BABY'S COLUMN

MILK NECESSARY IN THE DIET.

(By Edith Knight Hill, member of publicity committee Oregon Parent-Teacher association and secretary Oregon Dairy Council for Marion county club bureau.)

Mothers, I speak to you from my heart for I know you have the best interests of your children first and foremost in your mind and heart. I, too, am a mother and realize that the welfare of the child is the most important thing to be considered today. What would life be worth to us if we had fine homes, fine furnishings and elegant clothes but weak, delicate children? And, after all, what is more important than the proper feeding of children?

Let every mother remember that no food can take the place of milk in the diet of the child. Every normal child should have from a pint to a quart of milk a day, at least until he is twelve years old. Whole milk is best. Skim will do if the child gets plenty of butter—real, good fresh, pure butter, in addition, but whole milk is best. There may be some who will say "I don't like milk" and they should have it disguised in cooking. Children generally imitate some older person when they say they can't drink milk. Popularize it by letting them suck it through a straw as a novelty or put it in a colored glass or maybe a couple of drops of vanilla and a wee bit of sugar in the milk will be attractive, or make the child a cup of cocoa or a floating island pudding or a cup custard.

Never say before the child "My Johnny is just like me, I don't like milk, nor does he." Johnny is a smart little fellow and he will believe he can't drink milk if he hears it and will straightway decide he certainly never will. Encourage the youngsters to use milk because it is the best food on earth. Why, the lime value alone makes it worth its weight in gold. There is enough lime in a pint of milk taken daily to renew the bones and keep up the teeth. How many mothers stop to think of the lime in milk? How many know of the other minerals, the butter fat with its vital elements, the sugar and all the things that an all wise nature, or God, or what ever you care to term the power—that has so skillfully blended the greatest of foods?

Mothers, get together and think it over. If you can arrange to have a hot cup of cocoa served at school with the cold box lunch, in cold weather. Popularize the use of milk among your children. Set the fashion. You will reap a reward in healthier children. The boys and girls do not need a lot of meat or pie or rich food but they must have milk. See that a milk survey is made in your school and that your child goes on record as one who gets a pint or more. Put a bottle of milk in the box with the school lunch if the hot cocoa can't be arranged. Milk will give the eyes a sparkle and will keep the cheeks rosy. Blindness has been found to result from a lack of butterfat in the diet. If you want to eat some make-believe substitute yourself, I have nothing to say, but, for goodness sake, give the children real butter. A butter and cheese sandwich is nourishing and Oregon-Tillamook, Coos and Curry counties make wonderful cheese.

I would like a report from every circle that encourages the use of milk among the children. I'll warrant those circles will be made up of intelligent women with fine, bright children. You may say dairy products are expensive. They are the cheapest for food value for the money. A quart of milk equals 8 eggs so, compare the prices. I wish milk could be cheaper, but the dairymen have to pay so much out for wages, feed, farm implements, cans, bottles, and other expenses that they have to charge. Anyway milk hasn't gone up in comparison to other things. What about shoes, brooms, bread, sugar, vegetables, everything, in fact?

Please study this subject. Read what Dr. McCollum and other wise men have to say.

Of Course It's a Harley-Davidson

That's the bike red-blooded fellows choose—choose it because it stands the "gaff," because it's a bike they can always be proud of.

If you want a bicycle that has the sturdy build and the ruggedness to withstand all kinds of hard riding, you, too, will choose a

Harley-Davidson Bicycle

It's a beauty, too. Classy lines and a cleancut construction. Well designed frame and "soldier" color. A fit running mate for the famous Harley-Davidson motorcycle.

Dad knows—bring him with you when you come in to look at the new models. They're here now.

