OPEN COMPETITION PROVIDED IN BIDS FOR HARBOR WORK

Public Dock Commission Provides That Personal Sureties May Be Submitted by the Bidders.

BIDS TO BE OPENED MAY 1

Engineer Hegardt Voices Opposition to Change and Supporting Unit Price for Bids.

Personal sureties will be permitted by bidders on the proposed harbor development projects at the St. Johns terminal and thus every chance will be given local concerns to obtain contracts, as result of a new policy this morning adopted by the Portland public dock commission.

The change was made at the request of Harold Sawyer, a local attorney, with special reference to the proposals to be asked on the construction of pier No. 2 and the extension of pier No. 1 from 1200 to 1500, plans and specifications for which have already been approved by the commission.

Under the new policy it will not be necessary for bidders to offer bonds backed by surety companies doing business within the state, but instead, private individuals can qualify.

Free Competition Provided

In presenting his argument for the change Attorney Sawyer also advocated that the forms of the bids and contracts be changed to permit a wider scope, including not only the unit price basis, as had already been proposed, but the lump sum and percentage basis, as well. He argued that to restrict the bidding to the unit price basis, and surety company would virtually mean that the larger concerns, although probably not possessed of any superior ability, would have the advantage of smaller contractors, whose ability is unquestioned.

Mr. Sawyer said: "The charter of the city of Portland provides for free competition, and this commission should not, inadvertently, do anything which would tend to stifle local concerns, and thus strike indirectly a blow at home industries. I contend that the plan of the unit price basis, which provides that bonds must be given by surety companies, tends to restrict, rather than to promote competition. The proposed draft prevents you from considering any other bids than the unit price basis. There is no legal objection why there should not be several forms of bidding. Shall we broaden the basis upon which the bids are to be submitted, or adopt a narrow basis?"

Sliding Scale Commended

Mr. Sawyer suggested that the sliding scale system would work satisfactorily, in that the contractor, after naming an upset price, then agrees to work for a lower figure, providing that he may share with the city in money saved, or that he will penalize himself in case his figure comes beyond the limit. He said that the present form "is speculation, for the contractor can take the advantage of the falling market, if conditions warrant it." He stated that the widening of the scope of the bidding would not confine the commission to the acceptance of any particular bid, but that the work would go to the lowest responsible bidder.

It was explained by Deputy City Attorney Latourette that the unit price basis had been employed in street and sewer work in Portland for years.

G. B. Hegardt, engineer of the dock commission, was not in favor of altering the plans, declaring that the unit price basis had always proved satisfactory, and that it had been used in New York 40 years.

Help to Local Contractors

Commissioner John Burgard coincided with the views of Mr. Sawyer, stating that if the sureties could be given by private parties, it would tend to work to the advantage of local contractors. Commissioner Knapp sounded the keynote of progressiveness by the declaration: "The world is moving forward. Every reputable contractor in the city of Portland should be given a chance at our public work. The plan as suggested by Attorney Sawyer has a leveling tendency. I am in favor of it. New York is provincial."

It was finally agreed by the commission that the proposals be changed to permit private sureties as the best solution of the problem.

The commission will open bids for the issuance and sale of $1,250,000 in harbor improvement bonds May 1 next.

M'KINLAY WITH STANDIFER

Shipbuilding Expert Takes Position as Works Manager.

James McKinlay, formerly general manager of the Columbia River Shipbuilding corporation of this city, has joined the staff of the G. M. Standifer Construction corporation of Vancouver, Wash., as works manager, and assistant to J. A. Sim, the general manager of the steel shipbuilding plant. McKinley will have the drafting, production and outfitting departments.

Mr. McKinlay is one of the best known experts in the shipbuilding line on the Pacific coast. He took a leading part in the establishment of the Columbia River Shipbuilding corporation, builders of steel ships of the 8800-ton class, for the government. His experience in marine lines extends over a period of 30 years. For 23 years he was associated with the Union Iron Works of San Francisco, and for five years he was assistant supervising engineer of the marine department of the Standard Oil company, in which capacity he came in touch with big eastern enterprises. Mr. McKinlay has a large circle of personal friends in Portland.

Work in constructing 9500-ton steel ships at the Standifer plant is progressing favorably. The plant has already launched two steamers, the Cokesit, and the Coaxit. The former is nearly ready for her trial trip, her engines having been given a preliminary test. The third hull will be launched in the near future. Hulls 4, 5, 6 and 7 are in various stages of construction on the ways.

STRIKES HIDDEN PINNACLE ROCK

Master of Ship St. Paul Reports to Hydrographic Office.

While riding at anchor off Kenai, Alaska, April 26, last, the ship St. Paul of the Northwestern Fisheries company struck a pinnacle rock with an estimated depth of 18 feet of water over it, says Charles Lorentzen, master of the vessel, in a report to Ensign William E. Gibbons, in charge of the Portland branch of the United States hydrographic office.

The following bearings are given: N. W. cannery at Kenai, N. E. mag. (72 true); tan East Foreland Point, N. N. W. 1-2 mag. (358-20 true). The vessel was swinging to flood tide when the rock was struck. Soundings with the lead were taken, but the captain failed to locate the obstruction. Examination proved that the ship had sustained considerable damage.

The approximate position as taken from the U. S. C. & G. S chart is: No 8553, latitude 60-31 N., longitude 151-24 W.

PLAN PORT TRAFFIC BUREAU

Would Put Portland on World Map As Maritime Port.

