WILSON PICTURES CHINA AWAKENING

Power Will Come With Unity, Advanced by Christ's Teachings, Says President.

WORK OF CHURCH PRAISED

People Outside Its Active Ministrations Declared to Get Illegitimate Usury, Giving Nothing, Getting Benefits.

WASHINGTON, April 21.—President Wilson in an address at a meeting here tonight of the Potomac Presbytery of the Presbyterian Church pictured a vision of China awakened by the voice of Christ and furnishing a great momentum in the future to the moral forces of the world. He declared that as soon as the unity of China was realized its power would come in the world.

"Shall we not see that the parts are fructified by the teachings of Christ?" he asked.

The President's address was devoted largely to incidents of his boyhood, when he assisted his father, a Presbyterian clergyman. "He had the risky habit of saying exactly what he thought," said the President, "a habit which I in part inherited and of which I have had diligently to cure myself.

Father's Teaching Inspiring.

"But he was the best instructor, the most inspiring companion, I venture to say, a youngster ever had, and in facing a Southern Presbytery I cannot think of myself as the President of the United States; I can only think of myself as the son of Joseph R. Wilson, and I only wish I could claim some of the vital connection with the church which he could claim. Because those who stand outside of the active ministrations of the church, so to say, get an illegitimate usury from it. We do not seem to add a great deal to its capital, but we do live on its investments. We do live on its great investments of spirit."

Before Mr. Wilson spoke, Warren H. Stuart, a missionary from China, had told of the great importance of the work for Christianity being done there. The President dwelt on this in his address.

Christianity Is Nucleus.

"When I think of the great bodies or opinion which sustain the affairs of the world, it seems to me that the heart and nucleus of them is the principle of Christianity," he continued, "and that, therefore, the conservation of that great fountain of all that is just and righteous is one of the most important things conceivable, infinitely more important than the things which those of us do who attempt to take some part in administering the external affairs of the world; and when I hear men like Mr. Stuart pleading for the means to introduce this great influence into a part of the world now for the first time feeling its connection with the rest of mankind, now first awakening to the possibilities of the power that lies latent in it, I wonder if it is possible that the imaginations of Christian people will fail to take force.

Power Will Come With Unity.

"Why, this is the most amazing and inspiring vision that can be offered you, this vision of that great sleeping nation suddenly cried awake by the voice of Christ. Could there be anything more tremendous than that, and could there be any greater contribution to the future momentum of the moral forces of the world than could be made by quickening this force which is being set afoot in China? China is at present inchoate, as a nation it is a mass of parts in each of which there is energy, but which are unbound in any essential and active unit, and just as soon as its unity comes, its power will come in the world. Should we not see that the parts are fructified by the teachings of Christ?

"But that is quite apart from what I had come to say. I had not come to speak on foreign missions. I am not competent to speak on foreign missions. I am merely competent to utter my deep allegiance to the things which are represented by bodies of people like this and to express my thanks to God that as a youth and as a man I have been permitted to have some part in them."

EMPRESS TO TRY OUT ACTS

Four Professionals to Appear at Second Show Tonight.

Four professionals who aspire to enter vaudeville will give try-out performances in connection with the second show at the Empress tonight. All four acts have appeared with success before the public in various forms of entertainment and all have been selected to show their talents that they may be listed as good vaudeville material in event that Marcus Leow finds need of acts in the Far West.

The professionals programmed to appear at the Empress tonight are all residents of Portland. They are Miss Glenna Delgado, a danseuse who was the hit of the recent smoker held at the Multnomah Amateur Athletic Club; Mossman and Vance, singers and soft-shoe dancers; Bodine and Lewis, "roller skaters de luxe" and Alfred Dunn, xylophonist and bell musician.

RADIATOR EXCURSIONS SET

Trips to Florence and Junction City Are to Be Made.

EUGENE, Or., April 21.—(Special.)—An excursion of 1000 persons from Eugene and Springfield to Florence, at the mouth of the Siuslaw, is planned by the Eugene Radiators to mark the completion of the Willamette-Pacific Railway, at the same time to participate in the annual Rhododendron carnival. The date will probably be May 21.

Special trains and a one-fare round trip rate, with returns good from one to four days, will be offered by the railroad.

The Radiators will go to Junction City Friday of this week to take part in the parade and greet Governor Withycombe, who with State School Superintendent Churchill will speak at a school fair.

FORD EMPLOYES GET RISE

Workmen in Canadian Plants Also Have Day Reduced.

DETROIT, April 21.—Announcement of a sweeping advance in wages and reduction of working hours for all employes of the Ford Motor Company, Limited, of Canada, was made here today by G. M. McGregor, general manager of the concern. All employes who have been in the service of the company six months or longer are to receive a minimum wage of 50 cents an hour or $4 a day, the working hours being reduced to eight hours a day or 48 hours a week.