Harry W. Scott

147 South Commercial Street

Marry if Lonely

Then without delay, for perfect satisfaction in cooking

Get a Quick Meal

Steel Range from

MAX O. BUREN

179 No. Commercial Street

Atlantic Fleet Returns From Drills Near Cuba

NEW YORK, May 1.—Headed by the flagship Pennsylvania, with the broad blue flag of the secretary of the navy flying at the mainmast head nearly three score ships of the Atlantic fleet dropped anchor in the Hudson river today, home from three months of drills and maneuvers in Cuban waters.

Eight great superdreadnaughts and a swarm of swift destroyers rode sleepily at their moorings tonight, fairly filling the river anchorage for miles, but more than half of the officers and of the sunburned youngsters of the crews were ashore enjoying 48 horus of well earned liberty.

When the fleet steamed in past Ambrose light early in the morning, the Pennsylvania carried the three highest officials of the naval service. Besides Secretary Daniels, who boarded the ship off the Virginia capes yesterday for the last lap of the homeward cruise, Admiral Coontz, chief of naval operations was a guest of Admiral Wilson.

CHICAGO, May. 1. — Although there were many eleventh hour agreements reported between landlords and tenants and thousands of persons moved, hundreds of persons went on a "rent strike" today, refusing to vacate apartments, according to leaders in the movement against high rentals. Other tenants who were unable ti find new apartments or obtain the services of moving vans, remained in their present abodes.

Eviction of tenants refusing to vacate apartments due to the high rent situation and the housing shortage was prohibited several days ago by Dennis Eagan, bailiff of the municipal court.

One van company today was found guilty of charging righer rates than those fixed by city ordinance.

Mrs. Elizabeth Viglione obtained permission from a pudge to remain in her flat. "What am I going to do, judge?" he pleaded. "I work in a factory to support my three children and when I got home last night I found the door of my flat had been loocked by the landlord. We had to break into the house so that we could have a place to sleep."

English Varsity Runners Set New World's Record

PHILADELPHIA, May 1—English varsity runners scored an international triumph here today when the combined Oxford-Cambridge university team of half-milers defeated the leading college quartets of this country in the two-mile championship relay race, the feature contest of the University of Pennsylvania's 26th annual relay carnival. Forced to run at a terrific speed by their American competitors, the visiting collegians showed, that their victory was in no manner a fluke by taking the lead in the third quarter and finishing in a new world's record time of 7 minutes, 50 2-5 seconds for the two miles.

The four runners, W. G. Tatham, Cambridge; H. B. Stallard, Cambridge; W. R. Milligan, Oxford, and B. G. D. Rudd, Oxford, clipped 2 3-5 seconds from the previous record which was jointly held by the Irish-American A. C. team consisting of Riley, Bromilow, Sheppard and Kiviat, and the Yale university quartet composed of Rolfe, Cooper, Barker and Overton. The Irish-American club runners first set seven minutes, 53 seconds in 1910 and the Yale runners equalled the time in 1916.

In today's contest the English team lined up at the start with rival quartets from seven.

Snowshoes More Appropriate Than Flower Gifts at Helena

HELENA, Mont., May 1.—Dainty May queens officiating in Montana today would have considered snowshoes more appropriate gifts than flowers, for a general snow apparently has been heavy with consequent danger to lambing. No actual damage, however, has been reported on the lamb crop.

CHICHESTER S PILLS

THE DIAMOND BRAND.
Ladies! Ask your Druggist for Chi-chester-s Diamond Brand Pills in Red and Gold metallic boxes, sealed with Blue Ribbon. Take no other. Buy of your Druggist. Ask for CHI-CHES-TER-S DIAMOND BRAND PILLS, for 25 years known as Best, Safest, Always Reliable

SOLD BY DRUGGISTS EVERYWHERE

WHOLE MILK

AND PRODUCE WANTED

Marion Creamery & Produce Co., Salem, Oregon. Phone 2488

Vancouver Marksman Leads at Washington Trapshoot

TACOMA, Wash., May 1.—Frank Troeh, Vancouver, Wash., led the field of 100 shooters in the opening day's program of the Washington state trapshoot here today, Troeh tied for high score in the 100 bird event with 99 and led in the doubles with 48 out of 50.

