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Former Head of the International News Bureau Speaks Here

James R. Young, who served for ten years as head of the International News Service Bureau in Tokyo, addressed members of the Exmoor Country club Sunday evening on "America Watches the Far East." Mr. Young was removed from his position and served 61 days in jail for sending dispatches to the United States which did not meet the approval of the Japanese government. Since his return to this country he has been making a series of talks in the middle west, and is writing two books on the Far East and doing broadcasting with CBS.

In his talk Mr. Young, who is a nephew of K. M. Patterson of this city, said "Japan is afraid of the United States and Russia-Japan's navy is opposed to the army and does not want a war with any power. Their vulnerable position between the United States' fleet and Russia's air force is of greater concern to Tokyo than America's concern over a two ocean navy problem. He also stated that the Axis alliance is a march of three pallbearers whistling in the dark thru an international graveyard."



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Trinity Episcopal Church

Rev. C. Kellar, Pastor Sunday, Dec. 22-7:30 a.m. Holy Communion. 11:00 a.m. Morning prayer and sermon.

4:00 p.m. The Church School Service of Lights, Christmas Eve., Dec.

11:00 p.m. The Midnight Eucharist (Choral) Christmas Day, December 25.

7:30 a.m. Plain celebration of the Holy Communion.

10:30 a.m. Choral celebration of the Holy Communion Thursday, Friday, Saturday.

9:30 a.m. Celebration of the Holy Communion.

S. Stephens, S. John and Holy Innocents.

Zion Lutheran

Oakridge and High Sts. Rev. Winfield H. Johanson Church office 112 High St. Ph. 4769 . Services for the week of December 22 and Christmas holidays.

Dec. 22, fourth Sunday in Advent. 9:45 Church school and Bible

11:00 Holy Communion service. 7:30 Church school Christmas pro-

Dec. 24. Midnight Christmas service 11:30 p.m. Special Christmas music by choirs. Sermon, "The Joy of Christmas."

Dec. 25, "Julotta" service. 5:30 a.m. Music by the choir. Sermon, "Christmas 1940."

Fire Destroys Car

A car owned by A. J. Wagner, 324 Bloom street, was destroyed by fire Tuesday in the rear of his home.

The fire was caused by a cigaret left on the upholstery. Firemen pulled the burning auto out of the garage and saved the building.



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How you can borrow \$100 if you can pay back \$643 a month

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Payments to fit your income

See in the table below how you may repay your loan in convenient monthly installments that fit your own income. Suppose that you need \$100 and can readily repay \$9.77 a month. The table shows that your installments will repay a \$100 loan in full in 12

months

\$ 2.44

7.33

9.77

12.21

14.65

19.48

24.27

29.04

\$ 5.76

7.68

9.60

11.52

15.31

19.05

22.77

loan

\$ 4.83

6.43 8.04

9.65

12.81

15.93

19.03

months. Or, if you wish smaller payments, as little as \$6.43 a month for 20 months will also repay a \$100 loan. (Loans also made in other amounts and for other periods. Ask

for payments on any loan not shown.) Payments in the table cover everything. They include charges at Household's rate of 21/2% per month on that part of a balance not exceeding \$150, and 2% per month on that part of a balance in excess of \$150. This rate is less than the maximum prescribed by the Small Loan Law. Note that the sooner you repay, the

less your loan costs. No red tape

All you do to apply for a Household Finance loan is to acquaint us with your problem. We require no salary or wage assignment, no stocks or bonds. (Loans are made on furniture, car or note.) No credit inquiries made of friends or relatives. And you don't have to ask friends or fellow-workers to sign the loan papers with you. You get your loan quickly and simply.

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COMPARE OUR RATES AND PAYMENTS WITH THOSE OFFERED ELSEWHERE

\$ 3.49

6.98

10.48

13.97

17.46

20.95

27.88

34.77

WE GUARANTEE the total amount figured by using this table to be the full amount you will pay, when payments are made on schedule. You will pay less if you pay your loan ahead of time since you pay charges only for the actual time you have the money. Payments include charges at Household's rate of 2½% per month on that part of a balance not exceeding \$150, and 2% per month on that part of a balance in excess of

\$ 4.54

9.09

13.63

18.18

22.72

27.26

36.29

45.28

54.25

\$ 6.65

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19.95

26.60

33.25

39.91

53.14

66.33

79.51

\$150. This rate is less than the maximum prescribed by the Small Loan Law.

\$ 12.98

25.95

38.93

51.91

64.89

77.86

103.69

129.52

155.34

AMOUNT YOU PAY BACK EACH MONTH

Including All Charges

2.86

5.72

8.58

11.45

14.31

17.17

22.84

28.47

34.08

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