At an executive joint session of members of the port of Portland commission, the public dock commission and the Portland Chamber of Commerce Thursday, the plans for the formation of a port traffic bureau were considered and the question of deciding upon a manager for the bureau was discussed.

The creation of the port traffic bureau is in line with the plan to place Portland on the map as a maritime port and start in motion a program which will reach out for new business, encourage new local transportation concerns and invite foreign ships to this port.

News of the Port

Arrived March 20

Berlin, American ship, from Goble, ballast, for drydock.

Departures March 21

Glendoyle, American steamer, for river trial trip, ballast.

Wanzu, American steamer, for trial trip, ballast.

W. F. Herrin, American steamer, for San Francisco, ballast.

DAILY RIVER READINGS

STATIONS	Flood Stage	Change in last 24 hours	Rainfall in last 24 hours	Height (In feet.)
Umatilla	25	4.1	*1.2	0.00
Eugene	10	6.0	-0.7	0.00
Albany	20	9.7	-1.6	0.00
Salem	20	9.0	-1.2	0.00
Oregon City	10	8.6	-0.2	0.00
Portland	15	7.5	-0.3	0.00

(*) Rising. (-) Falling.

RIVER FORECAST

The Willamette river at Portland will fall during the next two or three days.

MARINE ALMANAC

Weather at River's Mouth

North Head, March 21.—Conditions at the mouth of the river at noon: Wind, south seven miles; weather, clear; sea, smooth; humidity 64.

Tides at Astoria Saturday

High Water	Low Water
3:38 a. m....7.8 feet	10:54 a. m...0.8 feet
4:49 p. m....5.9 feet	10:21 p. m...3.2 feet

AT NEIGHBORING PORTS

Astoria, March 21.—Sailed, at 2 a. m., steamer West Imboden, for Italy via Seattle.

Falmouth, March 19.—Arrived, steamer West Wauneke, from Portland.

Astoria, March 20.—Arrived, at 9 a. m., steamer Trinidad, from San Pedro.

San Francisco, March 21.—Sailed, at 6 a. m., steamer Washtenaw, for Portland. Arrived, steamer Celilo, from San Francisco, for Portland.

San Francisco, March 20.—Sailed, at 7 p. m., steamer Aurelia, for Portland via Eureka and Coos Bay.

Coos Bay, March 20.—Arrived, at 11 a. m., and sailed at 3 p. m., steamer City of Topeka, from Portland, for San Francisco via Eureka.

Seattle, March 21.—(I. N. S.)—Arrived, U. S. S. Explorer, from navy yard, at 8 a. m.; Alaska, from Southwestern via Southeastern Alaska, at 7 a. m.; Lyman Stewart, from San Francisco, at 1 a. m.; Daca, from Bellingham, at 4:20 a. m.; Horace X. Baxter, from Bellingham, at 12:15 a. m. Arrived, Thursday, Cordova, from Southwestern via Southeastern Alaska, C. S. L. H. T. Heather, from cruise, at 3:30 p. m.

Petersburg, Alaska, March 20.—Sailed, Jefferson, northbound, at 5:30 p. m.

Ketchikan, March 10. — Sailed, Admiral Schley, northbound, at 7 p. m.

Honolulu, March 20. — Arrived, Windbar, from Seattle.

Hongkong, March 13.—Arrived, Canada Maru, from Seattle via ports; Tancred, from Tacoma via Seattle and Honolulu; Mexico Maru, from Seattle via ports.

Shanghai, March 15.—Sailed, Empress of Russia, for Vancouver.

Kobe, March 11. — Arrived, Arabia Maru, from Seattle via ports.

Norfolk, March 19. — Arrived, Easterling, from Tacoma via ports.

Astoria, March 21.—Sailed, West Imboden, for Seattle, at 2 a. m.

Aberdeen, March 20.—Sailed, Brookfield, for New York via ports and Panama canal, at 3 p. m.

Vancouver, March 21. — Arrived, Cyclops, from Seattle. Arrived, Thursday, Maricopa, from Port San Luis.

Dungeness, March 20.—Passed in, Cap Palos, for Puget Sound, at 4 p. m.

Port Townsend, March 21.—Arrived, Javary, from sea, in distress. Passed in, Thursday, a five masted power schooner, at 6 p. m.

Mukilteo, March 21. — Arrived, Bee, from Port Angeles.

Everett, March 20.—Arrived, Santa Alicia, from Comox.

Port Blakeley, March 21. — Arrived, Fred Baxter, from West Coast via Honolulu and Port Townsend.

Tacoma, March 20. — Arrived, Ketchikan, from Seattle.

San Francisco, March 21.—(I. N. S.)—Arrived, 21st—Raymond, Grays Harbor, 6 p. m.; Brooklyn, Los Angeles, 6:45 p. m.; Daisy Freeman, Los Angeles, 7:05 p. m. Sailed, 21st—Schooner Honoipu, Eureka, 12:20 p. m.; ship Falls of Clyde, Honolulu, 12:45 p. m.; Westport, Crescent City, 2:45 p. m.; D. G. Scofield, Los Angeles, 3:30 p. m.; Daisy, Grays Harbor, 4:20 p. m.; Hartwood, Grays Harbor, 4:30 p. m.; Pasadena, Albion, 4:35 p. m.; Holbrook, Honolulu, 5:25 p. m.; Tamalpais, Grays Harbor, 5:30 p. m.; Aurelia, Portland, 6:30 p. m.; barkentine Annie M. Rolph, Cristobal, in tow tug Relief, 8 p. m.; Acme, Bandon, 8:30 p. m.; San Jacinto, Grays Harbor, 10:45 p. m.; Nome City, Seattle, 10:30 p. m.

