

Swift & Company Does Not Control Its Raw Material



Other industries can buy their raw materials according to need or judgment, and set a selling price. They need manufacture only what they can sell at their price.

Cotton, wool, wheat, lumber, iron, steel, and other non-perishables, can be held either by their producers or their users until needed.

But live stock comes to market every day in fluctuating quantities from scattered sources, wholly uncontrolled and at times without regard to market needs.

An immediate outlet must be found for the perishable products, at whatever price, as only a very small proportion can be stored.

No one can foresee or stipulate what they shall bring; prices must fluctuate from day to day to insure keeping the market clear.

Only the most exacting care of every detail of distribution enables Swift & Company to make the small profit from all sources of a fraction of a cent per pound, necessary for it to continue to obtain capital and maintain operations.

Swift & Company, U. S. A.



1920 MITCHELL STYLE PLUS QUALITY

SEE THEM!

J. F. BARKER & CO.,

IMPLEMENTS AUTOMOBILES TRACTORS

WE SELL

Edison

MAZDA LAMPS

Douglas County Light and Water Co.

Our Family Laundry Service

WHAT IT IS—

A help that will simplify your particular washday problems—such is our family laundry service. Our driver calls for your family bundle at a definite time each week, and we'll do your washing in our customary considerate and sanitary manner.



ROSEBURG STEAM LAUNDRY

LOVE and MARRIED LIFE

by the noted author
Idah McGlone Gibson

ALICE AND KATHERINE DISCUSS MEN.

Thinking of Ruth I wondered if I would be perfectly willing to give up John to Elizabeth Moreland when my child came. I wondered if I would be courageous enough to take my child half across the world to the man who seemed to adore me if I come to the conclusion that I loved him. I wondered if after all I would not be happier if I would put both men out of my life and stay in this little old quiet town and live only in the budding life of my baby.

Alice was still talking of Ruth and Bobby and Helen. It was a strange kind of a triangle and it seemed to interest her greatly. I knew she would not be comfortable until she had solved the riddle of whether the three would not have been happier if Ruth had not given up Bob and Helen would have been happier in the end if she had been left to live her life alone. Alice talked so much about divorce and the cause of divorce that I almost wondered if the subject had a personal interest for her.

"You know, Katherine," she said, "that Bobby was always good to Ruth. However much he wanted to do something else he always respected her wishes. She was his wife and her desires came even before his inclinations.

"But don't you know, Alice," I said expostulatingly, "that there are many things which are not catalogued as causes for divorce that make a woman more unhappy than some of the sins that are punished by separation. Personally, I believe I would rather John would be untrue to me than to have him ignore my thoughts, tastes and desires except when they happen to coincide with his."

"Same Old Premise." "It always comes from the same old premise, Katherine," said Alice—"the double standard. Did you read in the paper the other day when Lady Astor, the first woman elected to the British parliament, made a speech on divorce. She said we women wouldn't ever be happy until the double standard of morality was changed. She made the same point that you have just made, that there were many things that made a woman more unhappy than unfaithfulness. And yet, my dear, no woman believes this is young can make herself believe this."

"Will Visit at Portland— Mrs. A. K. Snodgrass and daughter, Lolla, left this morning for Portland, where they have friends and relatives with whom they expect to spend a week or ten days visiting.

Summary of the Annual Statement of the Jersey Insurance Company
of Jersey City, in the State of New Jersey, on the 31st day of December, 1919, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