Van Atta and F. C. RiehCl, Tacoma professional, were the men who tie Troeh in the 100 bird event. J. B. Lewis, J. A. Troeh and C. E. Owens were next high with 97.

Frank Troeh's record in the doubles today is said to be an unofficial world's record. His brother, J. B. Troeh, took second honors in the contest with a 45, while Guy Chieseman had a 45.

A 200-bird event is carded for Sunday and approximately 150 shooters are expected. Weather was ideal for shooting Saturday.

Mrs. Helen Ladd Corbett to Select Rose Festival Queen

PORTLAND, May 1.—Mrs. Helen Ladd Corbett was today elected to membership of the board of governors and vice president of the Portland rose festival association. The election of Mrs. Corbett was to fill a vacancy created by the resignation of Mrs. Elliott R. Corbett.

Mrs. Corbett will select the queen of the 1920 festival and will have charge of the participation of the queen and her court in the festival in June.

Flags to Replace Dollar Carnations on Mother's Day

WASHINGTON, May 1.—Because of high prices of flowers founders of Mothers' day—Sunday, May 9—have asked all who observe it to dispense with the customary white carnation and display American flags instead on May 8 and 9. Miss Anna Jarvis of Philadelphia, president of the Mothers 'association, declared in the announcement that on Mothers day last year white carnations were sold in Washington as high as a dollar each.

Nobile Launches Three Vessels in One Day

MOBILE, Ala., May 1.—Mobile established a new record on the Gulf coast for ship construction today by launching three vessels aggregating 22,000 tons. The Mamei, a 7500-ton barge built fo rthe Panama Canal commission was the first to taae the water, followed by the 9500-ton steel steamer City of Ensley and the Capital of Nebraska, 5000 tons. The last was christened by Miss May Pershing, sister of General J. J. Pershing.

New Census Gives Hoquiam 9,885, a gain of 21 per cent

WASHINGTON, May 1—Hoquiam, Wash., 9885; increase, 1714 or 21 per cent.

Pittsburgh, 588,193.

Terre Haute, Ind., 65,914.

Joplin, Mo., 29,855.

Increases:

Pittsburgh, 54,288 or 10.2 per cent.

Terre Haute, 7757 or 13.3 per cent.

Decrease: Joplin, 2218 or 6.9 per cent.

FIGHTING JOURNALISTS MEET

FORT WORTH, Tex., May 1.—G. D. Wilcox, of the Detroit News, was elected commander in chief of the "Fighting Journalists" at the first muster call here today of that organization, tentatively formed on the Rhine more than a year ago.

New Turbine Engine Is Installed by Company

DALLAS, Or., April 30.—(Special to The Statesman.)—A new 750-kilowat steam turbine engine was received this week by the Mountain States Power company and is being installed in the big plant in the south part of the city. With the new engine the capacity of the plant will be doubled and it will be able to take care of customers in a much more satisfactory manner than heretofore.

The installation of the new engine was necessary on account of the new industries in Dallas which are using electricity for power and the number of farmers near the city who have installed electric juice within the past year.

It is Also Moving Day for Count Bill Hohenzollern

THE HAGUE, May 1.—Thorough preparations for the transfer of former Emperor William and his household from Bentinck castle at Amerongen to his estate at Doorn are being made by the Dutch government. Dr. J. B. Kan, who is charged withg guarding the former emporer, has interviewed Count Hohenzolleren and the members of his suite, regarding the change. He has also discussed it with the burgomaster of Doorn and the captain of gendarmarie.

Synopsis of the Annual Statement of the

Cleveland National Fire Ins. Company

of Cleveland, in the State of Ohio, on the 31st day of December, 1919, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

Capital.

Amount of capital stock paid up.	$839,580.00

Income.