San Francisco, March 21.—(I. N. S.)—Arrived—Tug Sea King, towing barge Erskine M. Phelps, Port San Luis, 12:35 a. m.; steamer Providencia, Santa Rosalia, 3:50 a. m., steamer Celilo, Los Angeles, 6:05 a. m.; Wahkena, San Diego, 9:45 a. m.; Tecumseh, Shanghai, 10:15 a. m.; Santa Cruz, Calcutta, 10:20 a. m.; Korea Maru, Yokohama, 10:35 a. m. Sailed—San Jacinto, Grays Harbor, 10:45 p. m.; Washtenaw, Portland, 5:50 a. m.; Whittier, Port San Luis, 6:50 a. m.

Mine Planter in Tow

San Francisco, March 21.—(I. N. S.)—Officered and manned by soldiers, the army mine planter Colonel Armistead got into difficulty after leaving Honolulu, it was learned from reports received here Thursday, and was compelled to ask for a tow from the transport Sherman which is due today or tomorrow. The mine planter recently completed harbor defense work at Honolulu.

The Union Steamship company's liner Paloona is due to arrive tomorrow from New Zealand and the South Seas.

RETURNED SOLDIERS PROFICIENT IN MANY TRADES, WANT WORK

Between 60 and 80 Men Placed Every Day by Office in the Liberty Temple.

Nearly 325 returned soldiers, proficient in many trades and professions, have applications for employment on file at the Liberty temple branch of the federal employment bureau today. The majority of the men listed are laborers with various specialties and automobile drivers, while many bookkeepers also are listed. Aside from these, the applicants represent many lines of endeavor.

The branch is maintaining a daily average of from 60 to 80 placements and, in spite of finding employment for such a number of men, many positions remain unfilled because workmen skilled in special lines are not available. For instance, a watchmaker has been sought in vain for several days.

Returned soldiers, regardless of their former homes, are placed through the employment bureau in order to keep up with the demand from all parts of the state and the Northwest.

Farm workers are in special demand just now, the office reports, and, in fact, there are very few lines of work in which an applicant cannot be placed almost at once through the Liberty temple office.

Martin W. Hawkins, Back From France, To Assist Red Cross

Martin W. Hawkins, world-famous Olympic games athlete and Portland man, just returned from France with the 65th coast artillery, and discharged as a captain, was this morning appointed to the home service section of the American Red Cross to take charge of discharged soldiers requiring Red Cross care.

Captain Hawkins will specialize on the legal aspects of matters affecting the discharged soldier.

"Captain Hawkins has promised his services to us for a few months until he reestablishes his law practice; we feel his experience, both as a lawyer and as a returned soldier who has been through the mill, will be invaluable," said Dorothy E. Wysor, executive secretary of Red Cross home service.

Captain Hawkins went with the regiment to France. He participated in some of the hottest drives of the war and was appointed to command of a battery.

Hawkins went through the St. Mihiel drive, both Argonne forest battles, the battle of Verdun and that of Bois d'Etrayas.

Minority Report Is Squelched at Meeting of Labor

The advocates of industrial unionism massed their shock troops Thursday night at the Central Labor council and endeavored to open up their artillery, but were squelched by the majority refusing to even consider the lengthy report of a minority of a special committee appointed a month ago with instructions to investigate the labor question and map out a line of action.

Harry Anderson, in the chair, ruled that a motion to await the report of the majority of the committee was in order, and by a vote of 38 to 48 the alleged attempt to "drive a wedge" into the A. F. of L. was repulsed.

The minority report recommends that the organized workers rearrange their form and methods so as to function through industrial divisions. It also recommends the six hour day, a labor party, and the ownership of the machines of production by the workers.

LAND BILL FOR SOLDIERS TO BE PRESENTED AGAIN

Congressman Taylor Hopes Government Will Agree to Expenditure of $500,000,000.

OPINION ASKED OF SOLDIERS

Questionnaire Being Mailed Out From Office of Secretary Lane; Early Action Is Expected.

Soldier settlement plans providing homes and employment for thousands of men returned from service have been complicated, it is declared, because congress adjourned without bringing to a vote the proposed legislation which, if enacted into law, would have made construction immediately possible by the department of the interior.

However, Secretary Lane, an announcement from his office says, is so encouraged by the favorable reports on the bills in both house and senate and the strong note of public approval that he is confident of the favorable reception of a similar bill at the coming special session of congress.

Views Asked of Soldiers

The secretary's office is continuing, as far as funds will permit, a thorough investigation and endeavoring to determine further the general attitude toward the plan among returned soldiers, sailors and marines through the distribution of questionnaires at camps and naval stations.

Congressman Taylor, author of the bill introduced at the last session of congress and with whom Secretary Lane is in thorough accord, says:

"I can say to the house and to the country and to the many thousands of our splendid boys who will be sorely disappointed by this failure of the house to pass this bill or act upon this subject, that I will reintroduce the bill on the opening day of the next session of congress and push the measure with all the necessary energy I possess. I sincerely hope and believe that it will be speedily enacted into law. And I hope also that instead of the appropriation being for $100,000,000, it may be five times that amount; because even then we will not, in proportion to our wealth and resources, be doing nearly as much for our returning soldiers as is being done by Canada, Australia and all other English speaking countries. I am not only confident that this measure will be adopted, but I firmly believe it will go down in history as one of the great constructive policies of our country."

