SAVINGS PASSBOOKS SOUGHT BY CROOKS

Use Them to Steal Money by Forged Slips - Should 29 Guarded as Carefully as Cash.

Continued vigilance in safeguarding savings pass books, as well as blank and cancelled checks, against theft by crooks, who use this material in forgery operations, is urged on bank cus-Association, in charge of its Protective Department. This department is continually vigilant in promoting means, both among bankers and the general public, to thwart the operation of bank crooks. It annually investigates hundreds of crimes against banks and is responsible for the majority of arrests among this class of criminals.

forgeries on checks or savings withdrawal orders investigated by the American Bankers Association stolen blank checks or savings pass books were the forgers' chief stock in trade." Mr. Baum says. "In may instances the temptation presented through the

No. 61

Synopsis of Annual Statement of the Southern Fire Insurance Company of New York, in the State of New York, on the thirty first day of December 1940, made to the Insurance Commissioner of the State of Orezon personnt to law:

CAPITAL

INCOME

Amount of capital stock paid up \$1,

Net premiums received during the vest, 335,564,99.

Interest dividends and rents received during the year, \$102,765.23.
Income from other sources received during the year, \$124,469.13.
Total income. \$1,562,799.35.
DISBURSEMENTS

Net lesses paid during the year, in ading adjustment expenses \$298 260 82 Dividends paid on capital stock during

Taxes, lirentes and fees paid during e year \$24,163.17
Amount of all other expenditures,

Value of real estate owned (market

Total expenditures, \$1,09:257.63

value), 0. Value of stocks and bonds owned (market value), \$2,552,985,00.

Loans on mortgages and collateral, etc.

Cash in banks and on hand, \$545,963.

Premiums in course of collection writ

\$3,295,283,25,

ten since September 30, 1930, \$171,365

Interest and rents due and accrued. \$17,624 00.

Gross claims for losses unpaid, \$125,-

Amount of unearned premiums on all

outstanding risks, \$887,586.00.

Due for commission and brokerage, 0.

All other nabilities, \$155,824.94.

FOR THE YEAR

Net premiums received during the year, \$8,053,30

surance Company of New York.

Name of President. Wilfred Kurth.

Name of Secretary. Ashby E. Hill.

Statutory resident attorney for service.

W. B. Rasmusen.

Synopsis of Annual Statement of the Enickerbocker Insurance Company, of New York, in the State of New York, on

the thirty-first day of December, 1930, made to the Insurance Commissioner of

Amount of capital stock paid up. \$1.

Net premiums received during the year,

INCOME

Interest, dividends and rents received during the year, \$165,486,63,

Income from other sources received during the year, \$840,036,18.
Total income, \$1,200,969,59.
DISBURSEMENTS

Net losses paid during the year included adjustment expenses, \$943,805,36. Dividends paid on capital stock during

Commissions and salarles paid during year, \$27,885.03.

Taxes, licenses and fees paid during vear, \$96,996,46,

Amount of all other expenditures, \$1.

Value of real estate owned (market

loans on mortgages and collateral etc.,

Cash in banks and on hand, \$283,018

Premiums in course of collection writ

since September 30, 1930, \$286,903

Interest and rents due and accrued.

Total admitted assets, \$2,971,517.67, ... LIABILITIES

Gross claims for losses unpaid, \$205.

Amount of unearned premiums on all transling risks, \$185,002.47.
Due for commission and brokerage, — All other liabilities, \$815,989.37.

Total liabilities, exclusive of capital of \$1,000,000.00, \$1,207,269.70.

BUSINESS IN OREGON

Losses paid during the year, \$4,402.11.

asses incurred during the year, \$835,

Name of Company, Knickerbocker In-

Statutory resident attorney for service, registendent of Insurance.

Name of President, R. A. Corroon.

FOR THE YEAR premiums received during the year,

Total expenditures, \$2,603,216,47.