The company employes about 2400 persons at its factory at Ford, Ont., and its nine branches located in the principal cities of Canada. It is estimated this advance in wages will distribute among Ford employes in Canada, in addition to the wages they already receive, about $600,000 a year. The scale as adopted increases the wages of all employes from 15 to 60 per cent.

WOMEN MAY MAKE LAW

California Suffragists Disappointed by Loss of Jury Bill.

SAN FRANCISCO, April 21.—California suffrage leaders, disappointed at the final defeat in the Legislature yesterday of the Butler bill, making women eligible to jury duty, announced today they will seek their end by putting women in both houses of the Assembly.

Mr. and Mrs. M. B. Hendrick, Who Celebrated Sixtieth Wedding Anniversary at McMinnville.

Instead of asking male legislators to pass a similar measure, they said they would have "Women lead the fight for women."

"By this defeat women have come to see that suffrage was only the means to an end," Miss Julia George, president of the California Civic League, said today. "Suffrage does not in itself mean equality but it is the means by which women may obtain equality.

"We made our mistake three years ago when we did not start to put women in the Legislature. Now we know that it is less than useless to be mincing methods.

SALEM BOY IS DROWNED

Efforts of Companions on Raft to Rescue Are Fruitless.

SALEM, Or., April 21.—(Special.)—Falling from a raft on which he and several companions were playing W. Everett Jass, son of A. M. Jass, of this city, was drowned in a gravel pit near the State Mute School today. Andrew Lance, one of the boys on the raft, said when his companion fell into the water ropes were thrown to him, but he declined to take hold of them.

Members of the fire department with a pulmotor hastened to the gravel pit and worked several hours in an effort to resuscitate the lad.

Dundee to Hear Two Lecturers.

OREGON AGRICULTURAL COLLEGE, Corvallis, April 21.—(Special.)—The extension department of the Oregon Agricultural College will send two lecturers and demonstrators to Dundee Friday, where there will be held a two-day institute, under the auspices of the Women's Club and the Dundee School. Miss Anna M. Turley will give several lectures and demonstrations on domestic science and art and W. S. Brown will talk on fruit marketing and marketing associations.

Drain Business Changes Hands.

DRAIN, Or., April 21.—(Special.)—W. W. Kent, who has been in general merchandise business in this city for more than 25 years, traded his stock of general merchandise for a farm near Yamhill, Or. Mr. Kent retains his store buildings and residence in this city, but will retire from active business for a time.

Medford Lawyer's Case Holds.

SALEM, Or., April 21.—(Special.)—The Supreme Court yesterday, in an opinion by Justice Eakin, affirmed the verdict of guilty in the case of W. J. Canton, a Medford lawyer and former Major in the United States Army, who was charged with a crime against nature.

BLOOD WILL TELL

PARIS, April 21.—Many young men have been lost in France by the fact that their blood was out of order and impure when they started out in this campaign as soldiers at the front. Many of them never reached the battle line because they were taken sick in camp, due to stomach and bowel troubles, and with blood powerless to resist. Young men and old men in America should be just as watchful of their blood to see that it is pure, that their stomach is acting well and the liver active.

It takes lots of vitality, nervous force and strength to win a race. Blood must be pure and good.

Keep the nerves nourished, the heart strong, the head cool, the stomach vigorous, the liver active with a tonic which has stood the test of time and has a wide reputation, such as Doctor Pierce's Golden Medical Discovery. It is the world's great Blood Purifier; it enters joints, dissolves the impure deposits and carries them out, as it does all impurities, through the Liver, Bowels, Kidneys and Skin.

If you have indigestion, sluggish liver, backache over the kidneys, nasal or other Catarrh, unsteady nerves or unsightly skin, get Dr. Pierce's Golden Medical Discovery today and start at once to replace your impure blood with the kind that puts energy and ambition into you and brings back youth and vigorous action.—Adv.

IMPORTANT SPECIAL OFFER TO READERS OF THIS PAPER

Any person desiring a copy of the People's Common Sense Medical Adviser before the edition is exhausted should send this notice together with three dimes or stamps, to Dr. Pierce, Invalids' Hotel, Buffalo, N. Y., and a copy will be sent by return mail, all charges prepaid.—Adv.

TWO WED 60 YEARS

McMinnville Couple Honored by 250 at Gathering.

PIONEERS OF EARLY YEARS

Marion B. Hendrick Once Assessor and Member of Legislature. First Governor's Brother Is Officiating Pastor.

