

A Visit to Porto Rico

Some years since the S. S. Carolina was plowing her way southward—five days out of New York—when there loomed into sight what appeared to be a cloud on the horizon. This "cloud" grew darker as we drew nearer until finally we began to distinguish the sand colored battlements of San Juan harbor on the northern coast of Porto Rico.

most excellent view of the ancient, picturesque Morro Castle, with its massive walls, eighteen feet thick, supplemented by San Cristobal, with which it is connected by an underground passage one mile in length. Morro castle, with its old time dungeons, its turrets, its sentry boxes, its antiquated defenses of all kinds—having on the land side its moat, now all grass grown. This fort withstood all attacks of the English, French and Dutch from 1540 on down to 1898

when taken by the Americans after the island had been occupied four hundred years by the Spanish. Now it is useless and practically vacated, serving only to remind tourists of the prowess and glory of the pioneers of the island.

Entering San Juan Bay we continue to pass massive walls the continuation of forts which form the protective walls of San Juan City. We pass the Governor's residence, Casa Blanca (white house). Over its wonderfully green trees, palms, bread fruit, mangoes and other tropical fruits. As we near the wharf we are met by numerous row boats, sailboats and launches. Swarming over these are little black peons, each intent upon attracting the attention of those aboard ship. Some one throws a handful of pennies into the bay. With a rush every boy is overboard, diving for his share of the spoils. Again and again they dive until no more pennies are forthcoming from the passengers.

A little later we leave the vessel and enter the compact city of San Juan, with her narrow, crooked streets, her tunnel-like gates and her medieval architecture as interesting as an old-world tourist point. Around her plazas centers the public life of the old city which still retains its formal official character and its old Spanish etiquette, very different from the free and easy life of the native Porto Ricans of the interior and indeed of the other coastal towns. The age worn cathedrals, the houses, the very streets themselves cause the feeling of being in old Spain.

Entering an interurban street car we are soon passing out of the city, along the main Carra-terra, the old military road, which connects San Juan with Ponce seventy miles distant on the southern coast of the island.

Then we change cars and soon are

passing thru Borinquen Parque, a miniature Coney Island, having its bathing beach and usual places of amusement, including a theater, also a dancing pavilion. For the Porto Ricans be they men or women, young or old, are fond of music, dancing, theatrical shows and all out door pageants.

Passing on thru groves of cocoanut palm, past beautiful homes of the wealthy, cultured, Spaniards, then past groups of peon homes built of such material as they can pick up—very often discarded five gallon kerosene cans, or any can made of tin, (labels and all) then, again past houses of those fortunate enough to get boards—no matter how little alike for finishing. These may be painted, one end of the house blue, the other yellow, the front green, and the back red, any color they can get. It seemed that the greater the variety and contrast, the more artistic to them.

In due time we reach Rio Piedras, our new home. To the east of the Carratera, situated upon gently rolling beautiful grounds stands the State University of Porto Rico, with its college of liberal arts, its school of law and its normal with its large training school.

The process of educating and Americanizing these people is rather slow. So much so, indeed, as to surprise those who are carrying out the program of education and reform in the island. But when we remember that reform and civilization require centuries, it is much easier to understand conditions in Porto Rico, where nine-tenths of the people are peons who have been subjected to the one-tenth, who were aristocratic overlords for hundreds of years under the Spanish regime.

The peons live largely upon a large hard banana or plantain which they slice and fry in grease. They sell for about a penny each and a school

child does well if he can have a whole one for his breakfast or for any other meal. One form of the bread fruit is peeled and the inside sliced and fried in the same way. But those who live in towns live largely on bread with water to drink. Milk, butter, and eggs are very scarce and very high. Those who have coffee brown it until it is black and bitter before grinding and making into a drink. They like rice and chicken. The acid fruits such as oranges and pineapples are but little used but they are passionately fond of the mangoes, alligator pears and of cocoa-de-agua. (water of the cocoanut).

Our produce such as charcoal, vegetables, fruits and chickens were brought to our door in panniers on the backs of the native ponies. The fruits, vegetables, and chickens very often riding in the same pannier. The pony and his driver on the way to market was a most interesting sight. The musical pit-a-pat of the pony's feet could be heard all night long, his driver singing Spanish love songs. The night is the pleasanter time for travel in the tropical climates and so there is always a string of ponies and drivers, ox-carts and drivers, automobiles, and people afoot passing at all hours of the night. It may be of interest to note that on moonlight nights those walking carried umbrellas—to keep the witches away. They are a very superstitious people.

