

# Jacoby On Bridge

<b>NORTH</b> 28	
▲ J108765	▲ 2
▲ A Q 9 7 5	▲ 6
▲ 4	▲ 2
▲ K Q 8 4 3	▲ A J 10 9 8
▲ 6 3	▲ K 10 4
▲ A 10 8 5 3	▲ K Q 7 4
<b>EAST (D)</b>	
▲ 4	▲ 2
▲ K Q 8 4 3	▲ A J 10 9 8
▲ 6 3	▲ K 10 4
▲ A 10 8 5 3	▲ K Q 7 4
<b>SOUTH</b>	
▲ A K Q 9 3	▲ 7 5
▲ J 8 2	▲ 3 9 2

East and West vulnerable  
 East South West North  
 1 W Pass Pass Pass  
 4 W Pass Pass Pass  
 Double Pass Pass Pass  
 Opening lead—4

# Play Dumb Tactic Pays

By OSWALD JACOBY  
 Written for  
 Newspaper Enterprise Assn.

There is a time that ostrich tactics may pay off. That is when a player pretends to bury his head in the sand but is really looking through a periscope.

North had no intention of letting his opponents play either four or five hearts. Even if East and West had hurried to six hearts, North probably would have defended against that contract.

But North wanted to play the least possible number of spades and decided that the way to be doubled early was to act like an ostrich. North simply passed over West's three heart bid.

East went on to four hearts and when the bidding came around to North the second time he pulled his head out of the sand and bid four spades.

East might well have passed, but he decided to take the expected sure profit and doubled.

West thought about taking the double out but eventually West decided to pass and take the sure profit.

Of course, the sure profit turned out to be a loss. South had no trouble making the four spade contract.

# CARD SENSE

Q—The bidding has been:  
 East South West North  
 3 A Double Pass 4  
 Pass ?  
 You, South, hold:  
 A 2 W A K J 7 5 A K Q 9 8 A K 4 2  
 What do you do?  
 A—Pass. A further bid is tempting, but could lead to real trouble. Remember, you have forced your partner to bid.

**TODAY'S QUESTION**  
 East opens the bidding with one diamond. What do you, South, do with:  
 A A E J 7 5 4 3 A 8 1 2 Q 8 7  
 Answer Monday

# Community Calendar

**SUNDAY**  
 AMERICAN LEGION, 2 to 5 p.m., Tom and Jerry party, Legion Hall.

**MONDAY**  
 LOOM, 10 p.m. to 2 a.m., dance, Moose Lodge. Breakfast follows. Tickets sold by members.

**MERRY MINERS SQUARE DANCE**, 9 p.m., New Year's Eve party, Pelican City Hall. Bring chip dip, refreshes, etc.

**AMERICAN LEGION**, New Year's Eve party, Legion Hall. Favours, buffet, music.

**WEDNESDAY**  
 MARINE CORPS LEAGUE, 8 p.m., meeting, VFW Hall. All former Marines invited.

**Quintuplets Termed 'Hoax'**  
 BUENOS AIRES (UPI)—Cardo-ha Police Chief Alberto Horodas today termed a "hoax" reports reaching here Thursday night of the birth of quintuplets to a peasant couple at Simbolar, a remote interior village.

Horodas said he had been unable to confirm the report that was published widely and broadcast throughout Argentina.

Cardo-ha newspapermen who first reported the births said they had been unable to confirm the story "immediately" because of the remoteness of the village.

# BASIN BRIEFS

**MALIN**  
 MRS. LOYAL LOVENESS left last week for Willows to attend the funeral of her mother, Mrs. Ethel Tout, interment was Dec. 22 in Willows Cemetery. Mrs. Tout had been in ill health for several months. She was made her home here with her daughter for the past three years.

**MALIN HOME EXTENSION UNIT** will meet at the home of Mrs. Richard Halonsek Jan. 3. The project will be creative cooking with mixes. Anyone interested and wanting to know further details may call Mrs. Dick Derry, chairman.

**MR. AND MRS. JAMES LACY**, Renee, Rhonda and Ronnie spent the holidays with their parents, the Noah Petersons and James Lacy, in Portland.

**CHARLES LONG** received word of the death of his wife's father, Leonard Thomas, in Mt. Grove, Mo., after a lingering illness. Mrs. Long has been with her parents for several months.