M'MINNVILLE, Or., April 21.—(Special.)—Marion Bird Hendrick and Mrs. Ellis Hendrick Monday celebrated their sixtieth wedding anniversary. Mr. and Mrs. Hendrick were married 60 years ago at Wheatland, in this county, by Rev. Glenn O. Burnett, whose brother was the first Governor of California.

More than 250 friends and many near relatives honored the aged couple during the day, most of them pioneers and early settlers. Mrs. Hendrick came here in 1847 and Mr. Hendrick in 1852. With the exception of four years they have lived all this time in Yamhill County. Mr. Hendrick is 86 years old and his wife is 76. Both are well and expect to live many more years.

Mr. Hendrick is a leading Democrat of this section and served this county in the Legislature in 1878 and as Assessor in 1884. Formerly he farmed, then entered the mercantile business with his son in McMinnville, which they conducted up to a few years ago.

Four children and four grandchildren were present. The children are Miles E. Hendrick, Miss Ella Hendrick and Mrs. E. M. Briedwell, of this city, and Mrs. A. D. Watt, of Amity. Mrs. Watt recently was placed in charge of the Amity postoffice. Two sisters of Mrs. Hendrick also were present. They reside on the old Sawyer donation land claim, in this county.

Mr. Hendrick was born in Barren County, Kentucky, August 28, 1828, and Mrs. Hendrick was born in Marshall County, Illinois, 76 years ago. Both have been identified with pioneer movements and progress for many years. Working together for 10 years more than a half century in itself is a monument.

NATURE WILL CURE CONSTIPATION

All she needs is a very little help.

Constipation is caused by accumulated waste in the Colon (Large Intestine), which, under our present mode of living, Nature cannot entirely remove without a little help.

The rank poisons in this waste get into the blood circulation too, and make us feel depressed, blue, bilious and incompetent—really sick—if allowed to go a little too far.

All the help that Nature asks, however, is Internal Bathing with Warm Water, applied by the "J. B. L. Cascade." This, in a perfectly natural and rational way, cleans out all the waste and poisons from the Colon and keeps it as sweet, clean and pure by occasional use as Nature demands for a perfectly healthy condition.

So invariably successful has this new and improved method of Internal Bathing proved to be that over 300,000 Americans are now enthusiastically using it to cure Constipation, ward off disease, and keep them bright, vigorous and efficient.

The "J. B. L. Cascade" is now being shown by the Woodard Clark & Co.'s Drug Stores in Portland. Call and let us explain how simply it accomplishes these great results.

Also ask us for free booklet, "Why Man of Today Is Only 50 Per Cent Efficient."

O. A. C. JUDGES OFF TODAY

Extension Workers to Visit Junction City Industrial School Fair.

OREGON AGRICULTURAL COLLEGE, Corvallis, April 21.—(Special.)—Six members of the extension staff of the Oregon Agricultural College will leave for Junction City tomorrow to judge the exhibits of the Industrial School Fair, to be held at that place April 24.

The girls' exhibits, consisting of samples of sewing, breadmaking, pastry cooking and fancy needle work, will be judged by Miss Anna M. Turley and Miss Helen Cowgill, specialists in domestic science and art. Professors F. L. Griffin, F. H. Sheperd, E. B. Fitts and O. G. Simpson will judge the work of the boys, which will be along the line of farm arts and crafts, map drawing, pig and poultry raising and dairy herd record keeping.

Cathlamet Wants Cattle Rotsriction.

CATHLAMET, Wash., April 21.—(Special.)—A petition has been presented to the Commissioners asking them to forbid cattle from running at large on the county road between the city limits and Elochman, 10 miles away. A serious contagion has been prevalent amongst the cattle and it is hoped that by confining all stock the disease will be stamped out.

Autoist Runs Down Coyote.

PENDLETON, Or., April 21.—(Special.)—Pocketing a $3 bounty for a coyote scalp in County Clerk Saling's office at the Umatilla County Courthouse yesterday, Wade Blew, a dairyman, told the officials he ran over the animal with his car at night.

Greek Bride-to-Be Travels Far.

ALBANY, Or., April 21.—(Special.)—When Argirl Belani left his home in Greece several years ago he told his sweetheart, Helen Tola, that he would send for her when in good financial circumstances. She arrived in Albany yesterday and next week will become the bride of Benali, who now lives at Mill City. She was accompanied on her trip from Greece by Mrs. Louise Neklas and her daughter, Mary Neklas, who came to this country to join their husband and father, who had preceded them.

Three Toppenish Saloons Licensed.

TOPPENISH, Wash., April 21.—(Special.)—The City Council at the regular session granted saloon licenses to C. H. Newell at the Hotel Toppenish; John Boatman at United States Hotel and Lyn Thomason at Washington Hotel.