They are Catholics and not appreciative of American democracy. The missionaries of the various Protestant churches are God-fearing men and women, but their commendable work is so largely counteracted by the dishonest and unworthy practices of our government officials. At least the natives consider them dishonest and this necessarily handicaps the missionaries in their earnest and unselfish efforts to better the conditions of the people. But despite it all they are going for-

ward and little by little the peon class is being helped. Education, being compulsory for all is making it possible to help the children at least. —From O.N.S. Breeze.

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Gentlemen: We have tested the sample of milk, which you brought to this laboratory for bacterial count. The sample is exceedingly good, the count being 650 per cubic centimeter. If this is a fair sample of the milk you are producing on your dairy farm you are to be congratulated upon its quality, for it could not be better. I am Very truly yours,
G. V. COPSON
Bacteriologist Oregon Experiment Station
The public is invited to inspect our method of testing. Milk tested each month.
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SYNOPSIS OF THE ANNUAL STATEMENT OF THE CALIFORNIA STATE LIFE INSURANCE COMPANY
of Sacramento, in the State of California, on the thirty-first day of December, 1923, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

CAPITAL	
Amount of capital stock paid up	\$ 500,000.00
INCOME	
Total premium income for the year	\$1,583,356.05
Interest, coupons and rents received during the year	506,227.86
Income from other sources received during the year	85,773.59
Total income	\$2,175,357.50
DISBURSEMENTS	
Paid for losses, endowments, annuities and surrender values	\$ 440,548.19
Dividends paid to policyholders during the year	79,349.83
Dividends paid on capital stock during the year	60,000.00
Commissions and salaries paid during the year	496,654.78
Taxes, licenses and fees paid during the year	\$1,238.34
Amount of all other expenditures	\$5,299.46
Total disbursements	\$1,529,130.59
ASSETS	
Value of real estate owned (market value)	\$1,053,427.33
Value of stocks and bonds owned (market or amortized value)	320,622.25
Loans on mortgages and collateral, etc.	2,343,308.18
Premium notes and policy loans	1,215,513.67
Cash in banks and on hand	208,287.32
Net uncollected and deferred premiums	384,377.78
Interest and rents due and accrued	106,721.21
Other assets (net)	131,490.32
Total admitted assets	\$5,530,857.75
LIABILITIES	
Net reserves	\$5,030,328.30
Gross claims for losses unpaid	\$1,378.00
All other liabilities	1,043,957.96
Total liabilities, exclusive of capital stock of \$500,000.00	\$6,454,664.26
BUSINESS IN OREGON FOR THE YEAR	
Gross premiums received during the year	\$ 34,075.31
Premiums and dividends returned during the year	None
Losses paid during the year	18,350.00
CALIFORNIA STATE LIFE INSURANCE COMPANY Marshall Duggan, President. W. B. Salt, Secretary. Statutory resident attorney for service: Insurance Commissioner, Salem, Ore.	

SYNOPSIS OF THE ANNUAL STATEMENT OF THE UTAH HOME FIRE INSURANCE COMPANY
of Salt Lake City, Utah, in the State of Utah, on the thirty-first day of December, 1923, 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	\$ 778,570.41
Interest, dividends and rents received during the year	113,858.06
Income from other sources received during the year	35,014.21
Total income	\$ 927,442.68
DISBURSEMENTS	
Net losses paid during the year including adjustment expenses	\$ 402,657.50
Dividends paid on capital stock during the year	72,000.00
Commissions and salaries paid during the year	306,735.45
Taxes, licenses and fees paid during the year	11,203.46
Amount of all other expenditures	\$4,349.58
Total disbursements	\$ 796,995.99
ASSETS	
Value of real estate owned (market value)	\$ 198,282.67
Value of stocks and bonds owned (market value)	887,726.30
Loans on mortgages and collateral, etc.	848,847.23
Cash in banks and on hand	60,005.22
Premiums in course of collection written since September 30, 1923	24,170.60
Interest and rents due and accrued	67,792.14
Reinsurance due on paid losses	604.47
Total admitted assets	\$2,128,329.23
LIABILITIES	
Gross claims for losses unpaid	\$ 144,791.41
Amount of unearned premiums on all outstanding risks	624,818.00
Due for commission and brokerage	14,800.26
All other liabilities	5,000.00
Total liabilities, exclusive of capital stock	\$ 889,410.67
BUSINESS IN OREGON FOR THE YEAR	
Net premiums received during the year	\$ 4,800.10
Losses paid during the year	3,690.00
Losses incurred during the year	5,096.75
UTAH HOME FIRE INSURANCE COMPANY Heber J. Grant, President. George J. Cannon, Secretary. Statutory resident attorney for service: A. D. Trunkey, Spalding Building, Portland, Ore.	