**MR. AND MRS. ANDY TRAVIS** and family left for Molalla where they are spending the holidays with her parents, Jr. and Mrs. Jim St. Clair.

**MR. AND MRS. HAROLD O'RILEY** and daughter, Dianna, spent the holidays with their daughter and family, the Richard Angstroms, in Astoria.

**MR. AND MRS. ROBERT HOLL** had as holiday guests, her mother, Mrs. Ina Loveness, Oregon, and Mr. and Mrs. Harmon Loveness of Medford.

**BONANZA**  
 LARRY HUFFMAN has returned to his Navy base at Alameda after spending Christmas with his parents, Mr. and Mrs. Glen Huffman.

**MR. AND MRS. HERB JOHNSON** and Stanley of Burns spent a few days visiting their daughter, Mrs. Oliver Keerins, and family, Klamath Falls, and her mother, Mrs. Ruby Brown, Langell Valley, and other relatives. Their son and daughter-in-law, Mr. and Mrs. Allan Johnson, and Scotty of Goldendale, Wash., accompanied them.

**MR. AND MRS. CARL PROUGH** and children of Brookings spent a few days with her mother, Mrs. Mabel Peppie, and his parents, Mr. and Mrs. Harlan Prough of Dairy.

**MR. AND MRS. ROBERT PARSONS** and three children of Roseville spent Christmas with her sister and brother-in-law, Mr. and Mrs. Hugh Lee, and family.

**MR. AND MRS. DALE BROWN**, Lois and Patty of Jordan Valley visited for a few days with Mrs. Brown's mother, Mrs. Carrie Lovelady, and Brown's mother, Mrs. Ruby Brown, Langell Valley.

**DR. AND MRS. LYLE HALEY** and children of Grants Pass spent the holidays with Mr. and Mrs. Oliver Haley of Dairy.

**MR. AND MRS. RUD HARRIS** and family spent Christmas day in Klamath Falls with the Lester Oldfields and Frank Schmitz, parents and grandparents of Mrs. Harris.

**MRS. LOUISE NORCROSS** of Portland spent the holidays with her daughter, Mrs. Vernon Haley, and family.

**MRS. IDA CASEBEER**, pioneer resident now at Hawthorne Rehabilitation Hospital in Medford, wishes to thank all her friends for the many letters and cards she received. She is much improved but not able to answer all. Her son, Walter, and grandson, Stevie, spent Christmas with her.

**BONANZA**  
 MARK WESTCOTT of Camp Pendleton spent a few days recently with his parents, Mr. and Mrs. Maurice Westcott, Mr. and Mrs. Westcott, Mark and Mikki, Chummy Eagle, Gary McKay, Robin Brett, and Paul Dearborn visited relatives and friends in Cedarville on Dec. 25.

**DR. AND MRS. ROBERT WU** and children of Portland returned to their home on Dec. 28, after spending Christmas with his parents, Mr. and Mrs. George Wu.

**CHUCK GREYDEN** has returned to his home after a few days in Dairy with the Frank Brown family.

**MRS. ARTHUR FREEZE** has returned to Portland after visiting relatives in Klamath Falls and Langell Valley.

**MRS. MURIEL SMITH** and son, Clinton, of Tulelake and her son and daughter-in-law, Mr. and Mrs. Roswell Smith, and daughter of Los Angeles were dinner guests of Mr. and Mrs. Bill Burnett and family on Dec. 26. Richard Burnett, who attends Chico State College, is spending a few days with his parents.

**ST. BARNABAS EPISCOPAL CHURCH** choir sang the Cantata, "The Glory of the Star," at the church on Dec. 30.

**MR. AND MRS. HERMAN VOWELL** and Susan returned home Dec. 26 from Aptos, where they spent Christmas with relatives and friends. They attended the wedding of their niece, Gloria Manildi, to Louis Dioszigi at Capitola on Dec. 22.

**MR. AND MRS. HERBIE SNELL** and sons of Klamath Falls and Mr. and Mrs. Doug Smelcer were Christmas dinner guests of Mr. and Mrs. John Helleson of Upper Langell Valley.

**MRS. MYRTLE VOWELL** of Klamath Falls accompanied her son, Herman Vowell, and family as far as Aptos, then went on to Glendale to spend the winter months with her daughter and family.