DRUGS WOODARD CLARKE CO DRUGS

These Are Ice Cream Days Bring This Coupon

COUPON
Ten extra "S. & H." Green Trading Stamps given today with any ice cream or soda service in our Tea-Room Soda Fountain in the Basement, between 2 P. M. and 9 P. M. Present this coupon when paying the cashier.

SHERWIN-WILLIAMS' READY-TO-USE PAINTS
Green Paint for window boxes, one-fourth pint...20¢
Screen Enamel, black or green, one-half pint...25¢
Buggy and Auto Paint, one-half pint...35¢
Bath Tub and Sink Enamel, one-fourth pint...25¢
Gold and Silver Enamel, package...15¢
Rexpar Varnish for outside doors, ½ pint...40¢
"Taxite" Paint and Varnish Remover, ½ pt...25¢
Paint and Varnish Brushes, Oil, Turpentine, White Lead, Etc., Paint Department—Basement.

STATIONERY DEPARTMENT
$1.50 Motor Record...98¢
$1.00 Gild-Edge Correspondence Cards...79¢
10c package Hampden Clover-Leaf Thumb Tacks, two for...10¢
50c Note-Size Stationery...39¢

MOTH BAGS
Ulster Size—Regular 75c. TODAY 63¢.

FOR YOUR AUTO
Large Washing Chamois...$1.50
Large Washing Sponge...$1.50
Best Grade Duster...$1.50
Flaxoap—Linseed Oil Soap—one pound 20¢, five pounds...85¢

FOUNTAIN PENS
Waterman's Ideal and Conklin's Self-Filling from $2.50 up to $25
$1.50 "Wood-Lark" Self-Filling Pen at...$1.17
"Riteswell," Stafford's and Waterman's Inks.

PATENTS
AT REDUCED PRICES.
$1 Stearn's Wine of Cod Liver Oil...85¢
$1 Lane's Syrup Sarsaparilla...85¢
50c Benetol...40¢
25c Hire's Root Beer Extract...15¢
50c Lilly's Milk of Magnesia...45¢
$1 Liquid Arvon...85¢
75c Jad Salts...65¢
25c Energine...20¢

GARDEN HOSE
Unkinkable—Any Length You Want.
13¢ to 20¢ Per Foot.
Gives Twice the Service of Ordinary Kinds.
SPECIAL PRICES ON LAST YEAR'S HOSE.
Your Choice to Close Out ONE-FOURTH OFF.

TOILET GOODS
56c Pebeco...29¢
Eight Bars Ivory Soap...25¢
Eight Bars Larline Soap...25¢
(No Phone Orders. No Deliveries.)
50c Daggett & Ramsdell's Cold Cream...39¢
50c Suprema Cream...28¢
10c Lister's Antiseptic Soap, three in box...15¢
25c Stearn's Peroxide Cream...15¢
Cutex Ideal Cuticle Remover...25¢
Cutex Nail White...25¢
25c Mum 15¢, two for...25¢

STAMPKRAFT
Rhymes and Stories Done in Poster Stamps.
15¢ and 25¢ Books.

Woodard, Clarke & Co., Alder at West Park

WHY HAIR FALLS OUT

Dandruff causes a feverish irritation of the scalp, the hair roots shrink, loosen and then the hair comes out fast. To stop falling hair at once and rid the scalp of every particle of dandruff, get a 25-cent bottle of Danderine at any drug store, pour a little in your hand and rub well into the scalp. After a few applications all dandruff disappears and the hair stops coming out.—Adv.

A Partial List of the Insurance Companies Reported by THE PETTIS-GROSSMAYER CO., 303-310 Wilcox Bldg.

SYNOPSIS OF THE ANNUAL STATEMENT OF THE

National Fire Ins. Co. of Hartford

of Hartford, in the State of Connecticut, on the 31st day of December, 1914, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

Capital.
Amount of capital paid up...$ 2,000,000.00

Income.
Net premiums received during the year...$ 8,648,550.93
Interest, dividends and rents received during the year... 639,954.45
Income from other sources received during the year... 806,865.72
Total income...$10,090,371.10

Disbursements.
Net losses paid during the year...$ 4,802,302.34
Dividends paid during the year on capital stock... 400,000.00
Commissions and salaries paid during the year... 2,706,235.03
Taxes, licenses and fees paid during the year... 318,353.34
Amount of all other expenditures... 1,247,504.70
Total expenditures...$ 9,575,395.41

Assets.
Value of real estate owned (market value)...$ 602,567.49
Value of stocks and bonds owned (market value)... 10,668,862.09
Loans on mortgages and collateral, etc... 1,729,775.00
Cash in banks and on hand... 1,447,277.96
Premiums in course of collection written since September 30, 1914... 1,570,463.05
Interest and rents due and accrued... 181,055.00
Total assets...$ 6,189,999.59
Less special deposits in any state (if any there be)... 140,274.15
Total assets admitted in Oregon...$16,049,725.44