ASSETS

Value of stocks and bonds owned (mar

the State of Oregon, pursuant to law: CAPITAL

8195,446,78.

405.299.68

vear, \$185,000,00

let value), \$2,134,137,00.

Losses paid during the year, \$1.42. Losses incurred during the year, \$1.42. Name of Company, Southern Fire In

Total diabilities, exclusive of control of \$1,000,000. \$1,169,321.94.
BUSINESS IN OREGON

All other, \$7,345.16. Total admitted assets, \$3,1 LIABILITIES

the year \$552.593.21.

\$235,240,43,

ions and salaries paul during

use of electrical alarms actuated by any tampering with the wires or mech anism and also wider adoption of tomers by James E. Baum, Deputy the plan of state police forces now em-Manager of the American Bankers ployed in a few states, declaring that last year in seven eastern states where state police forces were maintained there were only 20 bank holdups as against 164 similar attacks perpetrated against banks in five states in the central and far west, where banks are denied the advantages of the speedy

"In a large majority of cases of

Synopsis of the Annual Statement of the American Motorists Insurance Com-pany of Chicago, in the State of Illinois, on the thirty first day of December, 1930 made to the Insurance Commissioner the State of Oregon, pursuant to law: CAPITAL Amount of capital stock paid up. \$500,

careless handling by depositors of can-

celled or blank checks or pass books

so that they fell into the hands of

others was the immediate stimulus for

hitherto honest people to commit their

Banks should educate their deposi-

tors to exert the same degree of care

in handling these instruments and to

avoid leaving them about unguarded

as they exercise in respect to actual

money because they represent money.

For dealing with the bank robbery

situation, Mr. Baum recommends the

and coordinated action given by state

"The records of the American Bank-

ers Association Protective Department

reveal that for many years the odds in

favor of state police protection have

been at least 8 to 1 when measured by

first criminal offense."

he declares.

wide police forces.

INCOME

Net premiums received during the year \$3.083,002.62 Interest dividends and rents received during the year, \$79,640.24. Income from other sources received during the year, \$6,494.28.

during the year, \$6,494.78.

Total income, \$3,169,137.24.

DISPURSEMENTS

Net losses paid during the year including adjustment expenses, \$1,615,888.67. Dividends paid on capital stock during e year \$15,000,00.

Commissions and salaries paid during the year, \$375,945,39. Taxes, ticenses and fees paid during the year, \$6,696.31.

Amount of all other expenditures, \$440,801.91.

Total expenditures, \$2,529,372,28

ASSETS
Value of real estate owned (market Value of stocks and bonds owned (mar value), \$1,875,840,50. oans on mortgages and confateral, etc. \$368,500.00.

ash in banks and on hand, \$754,048. Premiums in course of collection writ-ten since September 30, 1930, \$246,563.

Interest and rents due and accrued, \$28,859.15, \$140,202.01. Total admitted assets, \$3,414,013.77. LIABILITIES Gross claims for losses unpaid, \$1,300,

Amount of unearned premiums on all outstanding risks, \$699,903.93.

Due for commission and brokerage.

\$65,504.64. All other liabilities, \$337,529.01. Total liabilities, exclusion liabilities, exclusive of capital

stock of \$500,000, \$2,403,826,58 SINESS IN OREG BUSINESS Net premiums received during the year.

Losses paid during the year, \$21,-Losses incurred during the year, \$26.

Name of Company, American Motorists Insurance Company.
Name of President, James S. Kemper
Name of Secretary, Edwin E. Hooper. Statutory resident attorney for service. Gordon Baker, McMinnville, Oregon.

Synopsis of the Annual Statement of The Fidelity Mutual Life Insurance Company of Philadelphia, in the State of Pennsylvania, on the thirty first day of December 1930, made to the Insurance Commissioner of the State of Oregon. Capital

Amount of capital stock paid up. None. INCOME Total premium income for the year, 814,624,502.37.

