

Hall Hotel Building Sale Recalls Stories Of Early Days in the Klamath Falls Area

By IDA ODELL

A poet wrote: "The good men do live after them; the evil is oft interred with their bones." Is the reverse true of buildings?

When I saw the picture and read the story of the Hotel Hall building in the paper the other day, and learned that prior to the hotel occupancy it had housed a pool room, I wondered why no mention was made of the many months during which the old Klamath County bank dispensed service to the community from this building.

Holdup!

It was to this corner that the bank moved shortly after the one and only bank holdup this county has ever known. Not that the hold-up precipitated the move. The quarters were already under alterations when this happened.

However, the holdup was an excitement to the community and things were dated from it for some time. Alex Martin Jr., cashier, was the only employe in the bank at the time, and Don J. Zumwalt the only customer. The two holdup men passed the window clothed in long ulsters and wearing mosquito net over their hats and faces. Don says, making a most effectual disguise. Don remarked to Alex that he had better get his guns out as it looked like a holdup and Alex said it did look queer. Just then the men came in and demanded the cash, which they got in a limited amount. Later they were caught and most of the cash recovered from his hiding place in an old woodshed on the corner of 8th and Main.

Unique

The Klamath County bank occupied a unique place in the hearts of its customers. It had developed from the old days of cattlemen who traded with the "Old Brick Store," depositing their cattle sales checks with the store and trading the credit out, often to have credit balances running from year to year.

The owners of the store decided that since they were doing a banking business they might as well take out a charter, which was done and an archway cut in the rear of the store into an adjoining room of decidedly limited space, and here the first bank was started.

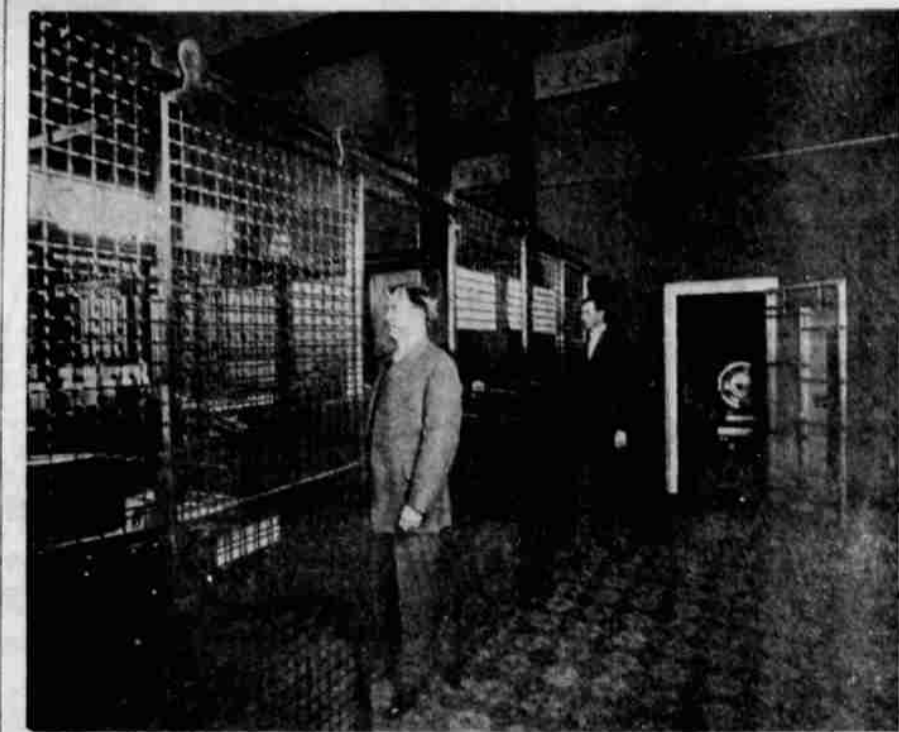
Moved

When these quarters were outgrown the building on the corner of 4th and Main was leased and to this corner the bank moved. This old bank was regarded by its customers much as the father in a family is by his children—as head of the group, to be respected, to be deferred to, to be cursed occasionally, but always to be depended upon in time of need.