Liabilities.
Net claims for losses unpaid...$ 875,193.85
Amount of unearned premiums on all outstanding risks... 8,969,007.78
Due for commission and brokerage... 26,680.25
All other liabilities... 232,668.34
Special reserve fund covering all contingent liabilities... 500,000.00
Total liabilities exclusive of capital stock of $2,000,000...$10,443,550.22
Total premiums in force December 31, 1914... 17,073,121.94

Business in Oregon for the Year.
Total risks written during the year...$ 6,369,527.00
Gross premiums received during the year... 75,996.10
Premiums returned during the year... 14,875.95
Losses paid during the year... 33,324.45
Losses incurred during the year... 33,892.31
Total amount of risks outstanding in Oregon December 31, 1914... 3,957,996.00

By G. H. TRYON, Secretary.
Statutory resident general agent and attorney for service: E. R. THOMPSON, 201 Wilcox Bldg., Portland Or.

SYNOPSIS OF THE ANNUAL STATEMENT OF THE

Norwich Union Fire Insurance Co., Ltd.

of Norwich, in the Kingdom of Great Britain, on the 31st day of December, 1914, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

Capital.
Amount of capital paid up...$ 660,000.00

Income.
Net premiums received during the year...$1,924,814.13
Interest, dividends, and rents received during the year... 109,528.94
Income from other sources received during the year... 1,938.25
Total income...$2,036,281.32

Disbursements.
Net losses paid during the year...$1,123,413.86
Commissions and salaries paid during the year... 572,024.53
Taxes, licenses, and fees paid during the year... 80,519.58
Amount of all other expenditures... 176,066.72
Total expenditudes...$1,952,024.69

Assets.
Value of stocks and bonds owned (market value)...$2,498,156.00
Cash in banks and on hand... 268,332.41
Premiums in course of collection written since September 30, 1914... 336,928.82
Interest and rents due and accrued... 27,338.32
Total assets...$3,128,755.55
Less special deposits in any state (if any there be)... 1,268.86
Total assets admitted in Oregon...$3,127,486.69

Liabilities.
Gross claims for losses unpaid...$ 206,084.87
Amount of unearned premiums on all outstanding risks... 1,684,405.17
Due for commission and brokerage... 3,035.00
All other liabilities... 50,876.33
Total liabilities exclusive of capital stock...$1,944,401.17
Total premiums in force December 31, 1914... $3,282,128.13

Business in Oregon for the Year.
Total risks written during the year...$4,381,188.00
Gross premiums received during the year... 106,584.71
Premiums returned during the year... 27,270.38
Losses paid during the year... 38,394.55
Losses incurred during the year... 42,504.03
Total amount of risks outstanding in Oregon December 31, 1914...$3,795,159.00

By J. L. FULLER, Manager.
Statutory resident general agent and attorney for service: A. W. Gleisy, 711 Pittock bldg., Portland, Or.

SYNOPSIS OF THE ANNUAL STATEMENT OF THE

U. S. Branch Sun Insurance Office

of London, in the Kingdom of Great Britain and Ireland, on the 31st day of December, 1914, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

Income.
Net premiums received during the year...$2,593,153.70
Interest, dividends and rents received during the year... 192,255.57
Income from other sources received during the year... 73,187.92
Total income...$2,858,557.19

Disbursements.
Net losses paid during the year...$1,524,421.89
Commissions and salaries paid during the year... 760,743.33
Taxes, licenses and fees paid during the year... 95,502.24
Amount of all other expenditures... 444,660.17
Total expenditures...$2,825,327.63

Assets.
Value of real estate owned (market value)...$ 210,000.00
Value of stocks and bonds owned (market value)... 3,818,791.68
Cash in banks and on hand... 285,765.30
Premiums in course of collection written since September 30, 1914... 493,686.40
Interest and rents due and accrued... 51,370.24
Total assets...$4,859,613.80
Total assets admitted in Oregon...$4,859,613.80

Liabilities.
Gross claims for losses unpaid...$ 320,480.49
Amount of unearned premiums on all outstanding risks... 2,913,780.06
All other liabilities... 77,995.30
Total liabilities...$3,312,255.85
Total premiums in force December 31, 1914...$5,694,181.72

Business in Oregon for the Year.
Total risks written during the year...$4,406,470.00
Gross premiums received during the year... 63,419.08
Premiums returned during the year... 12,219.26
Losses paid during the year... 29,200.00
Losses incurred during the year... 30,235.17
Total amount of risks outstanding in Oregon December 31, 1914... 6,797,607.00

U. S. BRANCH SUN INSURANCE OFFICE,
J. J. GUILE, Manager.
Statutory resident general agent and attorney for service, E. R. Thompson, Portland, Oregon.