**MR. AND MRS. HARRY FRAZIER** and Linda were dinner guests of Mr. and Mrs. Louis Monroe Jr. of Klamath Falls on Dec. 26.

**MRS. EVA ADAMS** is recovering from a recent illness at her home in Langell Valley.

**LANGELL VALLEY HOME EXTENSION UNIT** will not meet on Jan. 2, their regular date. The time will be announced later, and they will meet at the home of Colleen Nichols.

**MALIN**  
 MR. AND MRS. BOB FABIANEK, Marty and Daniel of Martinez, visited over the holidays with their parents, the Joe Fabianeks and Ernest Wolf.

**MR. AND MRS. PERRY PROVOST** and their daughter and family, Mr. and Mrs. Adam Hoffman, Rogue River, were weekend guests of the Wayne Woods family.

**VERN COX** of Fort Ord spent the holiday weekend with his parents, Mr. and Mrs. Dick Craven.

**MR. AND MRS. W. E. OWENS** and daughter, Lois, spent the holiday week with their son and family, Bill Owens, in Corvallis.

**WESLEY HAMILTON** of Surprise Valley, son of Mr. and Mrs. Charles Hamilton, has been appointed district ranger, Surprise Valley. He replaces Chester Cannon Jr., who is being transferred to Double Head District, with headquarters in Tulelake.

**MR. AND MRS. W. C. ELDRIDGE**, Milton - Freewater, visited old acquaintances in Malin last week en route to McArthur, Calif., to visit Eldridge's 96-year-old mother, Mrs. Sheridan Eldridge.

**MR. AND MRS. GEORGE FREITOS** and sons of Sacramento spent several days last week with Mrs. Freitos' sister and family, the Cy McColegins.

**GERALD PETRASEK**, Portland, spent Christmas with his parents, Mr. and Mrs. Ivan Petrasedk.

**THE CECIL ZEIDERS** had as holiday guests, their daughters, Claudia, and Mr. and Mrs. Robert Jerman; Mr. and Mrs. David Hind and daughter, Christine, and Mrs. Legal, all of Redding.

**HARVEY MILLIGAN** of Travis Air Force Base was here for the holidays to visit with his mother, Mrs. Mildred Milligan.

**MR. AND MRS. GEORGE BROTHANEK** left Saturday for Santa Rosa where they will visit friends. They will also visit the Bay Area.

**GREG PRESCOTT**, University of Oregon student, and Sam Prescott, who is stationed on the U.S.S. Hoel in San Diego, were home for the holidays to visit their parents, Mr. and Mrs. Allen Prescott. Sam had a 19-day leave.

**JIM PETRASEK** of Coos Bay spent Christmas with his parents, Mr. and Mrs. Paul Petrasedk.

# THE BETTER HALF



# CHAMBER COMMENTS

by GEORGE T. CALLISON  
 Manager  
 KLAMATH COUNTY CHAMBER OF COMMERCE

The effects of Seattle's World Fair on tourist travel in Oregon this year undoubtedly will be argued for some time to come by those who claim the impact was tremendous and those who are convinced it had little or no effect on travel in Oregon.

Figures released this week by W. Ward Yeager, superintendent of Crater Lake National Park, would seem to settle any questions regarding the additional number of persons in this area, at any rate. He says that more than 500,000 persons visited Crater Lake this year; that this was an increase over 1961 — which had been a record year — of 42 per cent.

While this doesn't settle any arguments over the effect of Century 21 on business, generally, it serves as pretty good evidence that business was booming at Oregon's only National Park. Superintendent Yeager reports that overnight visits to the park this year increased 30 per cent over 1961; that Crater Lake Lodge was filled to capacity almost without exception from June 15 to Sept. 10, and that the park's four campgrounds were filled to overflowing almost every night.

What magnet will attract visitors to the Pacific Northwest next summer is difficult to say at the moment, but chambers of commerce, acting independently and in concert through the Pacific Northwest Travel Association will extend every effort to make 1963 another record year.

Chamber members who received their December issue of "Keynotes" this weekend may be puzzled over the lack of headings on the three columns of figures in the "Klamath Falls Business Trends" item. Actually they shouldn't be confused; this same format has been used for umpteenth years to show the comparison of bank debits, postal receipts, parking meter receipts, building permits and the number of water users between the current month, the previous month and the year thus far with comparable periods for the previous year.