States Are Cooperating

Many of the state legislatures have not met recently, but a large number of the states have already taken action by appropriate legislation or by the appointment of committees to cooperate with the federal government in connection with the soldier settlement plan of the department. The action taken in Oregon and reported to the department is summarized as follows by Secretary Lane:

"The legislature has passed a bill creating the Oregon land settlement commission, appropriating an emergency fund for immediate activities, and also referring to the people at a special election to be held June 1 an act authorizing the sale of bonds of approximately $3,000,000 for general reclamation and land settlement in cooperation with the federal government. William H. Crawford, secretary of the commission, says: 'The Oregon commission has the most enthusiastic support of the people and much is expected from the efforts toward land settlement urged during the past few months.'"

BUILDING PERMITS

J. P. Kofoid, erect residence, 691 E. 40th N. bet. Klickitat and The Alameda, builder same, $2200.

C. O. Ellis, erect garage, 1547 Denver ave. bet. Lombard and Buffalo, builder same, $25.

Portland Woolen Mills, erect fence, Baltimore bet. railroad track and Crawford, M. W. Lorenz builder, $150.

J. H. Sroufe, excavation for foundation, 395 51st bet. Broadway and Hancock, H. H. Jonah, $300.

A. Bellingham, repair residence, 1499 Denver bet. Buffalo and Bryant, builder same, $50.

A. Bellingham, erect woodshed, 1499 Denver bet. Buffalo and Bryant, builder same, $25.

W. R. Wheeler, repair store, 6803 Powell bet. 68th and 69th, builder same, $65.

Sam Freeman, erect garage, 1311 E. 31st N. bet. Holman and 31st, builder same, $100.

C. P. Barette, excavate for foundation, 848-850 E. Burnside bet. 26th and 28th, Morgan & Wroe, $250.

Mrs. J. C. Veazie, erect garage, 745 Overton bet. 22d and 23d, W. R. Thorn builder, $150.

Oregon Hotel, repair hotel, 89-95 Broadway bet. Stark and Oak, McHolland Bros. builders, $300.

U. S. National Bank, repair bank building, 91 6th bet. Stark and Oak, J. M. Dougan Co. builder, $50,000.

C. B. Sewall, repair hotel and store, 363 E. Morrison cor. 3d, A. W. Curry builder, $100.

S. H. Geddes, repair residence, 179 W. Russett bet. Aubrey and Delaware, builder same, $350.

Chas. Balow, erect garage, 1156 Williams bet. Killingsworth and Jessup, Geo. F. Sykes builder, $85.

J. A. Thurm, erect garage, 337 E. 45th bet. Clay and Harrison, builder same, $50.

A. W. Lindell, erect residence, 672 E. 58th bet. Siskiyou and Klickitat, builder same, $3000.

W. H. Bentley, erect garage, 832 E. 29th bet. Gladstone and Cora, builder same, $100.

J. W. McFadden Bldg. Co., erect residence, 534 E. 48th bet. Brazee and Wisteria, builder same, $3000.

J. W. McFadden Bldg. Co., erect residence, 636 E. 51st bet. Stanton and Siskiyou, builder same, $3000.

J. W. McFadden Bldg. Co., erect residence, 500 E. 57th bet. Thompson and Sacramento, builder same, $2750.

J. W. McFadden Bldg. Co., erect residence, 5151 Sacramento, bet. 56th and 57th, builder same, $3000.

J. W. McFadden Bldg. Co., erect residence, 1519 E. Sacramento bet. 56th and 57th, builder same, $3000.

J. W. McFadden Bldg. Co., erect dwelling, 1437 Wisteria ave. bet. 51st and 54th, builder same, $3000.

J. W. McFadden Bldg. Co., erect dwelling, 1441 Wisteria ave. bet. 51st and 54th, builder same, $3000.

J. W. McFadden Bldg. Co., erect dwelling, 1451 Wisteria ave. bet. 51st and 54th, builder same, $3000.

J. W. McFadden Bldg. Co., erect dwelling, 1455 Wisteria ave. bet. 51st and 54th, builder same, $3000.

J. W. McFadden Bldg. Co., erect dwelling, 565 E. 54th bet. Wisteria ave. and The Alameda, builder same, $2750.

J. W. McFadden Bldg. Co., erect dwelling, 1444 The Alameda bet. 51st and 54th, builder same, $3000.

Chas. E Taylor, erect chicken-house, 192 E. 19th N. bet. Oregon and Pacific, builder same, $25.

O. J. Sherman, erect residence, 906 E. Yamhill bet. E. 29th and E. 30th, builder same, $75.

C. H. Greene, erect residence, 450 E. 41st N. bet. Tillamook and Thompson, builder same, $3000.

E. J. Scott, repair residence, 4203 52d S. E. cor. 42d ave., builder same, $50.

F. Gibson, erect residence, 1334 E. 30th bet. Tolman and Claybourne, W. D. Walker builder, $3500.

D. Dahm, repair flats, 249 23d bet. Marshall and Northrup, builder same, $3000.

D. Dahm, repair flats, 764 Northrup bet. 23d and 24th, builder same, $3000.

D. Dahm, repair flats, 766 Northrup bet. 23d and 24th, builder same, $3000.

Geo. B. Smith, repair residence, 404 13th bet. Montgomery and Hall, builder same, $25.

W. S. Brown, repair dwelling, 927 Schuyler bet. 29th and 30th, builder same, $50.

Joe Meidel, erect garage, 1664 E. 17th bet. Tenino and Umatilla, builder same, $25.

