

CHURCHES



CHRISTIAN SCIENCE SOCIETY
Library Building
Third and Main Streets.
9:45 a. m., Sunday school.
11:00 a. m., Sunday service.
Subject for Sunday, July 25:
"Truth."
Free reading room and free lending library open from 2:30 to 4:30 p. m. on Tuesdays, Thursdays, and Saturdays.

FIRST PRESBYTERIAN CHURCH
Sixth and Pine Sts.
Arthur L. Rice, Minister.
10:00 a. m. Church school.
Classes for all. George McIntyre, supt.
11:00 a. m. Morning worship.
Sermon: "Making Life New." Organ program: "Meditation," Copeland, Op. 28; Chopin.
7:00 p. m. Young People's and Intermediate Christian Endeavor.
8:00 p. m. Union service at the Christian church. Rev. T. D. Yarnes preaching.

FIRST BAPTIST CHURCH
A. F. Simmons, Pastor.
Eighth and Washington Sts.
9:45 a. m. Church School.
11:00 a. m. Morning worship.
7:00 p. m. B. Y. P. U.
7:30 p. m. Prayer and Bible study Wednesday.
A cordial invitation extended to worship with us.

FIRST METHODIST CHURCH
10th and High Sts.
Thos. D. Yarnes, Pastor
9:45 a. m. Church school.
C. H. Barnstable, supt.
11:00 a. m. Morning worship.
Subject: "Property and the Kingdom." This is the third address of the series on "The Social Teaching of Jesus."
7:00 p. m. Epworth League.
Mr. Ross Anderson, leader.
8:00 p. m. Union service at the Christian church. Rev. T. D. Yarnes will deliver the message on the subject "Walking in the Light," a discussion of vital Christian living.
The general public is invited to all these services.

SEVENTH DAY ADVENTIST
Public Library Bldg.
C. H. Rittenhouse, Pastor.
(Sabbath Saturday)
10:00 a. m. Sabbath school (Saturday).
11:00 a. m. Church service.
7:30 p. m. Prayer meeting Tuesday evenings.

CHURCH OF THE NAZARENE
R. N. Sanders, Pastor.
Place: On state highway, east of the city, 1/2 mile east of canal, at the home of Mr. Arthur Combs, south side of highway.
9:45 a. m. Sunday school. A class for every age.
11:00 a. m. Preaching service.
A hearty welcome to all.
We worship in the tent on 11th street and Pine avenue in the evening.

SACRED HEART CHURCH
Eighth and High Sts.
Father Loewer In Charge
6:30 a. m. Communion mass.
9:00 a. m. Parish mass.
Benediction after the late mass.
A cordial welcome extended to all.

ST. PAUL'S EPISCOPAL CHURCH
The Friendly Church
Eighth and Jefferson
Rev. Henry Thomas, Rector
8:30 a. m. Holy Communion.
10 o'clock—Church school.
11:00 a. m. Morning prayer.
Sermon by the rector.
Visitors in the town and hotel guests are cordially invited to attend these services.

THE SALVATION ARMY
619 Walnut St.
Ensign and Mrs. H. R. Briggs, Officers in Charge.
8:00 p. m. Saturday meeting.
11:00 a. m. Sunday, holiness meeting.
2:30 p. m. Company meeting for children.
6:30 p. m. Young People's Legion.
8:00 p. m. Salvation meeting.
Envy Lillian Gray will preach at the evening meeting.
Motto: "If you are a stranger we will take you in; if you are sick, we will visit you."

KLAMATH TEMPLE
B. C. Miller, Pastor.
Those who are looking for a religion that will really satisfy, that will answer every longing, meet every hope, that gives an answering satisfaction to every cry of the soul for God, will find it at the Temple. They will meet a people there that have really found and know that they have found the "Desire of the Nations." Every Sunday grows better than the last. Crowds are filling the big auditorium at night. The big young people's choir with their happy shining faces is an inspiration in itself.

Services Sunday morning at 11, and in the evening at 8:00. The pastor will bring the message at both services. In the evening the pastor will answer questions from the congregation. These questions will interest every inquiring heart. Just before the morning service the Sunday school session which opens at 10 a. m. will be held in the Temple. You are cordially invited to all these services.
Other services during the week will be announced from the pulpit. Look for the young people's band near the school grounds on Main street Tuesday, Saturday, and Sunday evening. Don't forget the place: Klamath Temple, corner 8th and Oak.

FIRST CHRISTIAN CHURCH
M. L. Pettel, Pastor.
Ninth and Pine
10:00 a. m. Bible school. Classes for all ages.
11:00 a. m. Morning service.
Sermon topic: "Commendable Faith."
7:00 p. m. Christian Endeavor.
The Presbyterian and Christian church societies will unite in this service.
8:00 p. m. Union evening service. Male quartette by Veatch, Akers, Southwell and Pettel.
Sermon by Rev. T. D. Yarnes of the Methodist church: "Walking in the Light."