Net premiums received during the year	$ 683,754.59
Interest, dividends and rents received during the year	84,571.78
Income from other sources received during the year	3,433.75
Total income	$ 771,760.12

Disbursements.

Net losses paid during the year including adjustment expenses	$ 292,125.88
Commissions and salaries paid during the year	218,045.31
Taxes, licenses and fees paid during the year	20,085.26
Amount of all other expenditures	64,903.85
Total expenditures	$ 595,160.30

Assets.

Value of real estate, owned (market value)	9,000.00
Value of stocks and bonds owned (market value)	1,265,460.00
Loans on mortgages and collateral, etc.	341,599.63
Cash in banks and on hand	54,353.85
Premiums in course of collection written since Sept. 30, 1919	128,102.03
Interest and rents due and accrued	28,526.36
Total assets	$1,827,041.87
Total assets admitted in Oregon	$1,827,041.87

Liabilities.

Gross claims for losses unpaid	85,861.81
Amount of unearned premiums on all outstanding risks	476,420.97
All other liabilities	18,685.92
Total liabilities, exclusive of capital stock of $839,580	$ 580,968.70

Business in Oregon for the Year.

Net premiums received during the year	$ 1,560.59

THE CLEVELAND NATIONAL FIRE INS. CO.
E. Kimball, President.
Archibald Kemp, Secretary.
Statutory resident attorney for service:
A. D. Trunkey, Portland, Oregon.

Synopsis of the Annual Statement of the

Washington Marine Insurance Co.

of New York, in the State of New York, on the 31st day of December, 1919, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

Capital.

Amount of capital stock paid up.	$ 400,000.00

Income.

Net premiums received during the year	$1,228,408.21
Interest, dividends and rents received during the year	22,214.90
Income from other sources received during the year	578,760.10
Total income	$1,829,383.21

Disbursements.

Net losses paid during the year including adjustment expenses	$ 58,199.02
Commissions and salaries paid during the year	174,687.39
Taxes, licenses and fees paid during the year	16,118.70
Amount of all other expenditures	7,982.14
Total expenditures	$ 256,987.25

Assets.

Value of stocks and bonds owned (market value)	$ 649,555.73
Cash in banks and on hand	830,819.23
Premiums in course of collection written since Sept. 30, 1919	684,231.73
Re-insurance recoverable on paid losses	358.00
Interest and rents due and accrued	3,601.98
Total assets	$2,168,566.67
Total assets admitted in Oregon	$2,168,566.67

Liabilities.

Gross claims for losses unpaid	$ 861,856.31
Amount of unearned premiums on all outstanding risks	493,437.78
Due for commission and brokerage	500.00
All other liabilities	26,000.00
Funds held under re-insurance treaties	163,054.48
Total liabilities, exclusive of capital stock of $400,000	$1,544,848.57

THE WASHINGTON MARINE INSURANCE COMPANY.
Ery Kehara, President.
E. W. Murray, Secretary.
Statutory resident attorney for service:
Fred S. Penfield.

Synopsis of the Annual Statement of the

Michigan Fire & Marine Insurance Company

of Detroit, in the State of Michigan, on the 31st day of December, 1919, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

Capital.

Amount of capital stock paid up.	$ 400,000.00

Income.

Net premiums received during the year	$1,249,916.94
Interest, dividends and rents received during the year	83,059.19
Income from other sources received during the year	5,785.00
Total income	$1,338,761.13

Disbursements.

Net losses paid during the year including adjustment expenses	$ 529,283.71
Dividends paid on capital stock during the year	40,000.00
Commissions and salaries paid during the year	422,277.46
Taxes, licenses and fees paid during the year	94,423.98
Amount of all other expenditures	49,403.81
Total expenditures	$1,135,388.96

Assets.