Through the first 11 months — as long as this subject has come up — 1962 is running a little behind 1961, with the exception of the average number of water users which, for some reason, steadily creeps upward. Bank debits for the year, through November, total just over \$316 million, as compared with slightly more than \$322 million for the same period in 1961.

The omission of the column headings was one of those inexplicable little typos which find their way into even the most fastidiously proof-read publications: True, WBS?

Federal legislation, over which the chamber's National Affairs Committee keeps close watch, has been divided into four major issues this year to make for easier and better handling. The four issues of major concern will be:

# State Orders Insurance Firm Probe

SALEM (UPI) — An investigation of all domestic Oregon insurance companies is being launched by the State Department of Insurance, deputy commissioner Edgar Zorn said today.

The probe was ordered after the Pioneer Mutual Insurance Company of Hillsboro went into receivership under a flood of claims from the disastrous Columbus Day storm.

Zorn said, however, "We have no reason to believe any other firms are in difficulty."

The 75-year-old Hillsboro firm — which wrote fire insurance — was placed in receivership when heavy claim demands eliminated the company's surplus.

Zorn said about half of the company's 8,600 policy holders suffered storm damage. He said the corporation now lists about \$150,000 in outstanding claims.

Some claims were paid before the firm went into receivership. Zorn said the commission is now assembling all unpaid claims, and will divide the firm's assets equally among them.

"I'd guess at the moment that those claims are worth about 25 cents on the dollar," Zorn told United Press International.

Zorn blamed "lack of experienced management" for the downfall of Pioneer Mutual.

He said in a mutual company — where policy holders are the company's owners — directors sometimes are elected "on a popularity basis, not on the basis of skill or ability."

"Don't misunderstand," he said, "These are all fine people. It's just that they weren't experts at running an insurance company."

He said the company's rate structure was very low, and the reserves were small as a result.

Zorn said the State Insurance Department had received much criticism since the Pioneer firm went into receivership.

"People must understand we have no right to interfere in management of these companies. Our job is to see that firms abide by regulations. We don't run the companies, and the people wouldn't want us to."

He explained how reserves are set up.

"Let's assume a premium is \$120 a year. As each month goes by \$10 (one twelfth) of that money becomes the firm's. The rest stays in a premium reserve account."

"The law requires insurance companies to maintain a premium reserve equal to the amount necessary if every policy holder wanted his money back on the unused premium."

"When a company no longer has that much money in reserve, we have to place it in receivership," Zorn explained.

Zorn said the insurance commission became aware the Pioneer firm might be in trouble when the company's directors asked for help.

As a result of the request, examiners checked the books, and discovered the reserves were gone because of the storm damage claims.

The state then placed the company in receivership, and will divide remaining assets among claimants.

Zorn explained that when the company went into receivership, all policies automatically were canceled.

He said losses are paid from a reserve fund set up over a period of years.

"As a company earns money, a surplus fund is created. This reserve builds up over a period of years. Simply stated, the bigger the reserve, the better shape the company is in."

He said policy holders who filed their claims early and got paid "were fortunate."

**PUBLISHER DIES**  
 LA PORTE, Ind. (UPI)—Hiram A. Langdon, 87, publisher of the La Porte Herald-Argus for the past 32 years, died at his home Friday.

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79 only Women's Coats ..... \$20 to \$35	23 only Women's Uniforms ..... \$5.88
23 only Women's Skirts ..... \$1.99 to \$2.99	65 only Women's Hose Seamless ..... 2/\$1.00
35 only Women's Dresses Better \$4 - \$6	60 only Women's Seam Hose ..... 2/66c
30 only Men's Suits ..... \$34	40 boxes Christmas Cards ..... 33c
38 only Men's Shop Caps ..... 25c	4 only Hair Dryers ..... \$12.88
8 only Men's Jackets Wool or Orlon ..... \$9.88	6 only Travel Bags ..... \$1.66
10 only Whipcord Trousers ..... \$6.88	2 only Suitcases ..... \$3.44
11 only Zip Collar Sweat Shirts ..... 88c	1 piece Woman's Luggage ..... \$9.88
13 only Men's Sweaters ..... \$3.00	3 only Wardrobe Cases ..... \$17.88

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