R. J. Hewett, erect garage, 892 E. Ash bet. 28th and 30th, builder same, $75.

R. J. Hewitt, erect garage, 892 E. Ash bet. E. 28th and 30th, builder same, $75.

D. E. Lofgren, erect garage, 688 E. 44th N. bet Siskiyou and Klickitat, builder same, $35.

Mrs. E. Nicholas, repair flats, 2 Union ave. bet. Ankeny and Ash, builder same, $150.

Mrs. E P. Finlayson, erect garage, 1009 Wasco bet. 33d and 34th, builder same, $25.

John Wendt, repair residence, 594 Raleigh bet. 18th and 19th, G. W. Gordon Sons builders, $50.

John Wendt, repair residence, 588 Raleigh bet. 18th and 19th, G. W. Gordon Sons builders, $20.

John Wendt, repair residence, 590 Raleigh bet. 18th and 19th, G. W. Gordon Sons builders, $20.

Geo. E. Bamford, erect garage, 1383 Division bet. 48th and 50th, builder same, $5000.

J. Redding, erect garage, west side approach to St. Johns ferry, builder same, $50.

J. Redding, erect garage west side approach to St. Johns ferry, builder same, $50.

Joseph Jannuzzi, erect chicken-house, 1578 E. 17th near Miller ave., builder same, $10.

Mrs. E. Nussbaumer, repair residence, 616 E. 25th bet. Kelly and Tibbetts, H. Swank builder, $100.

NEW TODAY

Synopsis of the Annual Statement of the GENERAL ACCIDENT, FIRE AND LIFE ASSURANCE CORPORATION, LTD. Of Perth, Scotland, in the State of New York, on the 31st day of December, 1918, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

CAPITAL	
Amount of capital stock paid up (statutory deposit)	$ 250,000.00
INCOME	
Net premiums received during the year	$4,437,484.96
Interest, dividends and rents received during the year	99,873.22
Income from other sources received during the year	643,580.04
Total income	$5,180,938.22
DISBURSEMENTS	
Net losses paid during the year including adjustment expenses	$2,589,157.32
Commissions and salaries paid during the year	1,319,450.35
Taxes, licenses and fees paid during the year	137,227.27
Amount of all other expenditures	624,696.22
Total expenditures	$4,670,531.16
ASSETS	
Value of real estate owned (market value)	$ 180,000.00
Value of stocks and bonds owned (market value)	2,652,490.00
Approved claim for over payment federal taxes	3,249.53
Cash in banks and on hand	182,328.49
Premiums in course of collection written since Sept. 30, 1918	945,086.30
Interest and rents due and accrued	29,134.70
Total assets	$3,992,289.02
Less special deposit in any state	$ 12,272.00
Total assets admitted in Oregon	$3,980,017.02
LIABILITIES	
Gross claims for losses unpaid	$1,465,935.41
Amount of unearned premiums on all outstanding risks	1,490,415.52
Due for commission and brokerage	206,870.44
All other liabilities	133,279.64
Total liabilities, exclusive of capital stock	$3,296,501.01
BUSINESS IN OREGON FOR THE YEAR	
Gross premiums received during the year	$ 81,326.05
Premiums returned during year	17,131.54
Losses paid during the year	28,033.53

GENERAL ACCIDENT, FIRE AND LIFE ASSURANCE CORPORATION, LTD.
FREDERICH RICHARDSON, U. S. Mgr.
Statutory resident attorney for service:
W. R. McDONALD COMPANY
Yeon Building, Portland, Or.

Synopsis of the Annual Statement of the NEW YORK LIFE INSURANCE COMPANY Of New York City in the State of New York, on the 31st day of December, 1918, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

INCOME	
Total premium income	$110,154,139.16
Interest and rents received during the year	41,500,876.98
Income from other sources received during the year	27,231,863.26
Total income	$178,886,379.40
DISBURSEMENTS	
Paid for losses, endowments, annuities, surrender values	$ 71,606,199.87
Dividends paid to policy holders during the year	26,093,656.33
Commissions, branch office expenses and salaries paid during the year	13,606,650.72
Taxes, licenses and fees paid during the year	2,578,177.87
Amt. of all other expenditures	8,815,522.21
Total expenditures	$122,700,207.00
ASSETS	
Value of real estate owned (market value)	$ 13,449,600.00
Value of stocks and bonds owned	609,717,288.86
Loans on mortgages and collateral, etc.	166,772,354.71
Premiums reported to war risk bureau under the soldiers' and sailors' civil relief act	15,344.02
Premium notes and policy loans	155,114,802.36
Cash in banks and on hand	21,242,580.17
United States War Savings Certificates and United States Thrift Stamps	22,140.71
Net uncollected and deferred premiums	13,647,771.41
Interest and rents due, accrued	15,105,402.62
Total assets	$995,087,284.86
Total assets admitted in Oregon	$995,087,284.86
LIABILITIES	
Net reserves	$755,699,522.00
Total policy claims unpaid	17,447,200.60
All other liabilities	221,940,562.26
Total liabilities	$995,087,284.86
Total insurance in force December 31, 1918	$2,838,829,802.00
PAID FOR BUSINESS IN OREGON FOR THE YEAR	
Total insurance written during the year	$ 2,795,423.00
Gross premiums received during the year	601,744.70
Premiums returned during year	120,520.18
Losses and claims paid during the year	264,007.87
Losses and claims incurred during the year	281,588.87
Total amount of insurance outstanding in Oregon December 31, 1918	15,294,493.00

NEW YORK LIFE INSURANCE COMPANY
THOS. A. BUEKNER, Vice Pres.
WILBUR H. WESTON, Asst. Sec.
Statutory resident attorney for service:
ALBERT S. PEASE
Board of Trade building, Portland, Or.

