

The Evening Herald Everett True

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FRIDAY, JANUARY, 21, 1921.

Homes and more homes are the desperate need of this and other lands. It is true that kindly nature guides the lesser tribes of life to find shelter places where they may fulfill the functions of their beings. True, too, is it that in this hurrying age it is becoming increasingly difficult for the toilers in the vineyards of human activity to win for themselves a home of their own. And without homes in the real sense no nation can endure.

In the United States during 1919 one million weddings were celebrated; one million potential families faced the future with eagerness and hope, no doubt. But during that period only 70,000 homes were built! What is the answer? Where do those potential fathers and mothers live, and how? Add to the 70,000 new structures all other available existing homes possible to be occupied, were these enough to guarantee shelter for the new homeseekers? In the proper sense, apartment houses and tenement quarters, however apparently necessary, are not homes in the meaning that men see in their dreams of the place where wife and children are to be sheltered and cared for. Neither does the rented or the leased property come within that meaning, though these we must have until the dawn of a better day.

It is charged that the United States is the only civilized nation in the world today that has ignored housing as a national problem. The evidence seems to indicate that it is so. Far better would it be satisfactorily to solve this fundamental home problem that to trouble over the problems of peoples across the seas.

Building operations have failed to keep pace with the growth of the country. The condition is the development of years; and yet our statesmen find this is not a subject demanding their best, thought and efforts.

It is stated that the nation's normal increase in demand this year calls for 1,250,000 dwellings—Cincinnati Enquirer.

NATIONS HAVE NO CASH TO WASTE ON WAR—TAFT

HAMILTON, Bermuda, Jan. 7.—(By Mail)—Former President William H. Taft, who is spending a month here, said in an interview today that "enormous burden of debt of every county makes it almost indispensable that the necessity for armament be removed. You can only to that by joint action and joint agreements and by promises of settling all differences without fighting."

"They are already discussing seriously in the United States an agreement for disarmament or the limiting of armament and strangely enough this comes in part at least, from men who have been vigorously opposed to any league at all," he continued.

"I am very hopeful that under Mr. Harding we shall reach a conclusion with other leading nations for an association or league which shall mark the advance brought about by the war toward reasonable machinery for the avoidance of future conflicts. This will involve the sitting around the council table of all important nations and will imply the taking of joint measures to compose differences and to restrain a resort to the unsatisfactory and bloody arbitration of war."

"Lately I have often been questioned as to the attitude of the United States toward Great Britain. Of course the United States consists of some 110,000,000 people with many different currents of thoughts permeating the mass. Many different groupings too will be found and there are some of these groups, more vocal than representative of real public opinion who manifest bitter feeling against Britain. But when an important question arises, when

By Condo



a real issue comes before us, then the sober public opinion of the United States asserts itself.

"I never have had the slightest concern over the relations of the two countries. We form the strongest union for peace between nations that exist in the world today. We have got into the habit of settling all our differences by means of negotiations and an arbitration. The great body of the people in the United States cannot conceive of a war between the two countries because they are confident that any matters in a dispute can and will be settled either by negotiation or by the judgment of a court as with people in any domestic jurisdiction where law and order prevail."

Speaking of business conditions in the United States, he said they were not alarming. "We are a very resilient people and can fight our way out," he said. "Congress is attempting to help in the matter of credits."

The first blind student to be admitted to London university is Miss Sadia Isaacs, a 19-year-old girl residing in the east end of London, who passed the entrance examination by writing her answers to the questions in the Braille alphabet.

Red-haired girls seem to stand the best chance of getting married. According to one English authority a red-haired old maid is practically unknown.

WOMEN MEMBERS OF THE C. OF C. HOLD MEETING

A meeting of the women members of the Chamber of Commerce is being held this afternoon at the Chamber of Commerce rooms. The purpose of the meeting, which convened at 3 o'clock, is to determine what the women of the community can do to broaden the work of the organization.

BATTLING BOOZE

HOLLISTER, Calif., Jan. 21.—San Benito county's district attorney is drawing up a county prohibition enforcement act conforming with the provisions of the national Volstead act. Officials say that if the supervisors adopt the measure it will provide closer co-operation between federal and county officers in stamping out liquor traffic here.

FARMERS' ELEVATOR

WILLOWS, Calif., Jan. 21.—Preliminary action toward construction of a grain elevator here has been taken by Glenn county farmers. Local capital will finance the construction. It is believed. When the elevator is ready Glenn farmers will handle their grain in bulk instead of sacks.

JURY IN ATTORNEY'S SUIT DELIBERATING LONG

The jury in the Ferguson-Melrose suit decided last evening to await until this morning before taking the case under consideration. They retired to the jury room about 11 o'clock this morning and at 3 o'clock this afternoon had not yet reached a verdict.

The assertion that a woman is old at 30 is not borne out by the cases of the most fascinating women of history. A notable case in point is that of Ninon de l'Enclos, the wonderful Queen of Hearts, who was adored madly when she was 60 and at 90 received a fervent declaration of love.

The Isabella Thoburn college, in Lucknow, India, the first Christian college for women in Asia, has recently celebrated its golden jubilee anniversary.