Value of stocks and bonds owned (market value)	$1,116,000.00
Loans on mortgages and collateral, etc.	647,567.00
Cash in banks and on hand	68,359.30
Premiums in course of collection written since Sept. 30, 1919	293,189.35
Interest and rents due and accrued	34,614.24
Total assets	$2,159,729.89
Total assets admitted in Oregon	$2,159,729.89

Liabilities.

Gross claims for losses unpaid	$ 129,743.87
Amount of unearned premiums on all outstanding risks	1,123,574.25
All other liabilities	42,351.42
Total liabilities, exclusive of capital stock	$1,295,619.54

Business in Oregon for the Year.

Net premiums received during the year	$ 13,331.82
Losses paid during the year	3,113.85
Losses incurred during the year	4,315.79

MICHIGAN FIRE & MARINE INSURANCE COMPANY.
D. M. Terry, Jr., President.
H. E. Everett, Secretary.
Statutory resident attorney for service:
E. R. Thompson, Wilcox Bldg., Portland, Oregon.

Spring Fishing Season Open On Columbia River

ASTORIA, Ore., May 1. — The spring fishing season on the Columbia river opened at noon today and hundreds of gillnetters had taken their stations at the various drifts in the different sections of the river, ready to drop their nets into the water at the stroke of the hour. While fishing continued only until 6 o'clock this evening when the Sunday closing period began, some of the men who returned this evening reported catches.

Although fairly heavy dettveries at the packing plants are expected tomorrow and Monday several days will necessarily elapse before fishing conditions can be determined.

Synopsis of the Annual Statement of the

Northwestern Fire and Marine Insurance Company

of Minneapolis, in the State of Minnesota, on the 31st day of December, 1919, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

Capital.

Amount of capital stock paid up.	$6,000,000.00

Income.

Net premiums received during the year	$35,036,287.22
Interest, dividends and rents received during the year	2,346,136.01
Income from other sources received during the year	46,787.89
Total income	$37,429,211.12

Disbursements.

Net losses paid during the year including adjustment expenses	$13,957,847.40
Dividends paid on capital stock during the year	1,500,000.00
Commissions and salaries paid during the year	10,329,719.06
Taxes, licenses and fees paid during the year	931,419.41
Amount of all other expenditures	4,736,111.23
Total expenditures	$31,455,097.10

Assets.

Value of stocks and bonds owned (market value)	$46,423,479.57
Loans on mortgages and collateral, etc.	5,500.00
Cash in banks and on hand	5,738,900.48
Premiums in course of collection written since Sept. 30, 1919	1,991,706.26
Interest and rents due and accrued	433,474.00
Total assets	$54,595,060.31
Total assets admitted in Oregon	$54,595,060.31

Liabilities.

Gross claims for losses unpaid	$3,677,919.09
Amount of unearned premiums on all outstanding risks	27,092,828.00
Due for commission and brokerage	200,000.00
All other liabilities	1,799,226.99
Total liabilities, exclusive of capital stock of $6,000,000	$32,769,093.99

Business in Oregon for the Year.

Net premiums received during the year	$ 229,567.89
Losses paid during the year	80,923.67
Losses incurred during the year	77,054.23

THE HOME INSURANCE COMPANY
Elbridge G. Snow, President.
Wilfred Kurth, Secretary.
Statutory resident attorney for service:
Miss Helen Donally,
Thielsen, Roland & Burghardt, Agents,
Salem, Oregon.

Synopsis of the Annual Statement of the

Queen Insurance Company of America

of New York, in the State of New York, on the 31st day of December, 1919, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

Capital.

Amount of capital stock paid up.	$ 200,000.00

Income.

Net premiums received during the year	$6,634,735.62
Interest, dividends and rents received during the year	586,124.20
Income from other sources received during the year	716.58
Total income	$9,221,576.40

Disbursements.

Net losses paid during the year including adjustment expenses	$3,514,895.40
Dividends paid on capital stock during the year	300,000.00
Commissions and salaries paid during the year	2,564,077.18
Taxes, licenses and fees paid during the year	560,448.29
Amount of all other expenditures	410,183.67
Total expenditures	$7,550,204.54

Assets.