Interest, dividends and rents received during the year, \$5,310,425.45.
Income from other sources received during the year, \$748,310,67.
Total income \$10,623,232.40 Total income, \$20,683,238,49, DISBURSEMENTS

Paid for iosses, endowments, annuities and surrender values, \$9,091,120.55. Dividends paid to policyhalders during Dividends paid to policymonth.

e year, \$3.048,473.62

Dividends paid on capital stock dur

ing the year, —
Commissions and salaries paid during the year, \$2,327,927.80. Taxes, firenses and fees paid during e year, \$372,883.47. Amount of all other expenditures \$1.

Total expenditures, \$16,285,579.06 Total expenditures, \$16,285,579.06

ASSETS

Value of real estate owned tourket value), \$3,203,916.21.

Market value of stocks and amortized value of ho. ds owned, \$28,534,275.26.

Loans on mortgages, \$39,436,453.92.

Premium notes and collect loans, \$18,

remium notes and noticy loans, \$18 154,068.39 Cash in banks and on hand, \$378,050

Net uncollected and deferred premiums, 82,257,780,85. Interest and rents due and accrued, \$1,578,914 17.

Net reserves, \$76,067,539,00. Gross claims for losses unpaid, \$506.

131.84. All other liabilities, \$11.742.444.28 Total liabilities, exclusive of capital slock, \$88.316.115.22.

BUSINESS IN OREGON FOR THE YEAR Cross premiums received during the year, \$122,476,25, Dividends returned during the year \$18,719,38 Losses oaid during the year, \$39,843

Name of Company, The Pidelity Mutual fe Insurance Company. Name of President, Walter LeMar Fal-

Name of Secretary, R. F. Tail. Statutory resident attorney for service J. Mendenhall, Portland, Ore.

Healthy Chick Program

Brings Higher Returns Health sticks to clean chicks! By following four simple points in brooding poultrymen can save 90 per cent of their chicks. Not only more chicks will be saved but they will be more profitable birds to keep as layers and breeders. Grow them clean, and health and vigor will go with them through

The four points in the Kansas "healthy chick" program calls for clean houses, clean ground, and clean

By following these four simple rules egg production has been increased 30 eggs per bird in farm flocks. This increase at 25 cents per dozen means an additional return of 60 cents per

During the old copy-book era, maxims and proverbs intended to impress the plastic mind of youth and ins. I in it correct principles of living, were traced in a fine spencerian hand at the top of each page for cramped fingers to copy laboriously during the daily writing lesson.

Synopsis of the Annual Statement of the Home Fire and Marine Insurance company of San Francisco in the State of California, on the thirty-first day of December 1930 made to the Insurance Commissioner of the State of Oregon oursuant to law CAPITAL.

Amount of capital stock paid up. \$1,-INCOME

Not premiums received during the year \$1,723,699,18. In erest, dividends and rents roce ved during the year, \$311.660.22. income from other sources received during the year, \$23.859.80. Total incom DISBURSEMENTS

Net losses maid during the year in cuding adjustment expenses, \$1,477.172 Dividends said on capital stock during the sear, \$200,000.00.

Commissions and sataries peid dur-ing the year \$1.026 \$16.76. Taxes ricenses and fees paid during the year \$103.241.40.
Amount of all other expenditures. \$2.8.038.04. Total expenditures, \$3,019,329.17.

ASSETS
Value of real estate owned market Value of stocks and bonds owned mar

ket value: 84.996,786.50. Loans on morrgages and collateral etc. \$306,902.89 Cash in banks and on nand, \$446,955 99 Premiums in course of collection writ-

ten since September 30, 1930, \$453,423. Interest and rents due and accrued, \$63,646.18. Reinsurance Recoverable Unpaid Losses, \$13.743.21. Total admitted assets, \$6,281,460.08.

LIABILITIES Gross claims for losses unpaid, \$344. 104.62.

Amount of unearned premiums on all outstanding risks, \$2,791,705.68.