SYNOPSIS OF THE ANNUAL STATEMENT OF THE GENERAL INSURANCE COMPANY OF AMERICA
of Seattle, in the State of Washington, on the thirty-first day of December, 1923, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

CAPITAL	
Amount of capital stock paid up	\$ 250,000.00
INCOME	
Net premiums received during the year	\$ 340,083.30
Interest, dividends and rents received during the year	14,478.75
Income from other sources received during the year	62,890.70
Total income	\$ 517,452.75
DISBURSEMENTS	
Net losses paid during the year including adjustment expenses	\$ 343,423.43
Dividends paid on capital stock during the year	None
Commissions and salaries paid during the year	\$ 67,119.45
Taxes, licenses and fees paid during the year	1,679.15
Amount of all other expenditures	75,849.34
Total disbursements	\$ 588,071.37
ASSETS	
Value of real estate owned (market value)	\$ 1,218,592.08
Value of stocks and bonds owned (market value)	1,318,592.08
Loans on mortgages and collateral, etc.	848,847.23
Cash in banks and on hand	129,971.81
Premiums in course of collection written since September 30, 1923	138,570.60
Interest and rents due and accrued	18,802.61
Amount unpaid under reinsurance treaties	34,044.29
Total admitted assets	\$3,687,915.69
LIABILITIES	
Gross claims for losses unpaid	\$ 8,327.08
Amount of unearned premiums on all outstanding risks	171,000.33
Due for commission and brokerage	14,800.26
All other liabilities	6,000.00
Total liabilities, exclusive of capital stock	\$ 190,127.67
BUSINESS IN OREGON FOR THE YEAR	
Net premiums received during the year	\$ 37,941.54
Losses paid during the year	708.67
Losses incurred during the year	961.82
GENERAL INSURANCE COMPANY OF AMERICA H. K. Dent, President. Frank R. Martin, Secretary. Statutory resident attorney for service: Insurance Commissioner, Salem, Ore.	

SYNOPSIS OF THE ANNUAL STATEMENT OF THE NEW WORLD LIFE INSURANCE COMPANY
of Spokane, in the State of Washington, on the thirty-first day of December, 1923, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

CAPITAL	
Amount of capital stock paid up	\$ 1,154,500.00
INCOME	
Total premium income for the year	\$1,051,376.78
Interest, dividends and rents received during the year	390,261.31
Income from other sources received during the year	16,655.61
Total income	\$1,458,293.70
DISBURSEMENTS	
Paid for losses, endowments, annuities and surrender values	\$ 361,087.06
Dividends paid to policyholders during the year	60,864.78
Dividends paid on capital stock during the year	90,700.00
Commissions and salaries paid during the year	250,390.08
Taxes, licenses and fees paid during the year	47,091.92
Amount of all other expenditures	118,895.78
Total disbursements	\$1,069,925.62
ASSETS	
Value of real estate owned (market value)	\$ 345,170.71
Value of stocks and bonds owned (market or amortized value)	469,629.09
Loans on mortgages and collateral, etc.	3,197,262.24
Premium notes and policy loans	659,513.56
Cash in banks and on hand	299,588.63
Net uncollected and deferred premiums	114,611.22
Interest and rents due and accrued	227,780.99
Other assets (net)	21,197.43
Total admitted assets	\$5,303,633.87
LIABILITIES	
Net reserves	\$3,417,274.78
Gross claims for losses unpaid	18,093.00
All other liabilities	87,480.03
Total liabilities, exclusive of capital stock of \$1,154,500.00	\$3,522,847.81
BUSINESS IN OREGON FOR THE YEAR	
Gross premiums received during the year	\$ 160,980.57
Premiums and coupons returned during the year	3,434.30
Losses paid during the year	65,945.43
NEW WORLD LIFE INSURANCE COMPANY John J. Cadigan, President. Russell C. Burton, Secretary. Statutory resident attorney for service: George B. Guthrie, Portland, Ore.	

SYNOPSIS OF THE ANNUAL STATEMENT OF THE RICHMOND INSURANCE CO. OF N. Y.
of West New Brighton, N. Y., in the State of New York, on the thirty-first day of December, 1923, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