SYNOPSIS OF THE ANNUAL STATEMENT OF THE

New Hampshire Fire Ins. Co.

of Manchester, in the State of New Hampshire, on the 31st day of December, 1914, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

Capital.
Amount of capital paid up...$1,350,000

Income.
Net premiums received during the year...$2,749,893.44
Interest, dividends and rents received during the year... 270,645.50
Income from other sources received during the year... 674,175.00
Total income...$3,694,713.94

Disbursements.
Net losses paid during the year...$1,526,035.45
Dividends paid during the year on capital stock... 135,030.00
Commissions and salaries paid during the year... 729,012.88
Taxes, licenses and fees paid during the year... 109,069.30
Amount of all other expenditures... 1,284,594.11
Total expenditures...$3,783,741.74

Assets.
Value of real estate owned (market value)...$ 180,727.50
Value of stocks and bonds owned (market value)... 5,505,643.50
Loans on mortgages and collateral, etc... 39,500.00
Cash in banks and on hand... 120,871.65
Premiums in course of collection written since September 30, 1914... 465,712.00
Interest and rents due and accrued... 50,855.07
Total assets...$6,363,309.72
Less special deposits in any state (if any there be)... 13,230.63
Total assets admitted in Oregon...$6,350,079.09

Liabilities.
Gross claims for losses unpaid...$ 318,668.87
Amount of unearned premiums on all outstanding risks... 2,569,137.01
Due for commission and brokerage... 10,000.00
All other liabilities... 576,559.43
Total liabilities exclusive of capital stock of $1,350,000...$3,274,365.31
Total premiums in force December 31, 1914...$5,036,340.52

Business in Oregon for the Year.
Total risks written during the year...$1,149,510.00
Gross premiums received during the year... 15,769.43
Premiums returned during the year... 4,851.23
Losses paid during the year... 6,689.86
Losses incurred during the year... 5,342.94
Total amount of risks outstanding in Oregon December 31, 1914... 741,866.00

By LEWIS W. CROCKETT, Secretary.
Statutory resident general agent and attorney for service: Philip Grossmayer, Portland.

SYNOPSIS OF THE ANNUAL STATEMENT OF THE

Union Assurance Society, Limited

of London, in the country of England, on the 31st day of December, 1914, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

Income.
Net premiums received during the year...$ 591,706.22
Interest, dividends and rents received during the year... 50,241.60
Income from other sources received during the year... 25,999.13
Total income...$ 667,946.95

Disbursements.
Net losses paid during the year...$ 204,990.59
Commissions and salaries paid during the year... 198,697.01
Taxes, licenses and fees paid during the year... 11,270.84
Amount of all other expenditures... 181,526.68
Total expenditures...$ 596,484.12

Assets.
Value of stocks and bonds owned (market value)...$1,206,800.00
Cash in banks and on hand... 109,012.30
Premiums in course of collection written since September 30, 1914... 130,996.84
Interest and rents due and accrued... 11,440.00
Total assets...$1,458,339.14
Total assets admitted in Oregon... 1,458,339.14

Liabilities.
Gross claims for losses unpaid...$ 47,468.00
Amount of unearned premiums on all outstanding risks... 523,677.17
Due for commission and brokerage... 4,512.00
All other liabilities... 14,369.00
Total liabilities exclusive of capital stock...$ 590,026.17
Total premiums in force December 31, 1914... 932,509.77

Business in Oregon for the Year.
Total risks written during the year...$ 332,340.20
Gross premiums received during the year... 38,372.97
Premiums returned during the year... 9,219.26
Losses paid during the year... 21,453.32
Losses incurred during the year... 22,505.62
Total amount of risks outstanding in Oregon December, 31, 1914...$ 33,467.23

By A. H. WRAY,
Statutory resident general agent and attorney for service: M. B. Boothby, Portland, Oregon.