Due for commission and brokerage. \$113,316,70 All other nabilities, \$10.323.13, Total limbilities, exclusive of capital stock of \$3.259.450.13,
BUSINESS IN OREGON

FOR THE YEAR Net premiums received during the year. Losses paid during the year, \$29,642. 39.

Losses incurred during the year, \$29.-Same of Company. Home Fire & Mar-

ine Insurance company.
Name of President J. B. Levison.
Name of Secretary, H. P. Blanchard.
Statutory resident attorney for ser-

Synopsis of Annual Statement of the Michigan Fire & Marine Ins. Co. of De troit, in the State of Michigan, on the thirty first day of December, 1930, made to the Insurance Commissioner of the State of Oregon, pursuant to law:
CAPITAL Amount of capital stock paid up, \$1.

INCOME Net premiums received during the year, \$1,521,884.10

Interest, dividends and rents received during the year, \$175,242.19.
Income from other sources received during the year, \$769.80. Total incom DISBURSEMENTS

Net losses paid during the year including adjustment expenses, \$719,358.55.
Dividends paid on capital stock during the year, \$35,000,00. Commissions and salaries paid during the year, \$164,834,55

Taxes, brenses and fees paid during the year, \$79,064.50. of all other expenditures, \$1. 446 229,47. ASSETS

Value of real estate owned (market Value of stocks and bonds owned / mar ket value), \$2,652,344,00. Loans on mortgages and collateral, etc., \$641,424.59 Cash in banks and on hand, \$400,893.

Premiums in course of collection writ since September 30, 1930, \$264,831. Interest and rents due and secrued, \$39,213.95.

insurance Balances, \$16,367,16, Total admitted assets, \$4,015,074.36 LIABILITIES
Gross claims for losses unpaid, \$165.

Amount of uncarned premiums on att tanding risks, \$1,688,014.42, One for commission and brokerage \$6,

All other dishilities, \$90,020,13.
Total lishilities, exclusive of capital ock of \$1,000,000,00, \$1,950,187.64.
BUSINESS IN OREGON FOR THE YEAR Net premiums received during the year, Losses paid during the year, \$4,354.21.

Losses incurred during the year, \$4. Name of Company, Michigan Fire & Marine Insurance Co. Name of President, George G. Bulkley. Name of Secretary, W. T. Benallack, Statutory resident attorney for service. Insurance Commissioner, Salem.

at dark and crawled out of the hay fered. before sun-up, he would become healthy, wealthy and wise without fail. This guiding principle, together Folks began to dread going to bed for with the one about the "early bird" fear of losing out on some of the were instilled into the minds of all interesting things just getting under growing youth during the gay nineties. Their authenticity was never verb, it was time to go beddy-bye. questioned and if a diligent disciple The final straw was added when it failed to attain the prizes held out by became fully apparent that early to each, he blamed the hand of fate but bed meant missing the most interestnot the wisdom of the proverbs.

At the time, all such teachings were to the good. Since hog-tallow candles and smoky coal oil lamps were the only methods of illumination, the business of staying up late was a wearisome proposition and often called for more strength of character than was indelibly associated in the national possessed by the average human. It mind, however, that a means was was easier to turn in than stick it out until 11 o'clock by a sputtery half light which was little better than

Since the bodily organism can use only so much sleep, one naturally awakened early and got up. Simple as anything. Early to bed and early do it!

One of the noblest of these old say- to rise-popular with the mases beings hinted that if a man went to bed cause there was nothing better of-

With the invention of electricity, however ,things underwent a change. way when, according to the old proing people.

Instinctive colonial ideals die hard, however, and long after the "early to bed" sentiment had begun to slip, the "eary bird" superstitution still hovered around the outer edges of the national consicence. The two were so sought whereby it might be possible to reconcile disregard of one proverb with strict observance of the other. Finally a lucky flash cleared it all up, making it beautifully apparent that the early bird gets the worm all right, but in these days of lively competition he may have to stay up all night to

No. 66

Synopsis of Annual Statement of the Sun Underwriters Insurance Company of New York, in the State of New York, on the thirty first day of December, 1930 to the Insurance Commissioner of CAPITAL the State of Oregon Amount of capital stock paid up. \$600.

