



ESSENTIAL RECORDS — The accounts of daily transactions at U.S. National are handled Margaret Koenig for microfilming by messenger girl Joyce Mathiot. The bank has stored necessary information on microfilm to reconstruct account records in case its head office is destroyed during a nuclear attack on Portland.

Banks Prepare Survival Planning To Cope With Any Atomic Assault

What sort of order could be made of Oregon's economy if head offices of leading state banks were destroyed by a nuclear attack on Portland?

"Business as usual" is the answer, with little effect upon customers who hold checking and savings accounts in a state-wide branch banking system. According to information on file with the Federal Reserve Banking System, Oregon's major banks are better prepared for emergency operations than many institutions in the country.

Service under disaster conditions is made possible by safe storing of banking records, plans for alternate head offices and establishment of a succession to management, according to U.S. National Bank Board Chairman E. C. Sammons, who was one of seven national banking executives selected to serve on a special bank preparedness committee for the federal reserve system.

Due primarily to the Berlin crisis, the federal reserve system has requested all commercial banks in the country to establish adequate preparedness plans or to reappraise and update their existing programs, reported Sammons.

During the early stages of the Korean conflict, several Oregon banks with head offices in the Portland target area went ahead with their own precaution programs. U.S. National was the first bank in the country to adopt a completely detailed disaster plan, according to available information.

Sammons said a basic measure to take is the daily duplication of essential bank records. U.S. National, for example, can completely reconstruct bank and customer account records from microfilm shipped out of Portland each night and stored at a point considered safe from nuclear destruction.

Klamath Falls, as well as any large Oregon city, could be designated to assume the duties of administering a state-wide banking operation. According to plans, the assigned branch would receive all photographic records within a few hours of their need. U.S. National has instructed trained officers of each alternate head office branch in the takeover process.

An automatic line of succession to top management positions is a very important element to bank bomb precaution programs, pointed out Sammons. Chain of command letters, in sealed form, are sent to key local and national bank officials under stipulations of most precaution programs.

Since 1950, U.S. National has received many inquiries regarding its program, and a number of institutions have sent representatives to the bank to study details of the plan, said Sammons. In 1951, the bank's precaution program was featured on a national television series presented by the National Association of Manufacturers under the title of "Industry on Parade."

A scarcity of office equipment would be another result of a nuclear hit on Portland banks. Rather than discarding or selling old typewriters and adding machines, U.S. National is presently arranging for the renovation and storage of used office machinery which could be put back to work in case of disaster.

Of course, no Oregon bank could operate without staff members to carry out the necessary functions. Under this phase of the program, various banks have trained their personnel on first aid and emergency operations, in addition to providing them with information on personal survival at home.



SOUVENIR COPY — J. W. Olson, publisher representative of the Saturday Evening Post, presents Gov. Mark Hatfield with a souvenir leather-bound copy of the Oct. 14 issue. The seven-page article on the State of Oregon in this issue, written by Robert Cahn, is entitled "Oregon's Dilemma."

BUILDING PERMITS — KLAMATH FALLS		
51800	Termite Control	1431 Esplanade
5000	Rem. Res. & Addition	337 Commercial
300	Rebuilt Garage	Carl Eagle
3300	Roofings	Avril Fleren
100	Fire Damage	Klamath Valley Lmbr.
TOTAL VALUATION: \$10,400.00		
Vern Schorgren Building Inspector		



SCHEDULED FOR DECEMBER COMPLETION — The city schools' administration garage-warehouse unit nears completion at the Ponderosa School site. School officials expect to occupy the offices by December. The garage-warehouse section is seen (brick wall) going up at right; offices are located in the central building.

Business Review

By Floyd L. Wynne

HERALD AND NEWS, Klamath Falls, Ore. Sunday, October 22, 1961 PAGE 5

Scholastic Aid Offered By Railway

Four-year college scholarships for graduating sons of Great Northern Railway employees again will be offered by the company in 1962, John M. Budd, president of the railway, announced today.

Basic grants are \$750 annually for four consecutive years of schooling in the accredited college or university of the student's choice. A minimum of three scholarships will be awarded.

Entrants must write the scholastic aptitude test supervised by the college entrance examination board during December, 1961, or if it is not given in an applicant's area before that time, it may be taken in January, 1962. Applications must be filed not later than Dec. 15.

Provisions of the scholarship plan include the requirement that a parent of the competing student must have been a GN employee not less than 10 consecutive years. An eligible student also must be in the top third of his high school graduating class.

Award winners will be selected by a panel of six men—two each from education, business and labor.

Since the college program was initiated in 1956, 18 students have been afforded college opportunities by the railway.