NEW TODAY

Synopsis of the Annual Statement of the UNITED STATES FIRE INSURANCE CO. Of New York, in the State of New York, on the 31st day of December, 1918, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

CAPITAL	
Amount of capital stock paid up	$1,400,000.00
INCOME	
Net premiums received during the year	$5,305,856.26
Interest, dividends and rents received during the year	373,237.97
Income from other sources received during the year	46,705.26
Total income	$5,725,799.49
DISBURSEMENTS	
Net losses paid during the year including adjustment expenses	$2,299,655.64
Dividends paid on capital stock during the year	140,031.30
Commissions and salaries paid during the year	1,902,721.95
Taxes, licenses and fees paid during the year	181,875.46
Amount of all other expenditures	261,337.98
Total expenditures	$4,785,622.33
ASSETS	
Value of real estate owned (market value)	$ 113,666.83
Value of stocks and bonds owned (market value)	6,529,643.00
Loans on mortgages and collateral, etc.	577,150.00
Cash in banks and on hand	496,371.18
Premiums in course of collection written since Sept. 30, 1918	760,476.33
All other assets	133,993.01
Interest and rents due and accrued	31,668.12
Total assets	$8,642,968.47
Less special deposits in any state	$ 6,307.80
Total assets admitted in Oregon	$8,636,660.67
LIABILITIES	
Gross claims for losses unpaid	$ 751,811.53
Amount of unearned premiums on all outstanding risks	4,301,739.29
All other liabilities	157,973.84
Total liabilities, exclusive of capital stock of $1,400,000	$5,211,524.66
BUSINESS IN OREGON FOR THE YEAR	
Gross premiums received during the year	$ 102,787.60
Premiums returned during year	34,413.62
Losses paid during the year	35,725.74
Losses incurred during the year	40,833.57

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MEETING NOTICES 41

SPECIAL communication East Gate lodge No. 155, A. F. and A. M., Saturday evening, March 22, 1919, at East 80th and Glisan streets. At 6 p. m. Master Mason's degree, 7:30 p. m. Fellowcraft degree. Lunch will be served at 7:30 p. m. A full attendance is desired. Visiting brothers cordially invited to attend. Charles P. Nelson, sec.; E. P. Mertz, W. M.

AL KADER TEMPLE A. A. O. N. M. S.—Stated session Saturday, March 22, at 8 p. m., Masonic Temple, W. Park and Yamhill sts. Social and entertainment. Visiting nobles cordially invited. By order of the potentate. HUGH J. BOYD, Recorder.

SUNNYSIDE LODGE NO. 163, A. F. AND A. M. Two special communications Saturday. Work in F. C. degree, 2:30 p. m. Work in M. M. degree 5 p. m. By order of W. M., L. M. Snow. A. W. Rinker, Sec.

WASHINGTON LODGE, No. 46, A. F. & A. M. Special communication tomorrow (Saturday) evening, 7 o'clock, East Eighth and Burnside. F. C. degree. Visitors welcome. By order W. M. J. H. RICHMOND, Secretary.

OREGON LODGE No. 101, A. F. & A. M. Stated communication tomorrow (Saturday) evening, at 8 o'clock. Work in the M. M. degree. Visiting brethren are cordially invited. By order of the W. M. LESLIE S. PARKER, Secretary.

THE ARMORY SATURDAY EVENING, MARCH 22, an informal dancing party will be given by those live wires, THE ENGINEERS OF THE NATIONAL GUARD. Those who appreciate a good floor, the best Jazzy music, and an expert floor committee, will be there. YOU make it a point to be there.

PORTLAND LODGE, No. 55, A. R. & A. M. Stated communication this (Friday) evening at 8 o'clock. Masonic temple. Visiting brethren welcome. H. J. HOUGHTON, Secretary.

DANCING
Hard time dance K. P. hall, 409 Alder st., March 22; 6 prizes, best union music. Enjoy an evening with your friends.

EMBLEM jewelry a specialty, buttons, pins, charms. Jaeger Bros., 131-133 6th st.

LODGE room for rent. East 8080 evenings.

Vital Statistics
Marriages. Births. Deaths.