INCOME Net premiums received during the year,

Interest, dividends and rents received during the year, \$44,002.29. Income from other sources received during the year, \$575,00. Total income, \$724,344.36. DISBURSEMENTS Net losses paid during the year includ-ing adjustment expenses, \$152.268.26 Dividends paid on capital stock during

the year, 0 Commissions and salaries paid during Taxes, licenses and fees paid during e year, \$16,227.17. Amount of all other expenditures, \$54.

Total expenditures, \$412,014.72.

ASSETS
Value of real estate owned (market value), 0. Value of stocks and bonds owned (mar-Loans on mortgages and collateral, etc.

Cash in banks and on band, \$83,770 52 Premiums in course of collection written since September 30, 1930, \$80 839.

Interest and rents due and accrued. \$10.458.28. Other seets, \$1,786.95. Total admitted assets, \$1,297,625,58 LIABILITIES

Gross claims for losses unpaid, \$32. Amount of unearned premiums on all outstanding risks, \$356,008,85. Due for commission and brokerage, \$5,

100.00. All other Habilities, \$23,433.00, Total liabilities, exclusive of capital stock of \$600 000.00, \$417,199.85, BUSINESS IN OREGON FOR THE YEAR

Not premiums received during the year Losses paid doring the year, nil. Losses incurred during the year, nil. Name of Company, Sun Underwriters

Insurance Company.
Name of President, O. Tregaskis.
Name of Secretary, Elliott Middleton. Statutory resident afformey for service.

Synopsis of Admusi Statement of the U. S. Branch, Sun Insurance Office 1.td., of London, in the Kingdom of Great Britain & Ireland, on the thirty first day of December, 1930, made to the Insurance Commissioner of the State of Oregon, pursuant to law : CAPITAL.

Amount of capital stock paid up, \$400. INCOME Net premiums received during the year, 93 583 949 34

Interest, dividends and rents received during the year, \$296,742,33.

Income from other sources received during the year, \$1,055,999.01 Total income, \$4,936,690.68. Total income, \$4.936,690.68, DISPURSEMENTS

Net losses paid during the year includ-ing adjustment expenses, \$2,137,768.01. Dividends said on capital stock during e year, 0. Commissions and salaries paid during e year, \$1,267,752,05.

Taxes, licenses and fees paid during the year, \$242,287,96. Amount of all other expenditures, \$2, 178,082.05.

Total expenditures, \$5,820,891,07,
ASSETS
Value of real estate owned (market value) 0, Value of stocks and bonds owned 'mar et value) \$5,719,158.60. Loans on mortgages and collateral, etc.,

Cash in banks and on hand, \$354,457. Premiums in course of collection writ

since September 30, 1930, \$739,347. Interest and rents due and accrued, \$57,506.40. Other assets, \$78,632.51.

\$6,949,102.62 Total admitted assets, \$6 LIABILITIES Gross claims for losses unpaid, \$700. 546,00 Amount of unearned premiums statanding risks, \$4,045,057.84.

Due for commission and brokerage. \$22,000.00 All other disbilities, \$258,460,41 Total liabilities, exclusive of Deposit of \$400,000,00, \$5,026,064,25,

BUSINESS IN OREGON FOR THE YEAR Net premiums received during the year \$28,817.65. Losses paid during the year, \$18,126,

Losses incurred during the year, \$20.

Name of Company, U. S. Branch, San tenorance Office Ltd. Name of U. S. Attorney, O. Tregaskia, Name of Secretary, Elliott Middleton Statutory resident attorney for service. Insurance Commissioner, Salem.