Amount of capital stock paid up.	\$ 400,000.00
Income.	
Net premiums received during the year.	\$960,385.03
Interest, dividends and rents received during the year.	63,646.92
Income from other sources received during the year.	850.97
Total income.	\$1,024,761.12
Disbursements.	
Net losses paid during the year including adjustment expenses.	\$ 246,363.03
Commissions and salaries paid during the year.	278,184.78
Taxes, licenses and fees paid during the year.	13,719.49
Amount of all other expenditures.	65,947.34
Total expenditures.	\$ 594,194.64
Assets.	
Value of real estate owned (market value).	\$1,469,336.93
Cash in banks and on hand.	173,145.60
Premiums in course of collection written since Sept. 30, 1919.	238,840.24
Interest and rents due and accrued.	16,515.99
Total assets.	\$1,897,838.76
Liabilities.	
Gross claims for losses unpaid.	\$ 105,426.92
Amount of unearned premiums on all outstanding risks.	390,134.39
Due for commission and brokerage.	85,000.00
All other liabilities.	2,000.00
Total liabilities, exclusive of capital stock.	\$ 582,561.30
Business in Oregon for the Year.	
Net premiums received during the year.	\$ 1,662.80
Losses incurred during the year.	1,662.80
COLUMBIA INSURANCE COMPANY.	
G. W. Spicer, President.	
H. W. Spicer, Secretary.	
Statutory resident attorney for service: R. M. Carr, 302 Wilcox Bldg., Portland, Oregon.	

Summary of the Annual Statement of the Utah Home Fire Insurance Company
of Salt Lake City, in the State of Utah, on the 31st day of December, 1919, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

Amount of capital stock paid up.	\$ 400,000.00
Income.	
Net premiums received during the year.	\$ 559,947.39
Interest, dividends and rents received during the year.	94.00
Total income.	\$ 559,947.39
Disbursements.	
Net losses paid during the year including adjustment expenses.	\$ 216,805.28
Dividends paid on capital stock during the year.	40,000.00
Commissions and salaries paid during the year.	199,308.64
Taxes, licenses and fees paid during the year.	17,975.13
Amount of all other expenditures.	32,668.38
Total expenditures.	\$ 506,757.43
Assets.	
Value of real estate owned (market value).	\$ 109,000.00
Value of stocks and bonds owned (market value).	1,309,395.25
Loans on mortgages and collateral, etc.	669,351.13
Cash in banks and on hand.	75,982.76
Premiums in course of collection written since Sept. 30, 1919.	89,008.13
Insurance due on paid losses interest and rents due and accrued.	2,062.31
Total assets.	\$2,847,000.02
Liabilities.	
Gross claims for losses unpaid.	\$ 82,240.87
Amount of unearned premiums on all outstanding risks.	483,734.96
Due for commission and brokerage.	2,500.00
All other liabilities.	22,500.00
Total liabilities, exclusive of capital stock.	\$ 591,076.78
Business in Oregon for the Year.	
Net premiums received during the year.	\$ 3,772.22
Losses paid during the year.	1,408.87
Interest and rents due and accrued.	1,654.82
THE HOME FIRE INSURANCE COMPANY.	
H. G. Whitner, Vice-President.	
C. Geo. J. Cannon, Secretary.	
Statutory resident attorney for service: Chester A. Wagner, 270 Stark St., Portland, Oregon.	

Summary of the Annual Statement of The Travelers Insurance Company
of Hartford, in the State of Connecticut, on the 31st day of December, 1919, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