BIRTHS

TUNNI—To Mr. and Mrs. F. Tunni, 282 Sherdan, Feb. 27, a daughter.
DUDLEY—To Mr. and Mrs. R. C. Dudley, 189 E. 28th, March 6, a daughter.
CAVANAUGH—To Mr. and Mrs. P. J. Cavanaugh, 1805 Halsey, March 10, a son.
D'NATALE—To Mr. and Mrs. V. A. D'Natale, 268 Mead, March 1, a daughter.
WALDREN—To Mr. and Mrs. Ray G. Waldren, 10 E. 16th, March 14, a son.
McBRIDE—To Mr. and Mrs. C. M. McBride, 355 E. 57th, March 15, a son.
BADGER—To Mr. and Mrs. E. M. Badger, Wasco, Wash., March 6, a son.
McCUEN—To Mr. and Mrs. Walter F. McCuen, 1066 Grand ave., March 10, a daughter.
EVANOFF—To Mr. and Mrs. Benj. Evanoff, 560½ Glisan, March 10, a daughter.
EMBURY—To Mr. and Mrs. Chas. A. Embury, 210 E. 51st, March 16, a son.
ELLES—To Mr. and Mrs. Lester Elles, 580 South ave., March 13, a son.
VINCENT—To Mr. and Mrs. C. A. Vincent, 1280 E. 13th, March 15, a daughter.
OHSFELDT—To Mr. and Mrs. G. E. Ohsfeldt, 1063 E. Taylor, March 16, a daughter.
JANNSEN—To Mr. and Mrs. A. M. Jannsen, 756 E. 21st, March 10, a son.
GLOVER—To Mr. and Mrs. Ray W. Glover, 920 N. Central, a daughter.
PURCELL—To Mr. and Mrs. V. K. Purcell, 498 Nehalem ave., March 11, a daughter.
GALLAGHER—To Mr. and Mrs. J. S. Gallagher, 171 E. 54th, March 14, a daughter.
SCHREIBER—To Mr. and Mrs. R. Schreiber, 281 E. 58th, March 9, a son.
BARNES—To Mr. and Mrs. G. F. Barnes, March 13, a daughter.
HASHIZUMA—To Mr. and Mrs. S. Hashizuma, 85 N. 9th, March 12, a daughter.
FEAREY—To Mr. and Mrs. H. G. Fearey, Hillsdale, Or., March 18, a daughter.
DAGGATT—To Mr. and Mrs. H. W. Daggatt, Lyle, Wash., March 16, a son.
FABER—To Mr. and Mrs. George W. Faber, Cusick, Wash., March 9, a daughter.
KINDIG—To Mr. and Mrs. Willis J. Kindig, 848 Sumner, March 10, a daughter.

DEATHS AND FUNERALS 75

KISSELL—In this city, March 20th, Frederick Winters Kissell, age 84 years, at the residence of his daughter, Elizabeth Kissell, 407 Clay st. Funeral services will be held Saturday, March 22, at 2 p. m. from Ericson's residence funeral parlors, Morrison at 12th st. Friends invited.

STEWART—In this city, March 19, Glenn E. Stewart, aged 26 years, beloved husband of Maude E. Stewart, son of Mrs. S. H. Stewart of Reno, Nev. Also survived by one sister. Funeral notice later. Remains are at the residential parlors of Miller & Tracey.

RICHARDSON—In this city, March 20, M. Richardson. Funeral notice later. Remains are at the residential parlors of Miller & Tracey.

REED—At 859 Grand avenue north, Portland, March 20, 1919, Mrs. Catherine Reed, mother of Mary E. Gammon, James T., Joseph L. and Henry E. Reed, born at Kerrick-on-Suir, Ireland, June 24, 1839. Remains at R. T. Byrnes' residential parlors, 901 Williams avenue. Funeral from St. Andrews church, East Ninth and Alberta streets, Saturday, March 22, at 9 a. m. Friends invited. Interment Mount Calvary cemetery. Services at grave private. Please omit flowers.

JENSEN—March 19, 1919, at Salem, Or., Franklin William Jensen, aged 41 years, husband of Lula Jensen, 201 Gibbs st. of this city, father of Rawles and Agnes Jensen, brother of James Jensen, residing in California; Alfred Jensen, and son of Peter Jensen, both of Yamhill, Or. Funeral services will be conducted tomorrow (Saturday), March 22, 1919, at 10:30 a. m., from Pearson's undertaking parlors, Russell st. at Union ave. Friends invited. Interment Multnomah cemetery.

DARR—March 20, 1919, at the family residence, 786 Union ave. N., Walter Darr, aged 3 years, 4 month, 17 days, beloved son of Mr. and Mrs. John Darr. Funeral services Saturday, March 22, at 3 p. m., at United Brethren church, Mallory ave. near Beech. Friends invited. Interment Rose City cemetery. Pearson Co., undertakers, Russell st. at Union ave.

MICHENER—In this city at the residence of her son, Edgar C. Michener, 534 E. 21st st. N., March 20, Maria Antoinette Michener, aged 89 years. The funeral services will be held Saturday, March 22, at 2 o'clock p. m., at the above residence. Friends invited. J. P. Finley & Son, directors.

SCHAUBLE—In this city, March 20, William P. Schauble, aged 60 years, beloved father of Joseph Schauble of Oregon City, Mrs. Cecelia Nemec of Oak Grove, Mathew and John Rouch of Port Angeles, Mrs. Mary Henderson of Oak Grove. Funeral notice later. Remains are at the residential parlors of Miller & Tracey.

TYLER—At the family residence, 1076 E. Alder st., March 21, Alice Ann Tyler, age 42 years 7 months 10 days, wife of E. L. Tyler. Remains at the parlors of Breeze & Snook, Belmont at 35th. Notice of funeral later.

PICKEN—The funeral services of the late Nita Dorothy Picken will be held Saturday, March 22, at 1 o'clock p. m., at Finley's, Montgomery at 5th. Friends invited. Interment at Mt. Scott Park cemetery.

CARFIELD—Alice Carfield, 225 15th, March 17, 24 years, tuberculosis.
SATIO—C. Satio, St. Vincents hospital, March 17, 45 years, lobar pneumonia.
BLANKINSHIP—Chas. Blankinship, 385 E. Couch, March 19, 43 years, empyemia.
JOHNSON—Harriet B. Johnson, Good Samaritan hospital, March 18, 66 years, carcinoma.
ORR—Samuel Orr, 658 Broadway, March 19, 73 years, lobar pneumonia.