Value of stocks and bonds owned (market value)	13,316,342.76
Loans on mortgages and collateral, etc.	208,742.59
Cash in banks and on hand	743,762.23
Premiums in course of collection written since Sept. 30, 1919	1,456,434.95
Interest and rents due and accrued	146,482.50
Total assets admitted in Oregon	$15,871,765.03

Liabilities.

Gross claims for losses unpaid	$ 983,960.90
Amount of unearned premiums on all outstanding risks	6,803,786.19
Due for commission and brokerage	81,811.38
All other liabilities	524,605.72
Total liabilities, exclusive of capital stock of $200,000	$8,394,164.19

Business in Oregon for the Year.

Net premiums received during the year	$ 114,585.39
Losses paid during the year	48,857.93
Losses incurred during the year	53,003.93

THE QUEEN INSURANCE COMPANY OF AMERICA.
Rolla V. Watt, Manager and Attorney for the Pacific Department, San Francisco, Calif.
Statutory resident attorney for service:
C. D. Gabrielson, 904 Northwestern Bank Bldg., Portland, Oregon.
Thielsen, Roland & Burghardt, Resident Agents, Salem, Oregon.

Synopsis of the Annual Statement of

The Pennsylvania Fire Insurance Company

of Philadelphia, in the State of Pennsylvania, on the 31st day of December, 1919, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

Capital.

Amount of capital stock paid up.	$ 750,000.00

Income.

Net premiums received during the year	$4,803,538.85
Interest, dividends and rents received during the year	375,619.89
Income from other sources received during the year	5,052.97
Total income	$5,184,211.71

Disbursements.

Net losses paid during the year including adjustment expenses	$2,196,661.84
Commissions and salaries paid during the year	1,481,902.72
Taxes, licenses and fees paid during the year	237,448.48
Amount of all other expenditures	530,240.07
Total expenditures	$4,446,293.11

Assets.

Value of real estate owned (market value)	$ 162,738.86
Value of stocks and bonds owned (market value)	8,301,836.15
Loans on mortgages and collateral, etc.	30,863.04
Cash in banks and on hand	331,790.44
Premiums in course of collection written since Sept. 30, 1919	1,186,735.85
Reinsurance recoverable on paid losses	14,711.07
Interest and rents due and accrued	107,396.40
Total assets	$10,136,071.85
Less special deposits in any state (if any there be)	$ 855,164.97
Total assets admitted in Oregon	$9,280,906.84

Liabilities.

Gross claims for losses unpaid	$ 556,754.52
Amount of unearned premiums on all outstanding risks	5,495,740.77
Due for commission and brokerage	73,000.00
All other liabilities	229,885.00
Total liabilities, exclusive of capital stock	$6,305,380.29

Business in Oregon for the Year.

Net premiums received during the year	$ 49,304.32
Losses paid during the year	13,429.55
Losses incurred during the year	11,327.52

THE PENNSYLVANIA FIRE INSURANCE COMPANY.
C. P. Shallcross, President.
R. P. Barbour, Secretary.
Statutory resident attorney for service:
H. E. Smith, Portland, Oregon.
Stanley E. Edwards, Resident Agent.

Synopsis of the Annual Statement of

The Traveler's Indemnity Company

of Hartford, in the State of Connecticut, on the 31st day of December, 1919, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

Capital.

Amount of capital stock paid up.	$1,000,000.00

Income.

Net premiums received during the year	$6,043,475.57
Interest, dividends and rents received during the year	216,323.97
Income from other sources received during the year	13,249.54
Total income	$6,273,049.08

Disbursements.