Amount of capital stock paid up.	\$ 4,000,000.00
Income.	
Total premium income for the year.	\$64,456,605.64
Interest, dividends and rents received during the year.	7,043,969.82
Income from other sources received during the year.	11,580,209.84
Total income.	\$83,110,815.30
Disbursements.	
Paid for losses, endorsements, annuities and surrenders.	\$26,117,618.37
Dividends paid to policyholders during the year.	78,881.81
Dividends paid on capital stock during the year.	960,000.00
Commissions and salaries paid during the year.	17,872,620.34
Taxes, licenses and fees paid during the year.	2,115,385.53
Amount of all other expenditures.	8,211,932.04
Total expenditures.	\$62,335,477.61
Assets.	
Value of real estate owned (market value).	\$5,335,377.03
Market value of stocks and bonds owned.	88,379,539.00
Loans on mortgages and collateral.	44,041,900.00
Premiums on life and policy loans.	4,039,239.38
Cash in banks and on hand.	7,081,942.11
Net uncollected and deferred premiums.	9,424,733.60
Interest and rents due and accrued.	2,093,197.83
Other assets (net).	192,087.96
Total assets.	\$170,579,918.49
Liabilities.	
Net reserves.	\$144,377,095.09
Gross claims for losses unpaid.	1,389,134.10
Amount of all other liabilities.	8,812,689.30
Total liabilities, exclusive of capital stock.	\$154,578,918.49
Life Business in Oregon for the Year.	
Net premiums received during the year.	\$ 110,661.04
Income from other sources received during the year.	10,000.00
Total income.	\$ 120,661.04
Disbursements.	
Net losses paid during the year including adjustment expenses.	\$ 216,805.28
Dividends paid on capital stock during the year.	40,000.00
Commissions and salaries paid during the year.	199,308.64
Taxes, licenses and fees paid during the year.	17,975.13
Amount of all other expenditures.	32,668.38
Total expenditures.	\$ 506,757.43
Assets.	
Value of real estate owned (market value).	\$ 109,000.00
Value of stocks and bonds owned (market value).	1,309,395.25
Loans on mortgages and collateral, etc.	669,351.13
Cash in banks and on hand.	75,982.76
Premiums in course of collection written since Sept. 30, 1919.	89,008.13
Insurance due on paid losses interest and rents due and accrued.	2,062.31
Total assets.	\$2,847,000.02
Liabilities.	
Gross claims for losses unpaid.	\$ 82,240.87
Amount of unearned premiums on all outstanding risks.	483,734.96
Due for commission and brokerage.	2,500.00
All other liabilities.	22,500.00
Total liabilities, exclusive of capital stock.	\$ 591,076.78
Business in Oregon for the Year.	
Net premiums received during the year.	\$ 3,772.22
Losses paid during the year.	1,408.87
Interest and rents due and accrued.	1,654.82
THE HOME FIRE INSURANCE COMPANY.	
H. G. Whitner, Vice-President.	
C. Geo. J. Cannon, Secretary.	
Statutory resident attorney for service: Chester A. Wagner, 270 Stark St., Portland, Oregon.	

PROFESSIONAL CARDS

MRS. F. D. OWEN—Cut Flowers. Phone 240. 401 W. Cass.

DR. R. P. BRADFORD & WIFE—Chiropractors. West Roseburg. Phone 40F4.

DR. CLAIR K. ALLEN—Dentist at 231 Perkins Building, Roseburg Oregon. Office Hours: 9 to 12 a. m. 1 to 5 p. m. Phone 65.

DR. M. H. PLYMER—Chiropractic Physician. 322 W. Lane St. Electro-physical treatments. Hours 9 to 5. Phone 153.

Office Hours: 10 to 12, 3 to 4. Phone: Office, 17E; Res., 17E.

DR. GUYTON SMITH—Physician Women and Children Diseases a Specialty. Office, Masonic Building.

"What we want is not only a single standard of morals, but a single standard of mental respect and a single standard of rights. We talk about marriage being a case of fifty-fifty, but we seldom get it. I think, Alice, I would be perfectly satisfied with sixty-fourty or perhaps seventy-thirty, but ninety-to-nis what most of us receive.

"In any other partnership the members can get along on comparatively easy terms even if they have not very much real affection for each other, but you know, my dear, no firm can be staple unless there is mutual respect for the other's ability to work toward putting the business on a successful basis.

"As marriage is now looked upon in this country women are only asked to love.

"Do you love him, my child?" asks the father of his daughter when she informs him that she would like to marry his broker or his chauffeur as the case might be. He does not ask her if she would be able to manage the large house with many servants of the broker or bring herself to do the menial labor of cooking the meals and keeping clean the three-room flat of the chauffeur."

"Doesn't Look to Future." "A man asks for love when he is in love, forgetting that when he loses that thrilling emotion the devotion of his wife is likely to bore him to death," said Alice.

"That's true," I said, "many a woman has loved her husband devotedly and then bored him every moment of the day she was with him."

"I sometimes wonder," said Alice suddenly, "if men realize that women are thinking and discussing this very momentous question."

"No," I answered, "they do not realize it, neither do they discuss it to any great extent. We women, to them, are still either servants or playthings and objects of their desire. I honestly believe the greatest unrest we now find in married life the great unhappiness which brings one divorce to every eight marriage is not a question of more love; I don't think of the heart at all. It is a question of brain—of mental respect. Women have got to show that they have a brain, and men acknowledge that as a fact, before they either can be happy though married."