FLORISTS

CLARK BROS., florists, Morrison st., bet. 4th and 5th. Phones Main or A-1805. Fine flowers and floral designs. No branch stores.

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HAMILTON 1973 East Glisan st. Funeral services. Tabor 4313.

ERICSON Undertaking Parlors, 445 Morrison st. Broadway 2534.

BREEZE & SNOOK Tabor 1258. B-2546.

R. T. BYRNES, new residence establishment, 901 Williams ave. Woodlawn 220. C-1943.

A. R. Zeller Co. 592 Williams avenue East 1088. C-1088

MONUMENTS

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LOST AND FOUND 21

THE following articles have been found on cars of the Portland Railway, Light & Power Co.: March 19, 1919—3 purses, money, 2 pr. gloves, 1 single glove, 2 baseball gloves, 1 pr. glasses, 1 photo, 1 pr. rubbers, 1 book, 9 pkgs., 1 hammer, 1 wrench, 4 lunch boxes, 1 key, 1 plate, 1 traveling bag, 2 suitcases, 14 umbrellas. Owners may obtain property at 1st and Alder st. station.

THE following articles have been found on cars of the Portland Railway, Light & Power Co., March 21, 1919: 3 purses, 1 pin, 1 strand beads, 1 tassel, 3 pr. gloves, 6 packages, 4 lunch boxes, 1 pail, 1 brace, 1 hammer, 1 pr. gloves, 1 pr. rubbers, 1 coat, 2 suit cases, 6 umbrellas. Owners may obtain property at 1st and Alder sts. station.

LOST—Gold octagon wrist watch, leather strap, monogram "A. L. H.," between Broadway, Morrison, 10th and 11th and Montgomery. Return to 509 Montgomery. Reward.

LOST—Brown mink fur neckpiece on Morrison or 5th st. Finder return to 212 Lumbermens bldg. Reward.

LOST—Diamond bar pin Tuesday night. Apply cashier's desk Hazelwood, 10th and Washington. Reward.

LOST—Black pocketbook, between Sellwood and Richmond, containing $20 bill and little change. Mrs. Hansen, 931 Division st.

LOST—A purse with $4.25 and gold glasses, on Washington st, or Lipman-Wolfe store; please call Tabor 2855; liberal reward.

LOST—Silver with blue enameled wrist watch, with initials "H. S. B." on back. Reward. Sellwood 1099.

LOST—Wallet containing $100 in currency and receipt for $100 Liberty bond. $20 reward. T. M. Ahearn, No. 9 N. 2d.

LOST — Pointer dog, white with liver colored spots. Reward $10. Telephone Tabor 5181.

LOST—Lady's fur, mezzanine floor, Meier & Frank's. Kindly call Mar. 4856.

FOUND—Bicycle on 82d st. Owner can have same by identifying. Call Tabor 1142.

HELP WANTED—MALE 1

JANITOR WANTED—Man who would rather work than loaf; must have some knowledge of steam boiler; right man will have a steady job and be treated fairly. Bushong & Co., 91 Park st.

WANTED—Young man over 18 to drive milk wagon. Give phone number or address, also references; wages $100 per month to start. D-224, Journal.

WANTED—Man for farm work for 1 month; suburbs of Portland. Board, room, $40 per month. Give phone. Z-693, Journal.

FIRST CLASS cabinet maker and finisher. Inquire of shipping clerk, Gadsby Furniture Co., 1st and Wash. sts.

YOUNG man, 18 to 20, for factory, not afraid of work. Good chance for advancement. 371 Grand ave. N. near Broadway.

FIRST-CLASS machine man wanted, Freeland Furniture Co., 970 Macadam st.

WANTED—A baker, good wages. Write to C. F. Eggimann, Springfield, Or.

WANTED—A-1 auto painter to paint my auto at my home. P-814, Journal.

WANTED—Man to dig cellar and cesspool. Call 58th and Siskiyou sts.

PARTY to cut 1500 to 3000 cords wood with drag saw. Call 294 Stanton st.

HELP WANTED—MISC. 49

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HELP WANTED—FEMALE 2

LIPMAN, WOLFE & CO. require the services of several EXPERIENCED saleladies in the following departments: Muslin underwear, infants' and children's wear, house dresses and aprons. Excellent opportunity for advancement. Apply superintendent's office, 7th floor, Saturday morning, between 9 and 10:30.

WANTED—Experienced sewing machine operators. Apply Standard factory No. 2, Grand ave. and E. Taylor.

EXPERIENCED cook and second maid; references. Mrs. J. R. Bowles, 1060 Westover road.

GIRL wanted with some experience, to help in grocery store Saturday afternoons. 285 Yamhill.

LADY presser wanted. Portland Cleaning Works, 285 E. Broadway.

HELP WANTED—MALE AND FEMALE 29

MOLER BARBER COLLEGE
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WANTED—Man and woman to work in grocery store. 107 Kirkpatrick st.

WANTED—AGENTS 6

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HIGH CLASS side line, good proposition to salesman calling on general, hardware or confectionery stores. P-812, Journal.

SITUATIONS—MALE 8

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SITUATIONS—FEMALE 4

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YOUNG lady will assist in small family. No washing. Neat with self, work, neat seamstress. Take interest in good home. Salary. References. C-619, Journal.

MIDDLE aged woman with little girl would like housekeeping. Will do any kind of day work or by hour. A-223, Journal.

NURSES 66

EXPERIENCED nurse, best of references, will take patients in my own home; maternity patients preferred; best of care. Phone East 3663.

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