The Grand Lodge of French Freemasons has declared itself in favor of the admission of women to the craft.

MARKET REPORT

PORTLAND, Jan. 21.—Cattle and sheep steady; hogs weak; eggs lower, buying price 47 and 48c; selling, canded, 50 and 52c; fancy select, 52 and 53c. Butter lower, extra cubes, 48c; parchment wrapped prints, 45c.

As secretary of the North Carolina Good Roads association, Miss H. M. Berry has delivered public addresses throughout the state in behalf of the movement for improved highways.

SIX PUPILS QUALIFY FOR HIGH SCHOOL

Eighth grade examinations now being held in the Main street courthouse under the direction of Professor Wayne Keezee has disclosed no "flunks," the pupils thus passing their examinations and being qualified to enter high school, up to the present time, being Vale Lindsay, Bonnie Lucas, Inez Jenkins, Howard Bamber, Vernon Francis, and Albertine McCall.

Report of the condition of the FIRST NATIONAL BANK At Klamath Falls, in the State of Oregon, at the close of business on December 29, 1920

RESOURCES.	
1—Loans and discounts, including re-discounts	\$1,936,316.74
Deduct:	
d Notes and bills rediscounted with Federal Reserve Bank (other than bank acceptances sold) (see Item 54a)	\$231,016.79
e Notes and bills rediscounted other than with Federal Reserve Bank (other than bank acceptances sold) (see Item 54b)	179,083.94
2—Overdrafts, unsecured	410,100.73
4—U. S. Government securities owned:	5,976.95
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	15,700.00
Total U. S. Government securities..	125,700.00
5—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	60,047.66
Total bonds, securities, etc., other than U. S.	133,847.66
7—Stock of Federal Reserve Bank (50 per cent of subscription)	6,850.00
8—Value of banking house, owned and unincumbered	27,500.00
b Equity in banking house	27,500.00
9—Furniture and fixtures	12,344.31
10—Real estate owned other than banking house	300.00
11—Lawful reserve with Federal Reserve Bank	118,320.64
13—Cash in vault and net amount due from national banks	211,919.66
14—Net amounts due from banks, bankers, and trust companies in the United States (other than included in Items 11 or 13)	2,043.37
16—Checks on other banks in the same city or town as reporting bank	8,491.95
Total of Items 13, 14 and 16	222,454.98
17—Checks on banks located outside of city or town of reporting bank and cash items	2,284.26
18—Redemption fund with U. S. Treasurer and due from U. S. Treasurer	5,000.00
19—Interest earned but not collected—approximate—on Notes and Bills Receivable not past due	28,427.89
Total	\$2,215,222.50
LIABILITIES	
21—Capital stock paid in	200,000.00
22—Surplus fund	27,000.00
23—Undivided profits	103,514.84
b Less current expenses, interest and taxes paid	43,414.99
24—Interest and discount collected or credited in advance of maturity and not earned—(approximate)	6,181.20
27—Circulating notes outstanding	97,200.00
29—Net amounts due to national banks	13,786.09
30—Net amounts due to banks, bankers, and trust companies in the United States and foreign countries (other than included in Item 29)	5,281.84
31—Certified checks outstanding	9,968.73
32—Cashier's checks on own bank outstanding	6,686.68
Total of Items 29, 30, 31 and 32..	35,723.34
Demand deposits (other than bank deposits) subject to Reserve (deposits payable within 30 days):	
33—Individual deposits subject to check..	1,303,367.09
34—Certificates of deposit due in less than 30 days (other than for money borrowed)	49,516.61
35—State, county, or other municipal deposits secured by pledge of assets of this bank	58,800.00
Total of demand deposits (other than bank deposits) subject to Reserve, Items 33, 34 and 35..	1,411,673.70
Time deposits subject to Reserve (payable after 30 days, or subject to 30 days or more notice, and postal savings):	
39—Certificates of deposit (other than for money borrowed)	98,474.88
41—Postal savings deposits	3,909.94
42—Other time deposits	232,824.89
Total of time deposits subject to Reserve, Items 39, 41 and 42..	335,209.71
43—United States deposits (other than postal c Other United States deposits, including deposits of U. S. disbursing officers	2,134.70
45—Other bonds borrowed without furnishing collateral security for same	40,000.00
Total	\$2,215,222.50
54—Liabilities for rediscounts with Federal Reserve Bank (see Item 1d)....	231,016.79
b Liabilities for rediscounts other than with Federal Reserve Bank (see Item 1c)	179,083.94
Total contingent liabilities (54 a and b) (not including items in Schedule 23 of report)	410,100.73
*55—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. 5107, 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.

CORRECT—Attest:
H. N. MOE,
A. M. COLLIER,
FRED SCHALLOCK, Directors

Subscribed and sworn to before me this 17th day of January, 1921.
MILDRED THRASHER, Notary Public.
(My commission expires November 14, 1924)

Do your part to keep
Klamath Falls
the Best Town on the
COAST

Be an Optimist

NOW IS THE TIME TO BUY
BEFORE PRICES GO UP

SPACE CONTRIBUTED BY
FIRST NATIONAL BANK