WILLIAM F. O'CONNOR

Firm Gives W. O'Connor Plant Post

William F. O'Connor has been named plant service foreman for Pacific Northwest Bell in Klamath Falls, according to A. B. Dickerman, manager.

O'Connor comes to Klamath Falls from Cottage Grove, where he was wire chief for the phone company exchanges in that community, Drain and Florence.

A 20-year phone company veteran, O'Connor started in Portland as an installer. He moved to Medford in 1952 as a PBX installer. Promotion to wire chief in Cottage Grove followed in 1956.

At present, O'Connor is commuting on weekends between the two communities. His wife, Gail, will join him in Klamath Falls as soon as housing arrangements can be made.

R. Tisdale To Chair Conference

Russell H. Tisdale, vice president and manager of the First National Bank of Oregon's Klamath Falls branch has accepted the Klamath Falls area chairmanship for the Third Annual Columbia Basin Export-Import Conference in Portland Nov. 13-14. Conference Chairman George M. Henderson of Portland announced today.

Henderson said local area chairmen throughout the Basin and Willamette Valley will work to stimulate attendance at the conference, which is designed to provide solid, factual information on the various aspects of foreign trade.

Tisdale, pointing to the expanding efforts of the United States government to increase exports in order to create a more favorable "balance of payments" picture, said increased international commerce can create benefits which will aid the economy locally and nationally.

"Any firm or individual attending may expect a day-and-one-half of concrete and pertinent information that will be of direct and valuable use, immediately, in his business," he said.

Conference workshop sessions will provide solid, factual information on foreign trade procedures and techniques. Principal addresses will be given by national and international experts in various fields.

Conference sessions will be at the Benson Hotel in Portland.

J-M Figures Show Rise

Consolidated earnings of Johnson-Manville Corporation and subsidiary companies for the third quarter of 1961 were \$7,603,000, compared with \$7,582,000 for the corresponding period last year. C. B. Burnett president, reported today, Wednesday, Oct. 18.

Sales in the third quarter of 1961 were \$106,701,000, compared with \$99,647,000 in the third quarter of 1960.

Earnings per share of common stock were 90 cents compared with 90 cents last year.

"Third quarter sales were at a record level," Burnett said, "and earnings were slightly ahead of last year."

For the year to date sales were \$279,777,000 and earnings were \$17,987,000 or \$2.12 per share, compared with sales of \$273,973,000 and earnings of 21,022,000 or \$2.49 per share for the first nine months of last year.

Auto Agency Opens Doors

LAKEVIEW—Collins Ford Sales, new Ford Agency in the Lakeview area, opened this week in the Graham-Mercer Building, according to John Collins, owner.

The service and parts department opened Oct. 16. Plans are being made for a grand opening and showing of Ford cars and trucks, Collins said.

Collins, who has a background of 12 years in Lake County automotive business, was formerly associated with his brother, Dan, in Collins Chevrolet.

Paul Taylor and Cy Pearson are manning the service department, while Wayne Vincent will handle the parts department.

Post Opened

MONTAGUE—The Outlaw Trading Post No. 2 was recently opened for business here. The branch store of Outlaw Trading Post No. 1 in Yreka, is owned jointly by Malcolm H. Windsor and J. L. Cousineau Jr.

While Windsor continues operations in the Yreka store, Cousineau will be in charge of the Montague branch. Both used items and a large variety of new furniture and appliances will be sold.

Windsor, who has been operating the Yreka branch of the trading post since 1958, took Cousineau as a partner in August.

POCKET MONEY

NEW YORK (UPI) — The number of people in the United States will rise by 33 million by 1970 when total spending will hit \$762 billion a year, up from \$503 billion in 1960, the Bureau of Advertising predicts.

The average family will have \$8,100 a year after taxes, in terms of 1960 buying power — 20 percent more than in 1960, the bureau said.



E. MENDENHALL



DON NEWTON

Newton Becomes Head Of Goodyear Store

The management of the Goodyear Service Store, 201 South 11th Street, is changing.

E. Mendenhall, manager of the local store for the past two and one-half years, has been transferred to Salt Lake City where he will take over managership of the larger store effective immediately.

Mendenhall has been with the Goodyear firm for the past 10 years and came here from Stockton. His wife, Justine, and four children, Jill, Joy, Jeff and Jayne will continue to reside at the family home at 715 Roseway Drive until it is sold, and then will join Mendenhall in Salt Lake City.

His position here is being taken by Don Newton who was formerly the credit manager with the local Goodyear store.