Tomorrow—Two Letters.

Summary of the Annual Statement of the Michigan Fire & Marine Insurance Company
of Detroit, in the State of Michigan, on the 31st day of December, 1919, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

Amount of capital stock paid up.	\$ 400,000.00
Income.	
Net premiums received during the year.	\$1,249,910.94
Interest, dividends and rents received during the year.	83,059.19
Income from other sources received during the year.	5,785.09
Total income.	\$1,338,755.12
Disbursements.	
Net losses paid during the year including adjustment expenses.	\$ 529,285.71
Dividends paid on capital stock during the year.	40,000.00
Commissions and salaries paid during the year.	422,277.46
Taxes, licenses and fees paid during the year.	94,422.98
Amount of all other expenditures.	49,408.81
Total expenditures.	\$1,135,384.96
Assets.	
Value of stocks and bonds owned (market value).	\$1,110,000.00
Loans on mortgages and collateral, etc.	647,567.00
Cash in banks and on hand.	68,359.30
Premiums in course of collection written since Sept. 30, 1919.	293,189.85
Interest and rents due and accrued.	34,614.24
Total assets.	\$2,153,529.39
Liabilities.	
Gross claims for losses unpaid.	\$ 129,743.87
Amount of unearned premiums on all outstanding risks.	1,128,524.55
All other liabilities.	42,251.42
Total liabilities, exclusive of capital stock.	\$1,299,519.84
Business in Oregon for the Year.	
Net premiums received during the year.	\$ 13,331.82
Losses paid during the year.	2,113.85
Interest and rents due and accrued.	4,315.79
MICHIGAN FIRE & MARINE INSURANCE COMPANY.	
H. E. Everett, Secretary.	
Statutory resident attorney for service: E. H. Thompson, Wilcox Bldg., Portland, Oregon.	

Summary of the Annual Statement of the American Alliance Insurance Company
of New York, in the State of New York, on the 31st day of December, 1919, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

Amount of capital stock paid up.	\$1,000,000.00
Income.	
Net premiums received during the year.	\$1,314,942.87
Interest, dividends and rents received during the year.	151,638.72
Income from other sources received during the year.	254.21
Total income.	\$1,466,835.80
Disbursements.	
Net losses paid during the year including adjustment expenses.	\$ 461,126.73
Dividends paid on capital stock during the year.	195,000.00
Commissions and salaries paid during the year.	422,001.89
Taxes, licenses and fees paid during the year.	56,471.97
Amount of all other expenditures.	67,008.24
Total expenditures.	\$1,142,208.83
Assets.	
Value of stocks and bonds owned (book value).	\$2,320,237.85
Loans on mortgages and collateral, etc.	147,639.91
Premiums in course of collection written since Oct. 1, 1919.	222,461.30
Interest and rents due and accrued.	27,202.02
Total assets.	\$2,717,761.06
Liabilities.	
Gross claims for losses unpaid.	\$ 123,328.09
Amount of unearned premiums on all outstanding risks.	1,680,880.31
All other liabilities.	45,000.00
Total liabilities, exclusive of capital stock.	\$1,849,208.40
Business in Oregon for the Year.	
Net premiums received during the year.	\$ 11,815.79
Losses paid during the year.	3,284.73
Interest and rents due and accrued.	4,486.73
AMERICAN ALLIANCE INS. CO.	
C. H. Scott, President.	
E. M. Ogden, Secretary.	
Statutory resident attorney for service: A. A. Ferns, Chamber of Comm., Portland, Oregon.	