SYNOPSIS OF THE ANNUAL STATEMENT OF THE

Rhode Island

of Providence, in the State of Rhode Island, on the 31st day of December, 1914, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

Capital.
Amount of capital paid up...$ 400,000.00

Income.
Net premiums received during the year...$ 663,998.44
Interest, dividends and rents received during the year... 51,691.22
Income from other sources received during the year... 2.15
Total income...$ 715,692.81

Disbursements.
Net losses paid during the year...$ 364,810.24
Dividends paid during the year on capital stock... 40,000.00
Commissions and salaries paid during the year... 206,135.19
Taxes, licenses and fees paid during the year... 73,195.19
Amount of all other expenditures... 173,076.29
Total expenditures...$4,073,709.29

Assets.
Deposits with Compensation Commissions and Bureaus...$ 64,438.05
Value of stocks and bonds owned (market value)... 3,768,465.00
Loans on mortgages and collateral, etc... 5,000.00
Cash in banks and on hand... 188,653.09
Premiums in course of collection written since September 30, 1914... 32,638.93
Interest and rents due and accrued... 69,103.70
Total assets...$4,938,298.75
Less special deposits in any state (if any there be) excess... 4,147.80
Total assets admitted in Oregon...$4,934,150.95

Liabilities.
Gross claims for losses unpaid...$2,046,244.78
Amount of unearned premiums on all outstanding risks... 1,663,750.82
Due for commission and brokerage... 377,411.26
All other liabilities... 139,708.35
Capital and surplus... 907,035.74
Total liabilities...$4,934,150.95
Total premiums in force December 31, 1914...$3,320,476.02

Business in Oregon for the Year.
Gross premiums received during the year...$ 54,290.32
Premiums returned during the year... 24,012.89
Losses paid during the year... 11,816.27
Losses incurred during the year... 19,462.34

By F. W. LAWSON,
United States Manager.
Statutory resident general agent and attorney for service:
PHILLIP GROSSMAYER.

SYNOPSIS OF THE ANNUAL STATEMENT OF THE

Commercial Union Assurance Co., Ltd.

of London, in England, on the 31st day of December, 1914, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

Income.
Net premiums received during the year...$ 6,759,949.46
Interest, dividends and rents received during the year... 300,773.65
Income from other sources received during the year... 701,772.68
Total income...$ 7,762,495.79

Disbursements.
Net losses paid during the year...$ 2,961,110.40
Commissions and salaries paid during the year... 2,060,204.62
Taxes, licenses and fees paid during the year... 146,359.73
Amount of all other expenditures... 932,784.27
Total expenditures...$ 6,100,459.03

Assets.
Value of real estate owned (market value)...$ 960,000.00
Value of stocks and bonds owned (market value)... 5,452,370.00
Loans on mortgages and collateral, etc... 30,000.00
Cash in banks and on hand... 1,292,610.39
Premiums in course of collection written since September 30, 1914... 1,389,226.91
Interest and rents due and accrued... 80,445.45
Total assets...$ 9,204,652.75
Total assets admitted in Oregon...$ 9,204,652.75

Liabilities.
Gross claims for losses unpaid...$ 593,028.10
Amount of unearned premiums on all outstanding risks... 6,295,533.35
Due for commission and brokerage... 14,120.00
All other liabilities... 117,922.34
Total liabilities exclusive of capital stock...$ 7,020,603.79
Total premiums in force December 31, 1914...$11,984,897.57

Business in Oregon for the Year.
Total risks written during the year...$ 8,497,143.00
Gross premiums received during the year... 101,861.94
Premiums returned during the year... 19,326.97
Losses paid during the year... 38,223.23
Losses incurred during the year... 37,720.23
Total amount of risks outstanding in Oregon December 31, 1914... 4,265,420.00

By A. H. WRAY, Manager.
Statutory resident general agent and attorney for service: H. E. Parkhurst, 301 Wilcox building, Portland, Or.

SYNOPSIS OF THE ANNUAL STATEMENT OF THE

London Gurantee & Accident Co., Ltd.

of London, England, in the Kingdom of Great Britain, on the 31st day of December, 1914, made to the Insurance Commissioner of the State of Oregon pursuant to law:

Capital.
Amount of capital paid up, Statutory deposit...$ 500,000.00

Income.
Net premiums received during the year...$4,599,564.39
Interest, dividends and rents received during the year... 145,047.71
Income from other sources received during the year... 196,977.44
Total income...$4,941,589.54

Disbursements.
Losses paid during the year, including adjustment expenses, etc...$2,402,632.18
Remitted to home office... 12,058.91
Commissions and salaries paid during the year... 1,412,746.72
Taxes, licenses and fees paid during the year... 73,195.19
Amount of all other expenditures... 173,076.29
Total expenditures...$4,073,709.29

Assets.
Deposits with Compensation Commissions and Bureaus...$ 64,438.05
Value of stocks and bonds owned (market value)... 3,768,465.00
Loans on mortgages and collateral, etc... 5,000.00
Cash in banks and on hand... 188,653.09
Premiums in course of collection written since September 30, 1914... 32,638.93
Interest and rents due and accrued... 69,103.70
Total assets...$4,938,298.75
Less special deposits in any state (if any there be) excess... 4,147.80
Total assets admitted in Oregon...$4,934,150.95