IMMANUEL BAPTIST CHURCH
Eleventh and High Sts.
Rev. J. W. Bryant
11:00 a. m. Morning worship.

ZION LUTHERAN CHURCH
1025 High Street
G. W. Hoffmann, Pastor.
9:30 a. m. Sunday school.
10:30 a. m. Morning worship.
Sermon: "The Blessedness of Christians." Come and hear God's word. "Blessed are they that hear the word of God and keep it."
Regular quarterly meeting of the voting members after the morning services. As important matters are to be discussed and passed on at this meeting, all members are requested to be present.
The meetings of the Bible class will be dropped for the remainder of the summer. They will be resumed the first part of September, though probably at a different hour. This will be announced later.

TENT TABERNACLE
The public is invited to attend the Bible lectures held in the Tent Tabernacle on the corner of Walnut and Seventh streets.
Evangelist Chas. H. Rittenhouse of Boise, Idaho, will trace out 12 lines of Bible prophecy, showing how the Bible deals with the past, present, and future events.
Seats free. First meeting, July 24, 7:45 p. m.

ALTIMONT ADDITION ENJOYING REAL BOOM
Exceptional buying interest has been taken in the Altimont half-acre tracts opened to the public less than a month ago, according to A. L. Wishard, realtor. Thirty-eight of the tracts have been sold to date, and five new homes are now under construction in the addition.
Bids for the schoolhouse which is to be completed at Altimont before fall, are now ready to be advertised, Wishard states. The school building will be a four-room stucco structure with a full basement and furnace heat. Work on five additional homes on the recently-opened tracts, will commence in the near future.

CHURCH OF NAZARENE TO BUILD NEAR FUTURE
The Church of the Nazarene has recently purchased a lot in Mills addition, two blocks from the Mills addition school house, according to announcement made yesterday. The land is located on the corner of Garden avenue and Martin street.
Members of the church stated yesterday that they expected to build soon. R. N. Sanders is pastor of the church.

STAGE COMPANY WANTS TO BUY OUT ANOTHER
OLYMPIA, Wash., July 24.—(United Press)—Application was filed Saturday with the department of public works by the Park Auto Transportation company of Seattle, to permit the purchase or transfer of the rights of the Camas Stage company. The Camas line operates passenger and express service between Portland, Kelso and Longview.
A. S. Conner, one of the leading stock growers in the Bly district, was in Klamath Falls yesterday for a few hours.

Mr. and Mrs. Charles DeLap and Mr. and Mrs. C. R. DeLap left Friday for Richmond, Calif., on a combined business and pleasure trip. Charles DeLap will make the trip to look into affairs and his father and mother. Mr. and Mrs. C. R. DeLap, will visit with their son and daughter, Truman DeLap and Miss Octavia DeLap. The elder DeLap is county clerk.

PERSONALS

Mr. and Mrs. Ross H. Price, who have been affiliated with the district attorney's office for the past year, left Friday for Seattle, where they will reside permanently. They have many friends here who regret their departure for the north.

Members of the young people's societies of the First Presbyterian and First Christian churches will enjoy joint meetings for the next two Sundays, the meetings called for 7 o'clock in the evening. The first meeting will be held in the Christian church and the second in the Presbyterian.

Mrs. Earl Walker of the Ray hotel, which she is operating under lease, has returned to Klamath Falls from Bly where she has visited with a sister for the past week.

Mr. and Mrs. Jack Horton, well known residents of the Hildebrand country, were visitors in Klamath Falls for a few hours yesterday afternoon.

Mrs. Harold Nichol of Fort Klamath was in for the afternoon to visit and shop. Mrs. Nichol is the wife of one of the owners of the Rainbow garage at the fort.

Mrs. Steve Sazo, Jr., has resigned her position with the Klamath Development company and will be released from her duties this week.

Word has been received by employees of Moe's store from Mrs. Garland Hayes who is now visiting with her mother in Yakima, Wash. Mrs. Hayes was formerly employed in Moe's and left this spring for the north.

Mrs. Ray Taylor of the Fort Klamath hotel was in the city for a few hours shopping yesterday.

Mrs. Carmel Hartin, formerly of the Klamath Development company, has accepted a position in Moe's store to fill the vacancy left by Mrs. Lester Offield, who will be released from her duties tonight to accept the position of bookkeeper in the Davis Furniture company.

Mrs. E. D. Weston of Klamath Falls has returned home after spending the winter visiting with friends and relatives in Portland. Mrs. Weston will leave today for Oakland, where she will visit with friends the remainder of the summer. While in Portland Mrs. Weston was the guest of her sister, Mrs. Goble.

Friends of Mrs. C. L. Plymale of Klamath Falls will be happy to learn that she is convalescing from a serious operation performed in a Los Angeles hospital recently. Mrs. Plymale is expected to return north early in October.

Mrs. Charles Hogue has accepted a position with the American National bank as bookkeeper.