Summary of the Annual Statement of The Marine Insurance Company
of London, in England, on the 31st day of December, 1919, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

Amount of capital stock paid up.	\$ 300,000.00
Income.	
Net premiums received during the year.	\$2,315,410.27
Interest, dividends and rents received during the year.	116,736.14
Income from other sources received during the year.	238,464.00
Total income.	\$2,670,609.59
Disbursements.	
Net losses paid during the year including adjustment expenses.	\$1,088,518.77
Commissions and salaries paid during the year.	39,253.23
Taxes, licenses and fees paid during the year.	7,011.19
Amount of all other expenditures.	1,111,002.29
Total expenditures.	\$2,305,785.48
Assets.	
Value of stocks and bonds owned (market value).	\$2,423,881.00
Cash in banks and on hand.	201,948.33
Premiums in course of collection written since Sept. 30, 1919.	393,478.11
Interest and rents due and accrued.	37,640.44
Total assets.	\$2,856,948.11
Liabilities.	
Gross claims for losses unpaid.	\$1,027,824.44
Amount of unearned premiums on all outstanding risks.	321,572.23
Due for commission and brokerage.	20,000.00
All other liabilities.	110,360.00
Total liabilities, exclusive of capital stock.	\$1,679,756.67
Business in Oregon for the Year.	
Net premiums received during the year.	\$ 538.00
Losses paid during the year.	538.00
THE MARINE INSURANCE COMPANY, LIMITED.	
Chubb & Son, President.	
U. R. Mangera, Secretary.	
Statutory resident attorney for service: C. A. McCarag, Portland.	
Approved and Filed.	
Insurance Commissioner of the State of Oregon.	

Summary of the Annual Statement of the American Central Life Insurance Company
of Indianapolis, in the State of Indiana, on the 31st day of December, 1919, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

Amount of capital stock paid up.	\$ 137,000.00
Income.	
Total premium income for the year.	\$1,679,333.54
Interest, dividends and rents received during the year.	375,657.80
Income from other sources received during the year.	30,508.80
Total income.	\$2,085,700.21
Disbursements.	
Net losses paid during the year including adjustment expenses, annuities and surrenders.	\$ 708,142.92
Dividends paid to policyholders during the year.	14,525.20
Dividends paid on capital stock during the year.	10,960.90
Commissions and salaries paid during the year.	339,326.49
Taxes, licenses and fees paid during the year.	42,712.18
Amount of all other expenditures.	197,092.00
Total expenditures.	\$1,508,699.94
Assets.	
Value of real estate owned (market value).	\$ 603,847.48
Value of stocks and bonds owned (market or amortized value).	948,650.00
Loans on mortgages and collateral, etc.	8,660,155.75
Premiums on life and policy loans.	1,162,299.95
Cash in banks and on hand.	69,632.14
Net uncollected and deferred premiums.	130,661.78
Interest and rents due and accrued.	134,551.94
Other assets (net).	228,901.71
Total assets.	\$8,801,749.75
Liabilities.	
Net reserves.	\$6,216,705.98
Gross claims for losses unpaid.	65,091.00
Amount of all other liabilities.	178,954.64
Total liabilities, exclusive of capital stock.	\$6,350,751.62
Business in Oregon for the Year.	
Gross premiums received during the year.	\$ 42,357.75
Losses paid during the year.	11,001.00
AMERICAN CENTRAL LIFE INSURANCE COMPANY.	
Herbert M. Woolton, President.	
Edward A. Meyer, Secretary.	
Statutory resident attorney for service: Judd Lowrey, Portland.	

Summary of the Annual Statement of the Cleveland National Fire Ins. Company
of Cleveland, in the State of Ohio, on the 31st day of December, 1919, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

Amount of capital stock paid up.	\$829,580.00
Income.	
Net premiums received during the year.	\$ 689,754.39
Interest, dividends and rents received during the year.	84,571.73
Income from other sources received during the year.	4,837.75
Total income.	\$ 779,163.97
Disbursements.	
Net losses paid during the year including adjustment expenses.	\$ 292,125.88
Commissions and salaries paid during the year.	218,045.31
Taxes, licenses and fees paid during the year.	20,085.26
Amount of all other expenditures.	64,903.85
Total expenditures.	\$ 595,160.30
Assets.	
Value of real estate owned (market value).	9,000.00
Value of stocks and bonds owned (market value).	1,263,460.00
Loans on mortgages and collateral, etc.	341,599.63
Cash in banks and on hand.	44,938.85
Premiums in course of collection written since Sept. 30, 1919.	128,102.03
Interest	