Liabilities.
Gross claims for losses unpaid...$2,046,244.78
Amount of unearned premiums on all outstanding risks... 1,663,750.82
Due for commission and brokerage... 377,411.26
All other liabilities... 139,708.35
Capital and surplus... 907,035.74
Total liabilities...$4,934,150.95
Total premiums in force December 31, 1914...$3,320,476.02

Business in Oregon for the Year.
Gross premiums received during the year...$ 54,290.32
Premiums returned during the year... 24,012.89
Losses paid during the year... 11,816.27
Losses incurred during the year... 19,462.34

By F. W. LAWSON,
United States Manager.
Statutory resident general agent and attorney for service:
PHILLIP GROSSMAYER.

SYNOPSIS OF THE ANNUAL STATEMENT OF THE

Springfield Fire & Marine Ins. Co.

of Springfield, in the State of Massachusetts, on the 31st day of December, 1914, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

Capital.
Amount of capital paid up...$ 2,500,000.00

Income.
Net premiums received during the year... 5,880,493.19
Interest, dividends and rents received during the year... 421,753.41
Income from other sources received during the year... 104,608.12
Total income...$ 6,406,854.72

Disbursements.
Net losses paid during the year...$ 3,448,088.50
Dividends paid during the year on capital stock... 250,000.00
Commissions and salaries paid during the year... 1,815,651.84
Taxes, licenses, and fees paid during the year... 228,699.74
Amount of all other expenditures... 374,113.28
Total expenditures...$ 6,115,953.34

Assets.
Value of real estate owned (market value)...$ 300,000.00
Value of stocks and bonds owned (market value)... 6,658,273.00
Loans on mortgages and collateral, etc... 2,033,870.00
Cash in banks and on hand... 778,503.66
Premiums in course of collection written since September 30, 1914... 1,201,893.42
Interest and rents due and accrued... 65,786.41
Total assets...$11,038,325.49
Less special deposits in any state (if any there be)... 87,741.35
Total assets admitted in Oregon...$10,970,404.14

Liabilities.
Gross claims for losses unpaid...$ 593,760.36
Amount of unearned premiums on all outstanding risks... 5,542,965.64
Due for commission and brokerage... 10,000.00
All other liabilities... 343,301.61
Total liabilities exclusive of capital stock of...$2,500,000...$ 6,479,967.61
Total premiums in force December 31, 1914...$10,656,815.61

Business in Oregon for the Year.
Total risks written during the year...$ 5,982,814.56
Gross premiums received during the year... 100,224.23
Premiums returned during the year... 27,687.94
Losses paid during the year... 37,905.07
Losses incurred during the year... 37,154.80

By W. J. MACKAY,
Statutory resident general agent and attorney for service: J. F. R. WEBBER, Portland, Oregon.

SYNOPSIS OF THE ANNUAL STATEMENT OF THE

American Surety Company of New York

of New York, in the State of New York, on the 31st day of December, 1914, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

Capital.
Amount of capital paid up...$5,000,000.00

Income.
Net premiums received during the year...$4,054,456.09
Interest, dividends and rents received during the year... 508,800.48
Income from other sources received during the year... 57,650.85
Total income...$4,620,907.42

Disbursements.
Losses paid during the year, including adjustment expenses, etc...$ 968,371.99
Dividends paid during the year on capital stock... 500,000.00
Commissions and salaries paid during the year... 2,074,542.53
Taxes, licenses and fees paid during the year... 155,742.83
Amount of all other expenditures... 1,348,860.68
Total expenditures...$5,047,518.03

Assets.
Value of real estate owned (appraised value)...$3,415,000.00
Value of stocks and bonds owned (market value)... 4,106,843.21
Loans on mortgages and collateral, etc... 85,740.78
Cash in banks and on hand... 813,569.97
Premiums in course of collection written since September 30, 1914... 491,702.51
Interest and rents due and accrued and salvage recoverable... 176,400.63
Total assets...$9,089,056.10
Less special deposits in any state (if any there be)... 262,741.40
Total assets admitted in Oregon...$8,826,315.50

Liabilities.
Gross claims for losses unpaid...$ 856,261.63
Amount of unearned premiums on all outstanding risks... 2,252,612.06
Due for commission and brokerage... 86,434.40
All other liabilities... 249,235.10
Total liabilities...$3,435,543.19

Business in Oregon for the Year.
Gross premiums received during the year...$ 60,842.53
Premiums returned during the year... 18,259.75
Losses paid during the year... 21,732.47
Losses incurred during the year... 20,786.72

By WM. BRANDT,
Secretary-Treasurer.
Statutory resident general agent and attorney for service: William J. Lyons, 401 Teon building, Portland, Oregon.