In fact the Klamath County bank was so much a part of its customers' lives as to prove embarrassing to the organization at times. For instance, the habit of some depositors when needing money to neglect the formality of consulting the bank's management and simply leaving checks against the organization regardless of the lack of funds to meet the paper.

Overdrafts

Of course all banks run up against overdrafts and careless accounting by depositors, but even in those days it was not entirely usual for overdrafts of from \$25,000 to \$45,000 to be regarded with favor. However, the old Klamath County bank knew that its cattlemen and other businessmen were certain to liquidate the overdrafts upon sale of their commodities. Finally the state banking department impressed upon the bank that not only was such a practice unbusinesslike, it



THE OLD KLAMATH COUNTY BANK occupied quarters in the building now known as Hotel Hall, Fourth and Main, in the early years of the century. Left, the late Leslie Rogers, and A. R. "Orb" Campbell, now a Klamath County rancher. Both were with the bank for a number of years.

was also undesirable from the point of view of the department.

Many of the customers given to this habit found this quite unreasonable on the part of the banking department, some of them even saying that inasmuch as the bank used their money for long stretches at a time, why wasn't it just as equitable that they use the bank's money?

Laughed

In time, however, everyone adapted himself to the new arrangement with the exception of one cattle firm, and Mr. "Jerry" Martin, president of the bank, simply laughed at the continued insistence on overdrawing and instructed the bank's employes to charge all those checks to his own account and keep a list-

ing of them in one of the passbooks then in use.

This was done, and often he was carrying these men to the sum of \$50,000 or \$40,000 without a scratch of a pen on their part to show the indebtedness. Interest was figured monthly on the account and added to the principal. It is also interesting to remember that the going rate of interest was 10 per cent.

Sacred

The banker of those days was as familiar with the personal details of a customer's life as was his physician or minister, and held the knowledge just as sacred. However, the employes never failed to watch with interest the progress of a love affair from the first present to the purchase of the engagement ring, as exhibited by the checks issued.

The progress of a drinking bout was even more apparent from the first wavering until the final capitulation.

All of these bits of human interest or human frailty were as securely locked away in the minds of the employes as was the cash in the vault at night, and have passed from memory as have the persons concerned in them.

Many interesting and exciting things filled the lives of the small banking force of this old Klamath County bank and a few of the in-

cidents in which the participants were not local characters could be related now with no fear of indiscretion. During the time the bank was housed in the building concerned in this paper Klamath county was enjoying local option.

Bootleggers

With local option there were always professional bootleggers. One of these, now long dead, and who was not named Ben Brown but who for the sake of brevity will be so called, had been caught, convicted and sentenced to 30 days in the county jail and a fine of \$500. He had a substantial bank account and the sheriff brought him into the bank where he wrote a check for the \$500 and presented it to A. R. "Orb" Campbell for payment.

Orb walked into the vault and Leslie Rogers told him that there was a wrapped package of currency containing \$500 in the man's safe. Orb picked it up and walked back to his window, but Leslie remembered that he had wrapped \$1000 instead of \$500, and called this information to Orb, which the latter did not hear and the package was handed to Ben. That night when the boys went to balance, of course they were short \$500, and comparing notes they knew where the shortage was.

The two boys went over to the jail and asked Brown for the money. He declared that he and his wife had both counted it and found it contained only \$500 which had been turned over to the sheriff. Ruelly the boys returned to the bank and waited for the return of Alex Martin Jr., cashier and manager of the bank from his Portland trip. Upon Alex's return he was immediately told and he got the sheriff to bring Brown over to his office. There he faced the bootlegger and said: "Ben, both the boys know you got \$1000, and Miss Momery knows it, and it's up to you to return the \$500."