Newton has been with Goodyear for the past three years and has been in Klamath Falls for two of those. Prior to this he was in Stockton.

Newton has had considerable previous experience in the tire and accessory line, having owned his own recapping shop in Sacramento for three years prior to joining the Goodyear firm.

Newton's wife, Gloria, and 16-month-old son, Thomas, reside with him at 3535 Emerald Avenue.

Mills Purchases Mortuary Firm

William P. Mills, former Klamath Falls mortician, is the new owner of the Truckee Colonial Mortuary of Truckee, Calif.

Word of the new ownership was sent to the Herald and News by Mrs. Joy Rolph, longtime Klamath Falls resident, now co-owner of Tahoe Shores Lodge, Lake Tahoe.

Mills bought the business from Alvin Hooper who will retain his office as coroner with Mills as deputy coroner. The new owner was in the mortuary business here for 15 years affiliated with Ward's Klamath Federal Home. He has been in Reno for the last six months.



FIRST ENTRY — Mrs. John H. Phillips Jr., shown here with her husband and son, was the first Klamath Falls person to enter the Pacific Northwest Bell Telephone Company contest on the subject "Why I'm Wild About Oregon."

Air Force Wife First To Submit Entry To Phone Company Contest

Mrs. John H. Phillips Jr. was the first to enter Pacific Northwest Bell Telephone Company's "Why I'm Wild About Oregon" contest from Klamath Falls.

Born in Massachusetts, Mrs. Phillips has traveled over much of the United States and can really write with the flavor of truth about the wonders of Oregon. With such an exciting subject to write about, and having had experience as a copywriter (before being stationed in Oklahoma with the WAF) Mrs. Phillips would seem to have an edge on one of the many unusual prizes. However, she woeefully admits to only having won a steam iron in previous contests she has entered.

Sgt. and Mrs. Phillips have one son—pre-school age—who was born in Alaska (that is due north of mighty Oregon.)

Early entries to Pacific Northwest Bell's "Why I'm Wild About Oregon" contest, which closes Oct. 31, have turned up some surprising reasons, according to Klamath Falls Manager A. B. Dickerman.

"Most of the entrants must have personally experienced annual hurricanes, tornadoes, droughts, dust storms, blizzards, and sweltering heat waves from their complaints about other states," Dickerman said.

One Eugene entrant related how he "was almost caught on the California treadmill" before he escaped back to Oregon.

Some cite personal reasons for preferring Oregon. For example, one writes he likes this state "because my creditors are still in Wisconsin." And another said bluntly, "My in-laws are in the East."

The entries have also produced plenty of excellent reasons "for living, working, and locating new industry in Oregon," Dickerman added. Adjectives like cool, green, hospitable, friendly, uncrowded, promising, growing, pop up frequently.

A 90-year-old Grants Pass resident said he was wild about Oregon because he had "Beaver fever, known by its rose-colored outlook."

And an 8-year-old Portlander had trouble with his spelling but



OUTSTANDING RECORD — A top record of insuring careful drivers and maintaining high administrative standards in underwriting for a three-year period has earned the designation of Certified Underwriter for Jerry L. Shelley, district manager of Farmers Insurance Group. Only 133 of the company's 6,500 agents in its entire 25-state operating territory have been accorded this honor. It entitles Shelley to do his own auto underwriting. He has the same authority as a home office underwriter of a large insurance company. The Farmers Insurance Group is one of a very few companies extending the privileges of underwriting to its agents. Customarily agents are permitted only to submit applications to company headquarters for approval.

Graham Appointed Agent

Klamath Falls resident Carl L. Graham has been appointed agent for the Prudential Insurance Co., Klamath Falls district office, Bill Alexander, staff manager, announced today.

Graham, a native of Casper, Wyo., attended schools in Eugene and Springfield, Ore. He studied business administration at the University of Oregon.

From 1956 to 1960, he served with the Air Force. He and his wife, Sue, have a son, Steven, 7 months.

New Klamath County Maps

One hundred forty six page atlas, leatherette cover. Each page a large scale township map showing owners and property lines. Title page index, lot and block map of Klamath Falls included. The latest topographical detail used to show as accurate and complete as possible plots, roads, trails, rivers, lakes, creeks, railroads, schools, standard lot numbers and additional features too numerous to mention.

Up to date map reference: the library, lawyer, real estate man, insurance company, banker, lumberman, governmental office and many others find this type of atlas of great value, worth many times its cost.

This specialized item with more than forty years of experience behind it has an important part in the development of Oregon and three other Western States.

Place your order with G. T. Metsker, staying at Malaterra Motel, Oct. 17th and 18th, 100 Main St., or write direct to

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