, otherwise the rate would be much higher.

House Cleaning Dispensed With.

The use of modern electric implements such as the pneumatic sweeper is said to have been the means of dispensing with the old-time institution of "house-cleaning," which was a week in the spring and autumn when the whole domestic establishment was turned upside down and inside out, while the corners and crevices were scoured and accumulations of dirt and dust routed. Every week is cleaning week in these days and the happy home is no longer turned into a scene of chaos. We have now progressed to saner methods of doing home work. The proper thing now is cleaning hours—the house kept clean throughout the entire year by using the modern electric cleaners, instead of saving up the dirt, so to speak, then making frantic efforts twice a year to free the home from the accumulation.

What Bleaching Does to the Clothes.

In some exhaustive laundry tests directed by W. W. Farragher it was found that men's collars that were washed and also bleached broke after from seven to nine turns through the laundry, while others which had been washed but not bleached, stood twenty-five similar turns before they gave out. Cotton thread that broke with a weight of 1,750 grams was washed and bleached twenty times by the regular laundry methods; then it broke with a weight of 100 grams.

Darwin's If.

If I had to live my life again, I would have made a rule to read some poetry and listen to some music at least once every week; for perhaps the parts of my brain now atrophied would thus have been kept active through use. The loss of these tastes is a loss of happiness, and may possibly be injurious to the intellect, and more probably to the moral character, by enfeebling the emotional part of our nature.—Charles Darwin.

Charter No. 7167 Reserve District No. 12

REPORT OF CONDITION OF THE FIRST NATIONAL BANK AT KLAMATH FALLS, IN THE STATE OF OREGON, AT THE CLOSE OF BUSINESS ON SEPT. 8, 1920.


RESOURCES		DOLLARS
1. a Loans and discounts, including rediscounts (except those shown in b and c)	\$2,011,354.37	
*Total loans	\$2,011,354.37	
Deduct:		
d Notes and bills rediscounted with Federal Reserve Bank	\$ 226,694.35	
e Notes and bills rediscounted other than with Federal Reserve Bank (other than bank acceptances sold) (see Item 55b)	103,448.57	
g Foreign Bills of Exchange or Drafts sold with indorsement of this bank, not shown under item d above (see Item 55d)	530,142.92	\$1,681,211.45
2. Overdrafts, secured, \$; unsecured, \$19,888.37		19,888.37
3. U. S. Government securities owned:		
a Deposited to secure circulation (U. S. bonds par value)	\$ 100,000.00	
b Pledged to secure U. S. deposits (par value)	10,000.00	
f Owned and unpledged	35,150.00	
Total U. S. Government securities		145,150.00
6. Other bonds, securities, etc.:		
b Bonds (other than U. S. bonds) pledged to secure postal savings deposits	\$ 15,000.00	
c Bonds and securities (other than U. S. securities) pledged as collateral for State or other deposits (postal excluded) or bills payable	58,800.00	
e Securities, other than U. S. bonds (not including stocks), owned and unpledged	56,583.17	
Total bonds, securities, etc., other than U. S.		130,383.17
8. Stock of Federal Reserve Bank (50 per cent of subscription)		6,850.00
9. a Value of banking house, owned and unincumbered	\$ 27,500.00	
b Equity in banking house		27,500.00
10. Furniture and fixtures		11,480.31
11. Real estate owned other than banking house		300.00
12. Lawful reserve with Federal Reserve Bank		151,403.74
14. Cash in vault and net amount due from national banks		311,897.04
15. Net amounts due from banks, bankers, and trust companies in the United States (other than included in Items 12 or 14)		6,775.45
17. Checks on other banks in the same city or town as reporting bank		28,592.13
Total of Items 14, 15 and 17	\$ 347,264.62	
18. Checks on banks located outside of city or town of reporting bank and other cash items		19,072.01
19. Redemption fund with U. S. Treasurer and due from U. S. Treasurer		5,000.00
20. Interest earned but not collected—approximate—on Notes and Bills Receivable not past due		32,341.35
Total		\$2,577,845.02
LIABILITIES		DOLLARS
22. Capital stock paid in	\$ 200,000.00	
23. Surplus fund		27,000.00
24. a Undivided profits	\$ 46,162.12	
b Less current expenses, interest, and taxes paid	15,025.08	
25. Interest and discount collected or credited in advance of maturity and not earned—(approximate)	8,959.17	
26. Amount reserved for taxes accrued	3,833.78	
28. Circulating notes outstanding	98,100.00	
29. Net amounts due to national banks	62,579.77	
31. Net amounts due to banks, bankers, and trust companies in the United States and foreign countries (other than included in Item 30)	6,021.01	
32. Certified checks outstanding	1,748.10	
33. Cashier's checks on own bank outstanding	13,166.05	
Total of Items 30, 31, 32, and 33	\$ 83,514.93	
Demand deposits (other than bank deposits) subject to Reserve (deposits payable within 30 days):		
34. Individual deposits subject to check	1,662,429.67	
35. Certificates of deposit due in less than 30 days (other for money borrowed)	60,321.90	
36. State, county, or other municipal deposits secured by pledge of assets of this bank	58,800.00	
38. Dividends unpaid	300.00	
Total of demand deposits (other than bank deposits) subject to Reserve, Items 34, 35, 36, and 38	\$1,781,851.57	
Time deposits subject to Reserve (payable after 30 days, or subject to 30 days or more notice, and postal savings):		
40. Certificates of deposit (other than for money borrowed)	83,573.58	
42. Postal savings deposits	178.94	
43. Other time deposits	216,016.09	
Total of time deposits subject to Reserve, Items 40, 42, and 43	\$ 299,768.59	
44. United States deposits (other than postal savings):		
c Other United States deposits, including deposits of U. S. disbursing officers	\$ 3,679.96	3,679.96
46. a Other bonds borrowed without furnishing collateral security for same	\$ 40,000.00	
b Other bonds borrowed for which collateral security was furnished	40,000.00	
Total		\$2,577,845.02
55. a Liabilities for rediscounts with Federal Reserve Bank (see Item 1d)	226,694.35	
b Liabilities for rediscounts other than with Federal Reserve Bank (see Item 1e)	103,448.57	
Total contingent liabilities (55 a and b) (not including Items in Schedule 23 of report)		330,142.92
*58. Of the total loans and discounts shown above, the amount on which interest and discount was charged at rates in excess of those permitted by law (Sec. 5197, Rev. Stat.) (exclusive of notes upon which total charge not to exceed 50 cents was made) was None. The number of such loans was None.		

State of Oregon, County of Klamath, ss:
I, Leslie Rogers, Cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.
LESLIE ROGERS, Cashier.
Subscribed and sworn to before me this 21st day of September, 1920.
BERT E. WITHROW, Notary Public.
My commission expires Dec. 7, 1920.

CORRECT—ATTEST:
CHAS. L. MOORE, JOHN M. MOORE, A. M. COLLIER, Directors.

Don't fail to read the Herald Classified Ads.

DO NOT FORGET



That within a few days we will have on display the best Barrie Granite Monuments, as well as one of marble, and we invite you to compare them with any others in the west. These monuments are unexcelled, and investigation will demonstrate the truth of this statement.

Whiting

Klamath Falls Marble & Granite Works
George D. Grizzle Prop.