"That Was That"

"Honest, Alex, there was only \$500 in the package," the man declared, so that was that. Leslie and Orb decided that one was as much to blame as the other so each signed a note for \$250 and prepared to face some lean months, for \$500 was quite a pocketful of money in those days. At the end of the 30-day jail sentence Brown walked into the bank and stopped at the square table which stood in the center of the lobby. Orb was at his window and Leslie at the other, and the thought went through each mind that Brown was preparing to withdraw his account.

Presently the man presented a check to Orb for \$500, which Orb

silently cashed. Brown took the money, walked across to Leslie's window and thrust it through, saying:

Conscience

"Boys, I thought I could be a thief but I find I can't. When my wife and I counted the thousand we figured we could pay the fine and have our money too, but I can't do it." Soon after that he left the community and later we heard of his death.

In talking this old story over with Orb last night over the phone I heard him murmur: "Dumb trick not to count the money before giving it to Brown."

"However, we had no labeled wrappers in those days, currency was little used as gold was the medium of exchange and while it may seem odd today, it was excusable considering the customs at the time. The boys and Alex and I were all very happy to watch the destruction of the two notes."

Main Street Abuzz

All of Main street was abuzz one morning with a story that a one-legged man named Dork (again the name is fictitious) had drifted into town, contacted a real estate man and indicated a hunger for considerable local property. He displayed a draft for \$40,000 on a New York bank and asked to be introduced to a bank here. The real estate agent took him to a local bank, not the Klamath County, and Dork deposited the draft. Professing the need for some cash to make deposits on property the bank advanced him \$1000 against the collection. That night the thousand dollars accompanied by Mr. Dork left the community forever.

Forgery

The draft, of course, was returned from New York as a forgery. Some time nearly a month afterward another real estate broker, also long since dead brought a man to the Klamath County bank, introducing him to Alex, and this man produced a draft for the same sum as Dork's, \$40,000, drawn on our correspondent New York bank, the Chase National. The man laughed as he presented the large draft and said he understood one of the banks had had the misfortune to advance money against a large New York draft some time before, but he simply wished to leave this with us for collection and would not presume to ask for an advance on it. That night Alex sent a night letter to New York and learned that this was another forgery.

To Alturas

The man had evidently committed himself to the real estate broker before he had heard the story of

Dork. That night he hired a jitney and was driven to Alturas. In the morning when the jitney driver got up and sought his passenger to collect the fare the passenger had slipped away and has not been heard from since.

Alex Martin was president of the bank at that time and his language was both picturesque and potent. Many pithy sayings are still in use which were originated by Mr. Martin, "Uncle Jerry" to many.

One day Alex Jr. had an inquiry about some lots which had been platted by a promoter, who happily was not a local man. The lots had been sold by this Easterner to school teachers, clerical workers and others in the eastern states under the representation that Klamath Falls was a town with a future, which it was, and that the lots could well make a fortune for a buyer.

Fanciful

As the lots were located over the ridge behind the present Hot Springs addition, this was rather fanciful. Alex handed Mr. Martin the letter and said: "What shall I

tell them the lots are worth, dad?" "Tell them the lots just lack six bits of being worth a damn," rumbled his father. From that time on the bank force had a good phrase to express perfect worthlessness.

Upstairs over the bank two young attorneys had just hung out their shingles. Horace Manning and Richard Shore (Dick) Smith, the latter still a Columbia football hero, an older attorney, Judge Drake, also long since passed away, also had his office up there. Judge was a brilliant lawyer but addicted to moody spells which culminated in heavy drinking.

Faithful Companion

He had an immense St. Bernard dog with great, bloodshot eyes, and this faithful companion always tried, with not much success, to guide the judge's wavering footsteps. The two were a familiar sight along Main street in those days when everyone knew everyone else.

On 4th street in the same building with the bank, Don J. Zumwalt, (Continued on Page 23)

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