No. 70 Synopsis of Aunual Statement of the Pennsylvania Millers Muttail Fire Insur-ance Co., of Wilkes Barre, in the State of Pennsylvania, on the thirty first day of December, 1930, made to the Insur-ance Commissioner of the State of Oregon, pursuant to law: CAPITAL

Amount of capital stock paid up, Mu-INCOME

Net premiums received during the year, \$652,673.16, Interest, dividends and rents received during the year, \$84,929.02, income from other sources received Total income, \$737,602.18.
DISHURSEMENTS

DISBURSEMENTS

Net tosses paid during the year includg adjustment expenses, \$299,264.83.
Dividends paid policyholders during
ir year, \$83,442.580 Commission sand salaries paid during the year, \$114,376,30. Taxes, licenses and fees paid during the year, \$14,810,34 Amount of all other expenditures, \$106.643.33

Total expenditures, \$618,537,38,
ASSETS
Value of real estate owned (market Value of stocks and bonds owned (market, value), \$1.928,530.00, Loans on mortgages and collateral, etc.,

Cash in banks and on band, \$123,108. Premiums in course of collection writ-ten since September 30, 1930, \$41,453,62. Interest and refits due and accrued, \$24,700.95 Total admitted assets, \$2,118,293.10, i.iABHLITIES, googld, \$47.

Gross claims for losses unpaid, \$47, Amount of unearned premiums on all outstanding risks, \$400,752.80.

Due for cosmission and brokerage, \$25,500.00.

All other nabilities, \$95,000.00. Total liabilities, exclusive of cap stock of None (Motual), \$370,080.12. BUSINESS IN OREGON

FOR THE YEAR Net premiums received during the year, losses paid during the year, \$1.817. losses incurred during the year, \$1,-

Name of Company, Pennsylvania Millers Mutual Fire Insurance Company, Name of President, R. C. Miner, Name of Secretary, John Hoffs, Statutory resident attorney for service,

Commissioner of Insurance, Salem, Ore-

Synopsis of Annual Statement of The New Brunswick Fire Insurance Co of New Brunswick in the State of New Jersey, on the thirty first day of December, 1930, made to the Insurance Commissioner of the State of Oregon, pursuant to

CAPITAL Amount of capital stock paid up. \$1,-000,000,000. INCOME

Net premiums received during the year, 307,958,99. Interest, dividends and rents received during the year, \$217,440.86.
Income from other sources received during the year, \$137,771.16. Total income, \$1,863,171.01, DISBURSEMENTS Net losses paid during the year includ-ing adjustment expenses, \$721,611.68

Dividends paid on capital stock dur-g the year, \$150,000,00. Commissions and salaries paid during the year, \$508,347,60.
Taxes, licenses and fees paid during the year, \$44,318.62. Amount of all other expenditures, \$62.

Total expenditures, \$1,486,401,97 ASSETS Value of real estate owned (market line), \$250,000,00. Value of stocks and bonds owned tmar

t value) \$3,520,135,00, Loans on mortgages and collateral, etc., Cash in banks and on hand, \$463,591 Premiums in course of collection writ-

ten since September 30, 1930, \$287,691. Interest and rents due and accrued.

Total admitted assets, \$4,914,558.14 Gross claims for losses unpaid, \$304 Amount of unearned premiums on att

Amount of unearned premiums on all outstanding risks, \$1,530,080,090.

Due for commission and brokerage of All other liabilities, \$790,388.26.

Total liabilities, exclusive of capital stock, \$2,629,451,26.

BUSINESS IN OREGON
FOR THE VEAR FOR THE YEAR

Net premiums received during the year, \$2,365.66.

Losses paid during the year, \$3,144 /2. Losses incurred during the year, \$3.

Name of Company. The New Brunswick re Insurance Company. Name of President, Wilfred Kurth. Name of Secretary. Vincent P. Wyatt. Statutory resident afforncy for service.

R. Rasmusen.