Net losses paid during the year including adjustment expenses	$2,599,609.54
Dividends paid on capital stock during the year	80,000.00
Commissions and salaries paid during the year	1,819,458.62
Taxes, licenses and fees paid during the year	206,815.78
Amount of all other expenditures	988,009.68
Total expenditures	$5,723,884.78

Assets.

Value of stocks and bonds owned (market value)	$4,190,985.00
Loans on mortgages and collateral, etc.	395,999.97
Cash in banks and on hand	245,738.37
Premiums in course of collection written since Sept. 30, 1919	993,261.42
Interest and rents due and accrued	55,274.83
Total assets	$5,881,263.54
Total assets admitted in Oregon	$5,881,263.54
Amortization value of bonds.	

Liabilities.

Gross claims for losses unpaid	$650,816.16
Amount of unearned premiums on all outstanding risks	3,300,325.22
Due for commission and brokerage	227,402.21
All other liabilities	276,468.91
Total liabilities, exclusive of capital stock of $1,000,000	$4,455,501.60

Business in Oregon for the Year.

Net premiums received during the year	$ 17,882.44
Losses paid during the year	8,352.46

THE TRAVELERS INDEMNITY COMPANY
L. F. Butler, President.
J. H. Coburn, Secretary.
Statutory resident attorney for service:
Philip Grossmayer.

Women's Organization Favor Two Mill Tax Bill

PORTLAND, Ore., May 1.—Women's organizations here are going on record in favor of the two mill tax measure for the support and maintenance of the elementary schools of the state. Within the past week the bill was indorsed by 26 of the leading organizations.

Mrs. Alexander Thompson, the author of the measure, has completed a tour of the state speaking in its behalf.

Synopsis of the Annual Statement of the

Home Insurance Company

of New York, in the State of New York, on the 31st day of December, 1919, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

Capital.

Amount of capital stock paid up.	$6,000,000.00

Income.

Net premiums received during the year	$35,036,287.22
Interest, dividends and rents received during the year	2,346,136.01
Income from other sources received during the year	46,787.89
Total income	$37,429,211.12

Disbursements.

Net losses paid during the year including adjustment expenses	$13,957,847.40
Dividends paid on capital stock during the year	1,500,000.00
Commissions and salaries paid during the year	10,329,719.06
Taxes, licenses and fees paid during the year	931,419.41
Amount of all other expenditures	4,736,111.23
Total expenditures	$31,455,097.10

Assets.

Value of stocks and bonds owned (market value)	$46,423,479.57
Loans on mortgages and collateral, etc.	5,500.00
Cash in banks and on hand	5,738,900.48
Premiums in course of collection written since Sept. 30, 1919	1,991,706.26
Interest and rents due and accrued	433,474.00
Total assets	$54,595,060.31
Total assets admitted in Oregon	$54,595,060.31

Liabilities.

Gross claims for losses unpaid	$3,677,919.09
Amount of unearned premiums on all outstanding risks	27,092,828.00
Due for commission and brokerage	200,000.00
All other liabilities	1,799,226.99
Total liabilities, exclusive of capital stock of $6,000,000	$32,769,093.99

Business in Oregon for the Year.

Net premiums received during the year	$ 229,567.89
Losses paid during the year	80,923.67
Losses incurred during the year	77,054.23

THE HOME INSURANCE COMPANY
Elbridge G. Snow, President.
Wilfred Kurth, Secretary.
Statutory resident attorney for service:
Miss Helen Donally,
Thielsen, Roland & Burghardt, Agents,
Salem, Oregon.

Synopsis of the Annual Statement of the

United States Branch of the Royal Insurance Company, Limited

of Liverpool, in the Kingdom of Great Britain, on the 31st day of December, 1919, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

Capital.

Deposit capital	$ 400,000.00

Income.

Net premiums received during the year	$13,584,767.70
Interest, dividends and rents received during the year	837,998.14
Income from other sources received during the year	455,667.38
Total income	$14,898,692.22

Disbursements.