Fred Freeman and E. E. Beauregard of Los Angeles are spending their vacation visiting at the home of Mr. and Mrs. George A. Wirtz. They are very much impressed with the climate and scenery, according to Mrs. Wirtz. The party made a recent trip through the lava beds and on Upper Klamath lake, and Thursday motored to Crater lake and Diamond lake, where they will enjoy the week-end.

Dr. E. D. Johnson has returned to Klamath Falls from Bandon-By-the-Sea, where he has extensive mining holdings, interested with Jack Knowles and Bob Robertson.

Mr. and Mrs. J. M. Bedford have gone to their summer home on Agency lake, where they will spend the week-end. They are having a number of house guests this week-end.

Mr. and Mrs. Lloyd Rice are now domiciled at 434 Conger avenue, where they moved the early part of the week. Rice is now affiliated with the California Oregon Power company.

Robert DeHaven of Bonanza, spent Friday morning in Klamath Falls looking into business affairs.

Included in the out-of-town business visitors and shoppers in Klamath Falls during the past few days is Mrs. Anna Johns who was in the city for a few hours Thursday afternoon to shop and visit with friends.

M. P. Galarnou of Merrill, spent a few hours in the city Friday from his ranch home.

A Few Facts About Collections

As manager of the North American Underwriters Association, I would like to have a few words with the business men of Klamath Falls regarding the numerous articles which have appeared here of late in one of the local papers. This article was undoubtedly run for our benefit, thinking perhaps we were a bunch of quitters and would pick up our grip and flee the city. There seems to be considerable agitation here, brought about by a local commercial concern, and a certain gentleman of Portland, one who was here a few days ago and spoke before a number of business men on credits, bad accounts and fake collection agencies. According to his theory and his talk everyone in the collection business is a crook but himself. This may be true in some instances, but there are still people in the collection business who are trying to play the game square and give the merchants a fair deal.

around from door to door, pulling off sob stuff and looking for sympathy, why patronize that kind of an outfit? It has been brought to our attention that some of your local agencies have been here a long time—if this is true, we would be ashamed to admit that we were ever in the collection business, and as one of the merchants told them recently their results were far from satisfactory, and no one would ever know that they were in the collection game.

Anyone in this 20th century who knows no better than to wear out \$20.00 worth of shoe leather running after a \$10.00 grocery bill, or to write a dead beat letter saying **pay me or I'll bring suit against you** at once doesn't know the first principles about collections.

Now in the first place, the North American Underwriters Association wishes to announce that they are here, and here to stay.

Secondly, we are not collectors, but are just employed by the merchant to do his correspondence.

Then again, we are the only firm who does not handle the merchant's money. (Please get that.) It being paid direct to the creditor by the debtor.

Our system is the only one which will collect an outlawed account, note or judgment; collect from a defunct corporation or from a United States government employe, and in many cases bankrupt accounts, if for necessities. A diamond ring has been declared by the court a necessity if worn to produce business. The above statement may make some of your local agencies sit up and take notice. This is probably something they never did know.

There is no such a thing as an outlawed account if you don't sue. According to our method of handling accounts, this bill can be collected as easily as though it were put on the books yesterday.

This company does not wish to use any unfair methods to produce business. We will get it anyway, sooner or later. If any local agency needs the business—give it to him. We'll wait, time will tell. Anyone who has your accounts over 60 days and has not produced any results is either a poor collector or has a poor system.

Surely there should be some method in this 20th century to make a man pay a just due account. The North American Underwriters Association will either find you a buyer for your accounts or guarantee to collect 50% of your list without advertising them for sale.

It seems that the above mentioned gentleman stood up before these merchants, gave them a speil on credits and the needs of a credit association, and from his story they took his line of hot air—hook, bait and sinker. When it comes down to facts, men of this sort don't know what they are talking about. In the first place, Klamath Falls probably needs a credit association the worst way, but at the present time the city isn't large enough to support one, and a poor credit man is worse than none at all. A good credit man wouldn't come in here under \$600 per month, and this would not include office rent or clerk hire, notwithstanding any advice to the contrary. As to the fake collection agencies like the one mentioned recently in the local paper—whose representatives dropped into town, put up a sweet talk as to their ability as to what they could do with the merchants' bad accounts, and who walked away, according to the local paper, with over \$60,000 worth of notes and bad accounts, and who up to the present time have not collected a bean. Any merchant in Klamath Falls who has from ten to fifteen thousand dollars standing on his books needs something else besides a collector, or a one horse credit association. He needs a guardian.

This is the result of allowing some collection agency to handle your money. Consequently some few of the local merchants have decided to band together to protect themselves from bad accounts, bad checks and bad collection agencies, and from now on to patronize home industry. We grant that it is the duty of every citizen to buy from his local merchant, but if the service is worse than poor, and the poor collector doesn't know any better than to run

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The modern bank of today must offer many services to its customers. It is like the merchant who offers a variety of merchandise. A long departure from the small shop of bygone days. The thousands of customers who avail themselves of this complete financial service realize the convenience of modern banking as represented by the **FIRST NATIONAL BANK.**

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North American Underwriters Association

P. O. Box 477

Klamath Falls