Net losses paid during the year including adjustment expenses	$5,572,220.09
Commissions and salaries paid during the year	3,884,050.92
Taxes, licenses and fees paid during the year	698,000.04
Amount of all other expenditures	3,319,761.40
Total expenditures	$13,479,643.05

Assets.

Value of real estate owned (market value)	$2,408,500.00
Value of stocks and bonds owned (market value)	12,020,935.10
Loans on mortgages and collateral, etc.	774,356.51
Cash in banks and on hand	1,506,794.17
Premiums in course of collection written since Sept. 30, 1919	2,618,267.70
Interest and rents due and accrued	138,886.51
Total assets admitted in Oregon	$19,469,739.79

Liabilities.

Gross claims for losses unpaid	$1,529,385.36
Amount of unearned premiums on all outstanding risks	11,428,619.12
Due for commission and brokerage	111,662.81
All other liabilities	1,192,120.79
Total liabilities, exclusive of capital stock of $400,000	$14,212,108.08

Business in Oregon for the Year.

Net premiums received during the year	$ 171,278.59
Losses paid during the year	52,418.27
Losses incurred during the year	61,109.50

ROYAL INSURANCE CO., LIMITED, LIVERPOOL, GREAT BRITAIN.
Rolla V. Watt, Manager and Attorney, Pacific Department, San Francisco, Cal.
Statutory resident attorney for service:
C. D. Gabrielson, 904 Northwestern Bank Bldg., Portland, Oregon.
Homer H. Smith, Resident Agent, Salem, Oregon.

Synopsis of the Annual Statement of the

United States Branch, Patriotic Assurance Company, Ltd.

of Dublin, in the Kingdom of Great Britain and Ireland, on the 31st day of December, 1919, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

Income.

Net premiums received during the year	$ 322,329.49
Interest, dividends and rents received during the year	28,061.93
Total income	$ 350,401.42

Disbursements.

Net losses paid during the year including adjustment expenses	$ 190,363.27
Commissions and salaries paid during the year	88,519.35
Taxes, licenses and fees paid during the year	23,997.17
Amount of all other expenditures	68,627.49
Total expenditures	$370,748.28

Assets.

Value of stocks and bonds owned (market value)	$ 277,043.00
Cash in banks and on hand	74,237.01
Premiums in course of collection written since Sept. 29, 1919	85,745.30
Interest and rents due and accrued	58,439.97
Total assets	$ 795,458.28
Total assets admitted in Oregon	$ 795,458.28

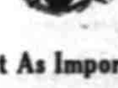
Liabilities.

Gross claims for losses unpaid	$ 61,336.00
Amount of unearned premiums on all outstanding risks	187,727.00
Due for commission and brokerage	2,500.00
All other liabilities	11,657.36
Total liabilities, exclusive of capital stock	$263,220.34

Business in Oregon for the Year.

Net premiums received during the year	$ 5,181.60
Losses paid during the year	107.19
Losses incurred during the year	77.39

UNITED STATES BRANCH, PATRIOTIC ASSURANCE CO., LTD.
F. T. Kelsey, Secretary.
Statutory resident attorney for service:
E. R. Thompson, Wilcox Bldg., Portland, Oregon.



Just As Important as the Text-Books

—Just as important as the text-books are the glasses through through which the books are to be studied.

—Parents have a great responsibility toward their children

—Many a child that seems "dull," would go ahead of her class of "bright" pupils if she but had the correcting influence of glasses properly fitted.

—It is the duty of parents to know the condition of their children's eyes. They can know only by having the eyes examined.

—And it's as great a responsibility to see to it that those eyes are examined by an experienced optometrist thoroughly equipped and trained for such work.

—When you bring your boys and girls to us you are assured of minutely accurate examinations.

—If glasses are not needed we'll tell you so. If they are required, we'll tell you that, too, and you'll be glad to have me, with our experience and equipment, to fit them.

Henry E. Morris & Co.

Optometrist

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