CAPITAL	
Amount of capital stock paid up	\$ 500,000.00
INCOME	
Net premiums received during the year	\$ 972,078.97
Interest, dividends and rents received during the year	63,431.65
Income from other sources received during the year	5,878.53
Total income	\$1,041,499.15
DISBURSEMENTS	
Net losses paid during the year including adjustment expenses	\$ 600,967.45
Dividends paid on capital stock during the year	225,000.00
Commissions and salaries paid during the year	332,817.21
Taxes, licenses and fees paid during the year	20,374.81
Amount of all other expenditures	24,275.63
Total disbursements	\$1,203,435.10
ASSETS	
Value of real estate owned (market value)	\$ 30,000.00
Value of stocks and bonds owned (market value)	1,225,000.00
Loans on mortgages and collateral, etc.	279,700.00
Cash in banks and on hand	193,252.44
Premiums in course of collection written since Sept. 30, 1923	145,137.06
Interest and rents due and accrued	9,883.92
Liens, Schedules E and columns 1 and 3	2,538.01
Total admitted assets	\$1,996,008.34
LIABILITIES	
Gross claims for losses unpaid	\$ 183,260.61
Amount of unearned premiums on all outstanding risks	829,159.07
Due for commission and brokerage	1,000.00
All other liabilities	29,000.00
Total liabilities, exclusive of capital stock of \$500,000.00	\$1,042,420.68
BUSINESS IN OREGON FOR THE YEAR	
Net premiums received during the year—Fire \$14,554.87	\$ 14,554.87
Losses paid during the year	12,281.88
Losses incurred during the year (net)	10,096.14
RICHMOND INSURANCE CO. OF N. Y. J. F. Smith, President. Secretary, David G. Wakeman. Statutory resident attorney for service: Insurance Commissioner, Salem, Ore.	

SYNOPSIS OF THE ANNUAL STATEMENT OF THE ROYAL INDEMNITY COMPANY
of New York, in the State of New York, on the thirty-first day of December, 1923, 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	\$151,374.50
Interest, dividends and rents received during the year	63,431.65
Income from other sources received during the year	\$7,811.79
Total income	\$222,617.94
DISBURSEMENTS	
Net losses paid during the year including adjustment expenses	\$ 6,934,172.39
Dividends paid on capital stock during the year	100,000.00
Commissions and salaries paid during the year	2,915,876.54
Taxes, licenses and fees paid during the year	242,474.84
Amount of all other expenditures	812,742.58
Total disbursements	\$10,905,266.35
ASSETS	
Value of real estate owned (market value)	\$ 0
Value of stocks and bonds owned (market value)	14,228,714.71
Other ledger assets	\$25,218.40
Cash in banks and on hand	1,432,742.84
Premiums in course of collection written since Sept. 30, 1923	2,622,726.63
Interest and rents due and accrued	153,283.31
Total admitted assets	\$23,349,790.89
LIABILITIES	
Gross claims for losses unpaid	\$ 1,577,502.00
Amount of unearned premiums on all outstanding risks	6,094,802.87
Due for commission and brokerage	451,277.87
All other liabilities	468,500.00
Total liabilities, exclusive of capital stock of \$1,000,000.00 and surplus of \$2,777,974.50	\$14,682,082.74
BUSINESS IN OREGON FOR THE YEAR	
Net premiums received during the year	\$ 87,111.33
Losses paid during the year	23,481.47
Losses incurred during the year	20,997.47
ROYAL INDEMNITY COMPANY Milford E. Jewett, President. J. G. Mays, Secretary. Statutory resident attorney for service:	

SYNOPSIS OF THE ANNUAL STATEMENT OF THE NORTH AMERICAN ACCIDENT INSURANCE CO.
of Chicago, in the State of Illinois, on the thirty-first day of December, 1923, 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	\$2,105,816.36
Interest, dividends and rents received during the year	58,622.09
Income from other sources received during the year	80,150.55
Total income	\$2,244,594.99
DISBURSEMENTS	
Net losses paid during the year including adjustment expenses	\$ 849,514.28
Dividends paid on capital stock during the year	30,000.00
Commissions and salaries paid during the year	970,280.09
Taxes, licenses and fees paid during the year	64,298.70
Amount of all other expenditures	225,286.15
Total disbursements	\$2,139,379.22
ASSETS	
Value of real estate owned (market value)	\$ 0
Value of stocks and bonds owned (market value)	660,640.00
Loans on mortgages and collateral, etc.	408,165.63
Cash in banks and on hand	99,337.70
Premiums in course of collection written since Sept. 30, 1923	177,871.85
Interest and rents due and accrued	11,593.68
Other assets (market value)	2,000.00
Total admitted assets	\$1,349,797.86
LIABILITIES	
Gross claims for losses unpaid	\$ 234,268.71
Amount of unearned premiums on all outstanding risks	610,732.21
Due for commission and brokerage	64,280.61
All other liabilities	48,098.38
Total liabilities, exclusive of capital stock of \$200,000.00	\$957,380.91
BUSINESS IN OREGON FOR THE YEAR	
Net premiums received during the year	\$ 51,454.69
Losses paid during the year	23,441.00
Losses incurred during the year	19,833.43
NORTH AMERICAN ACCIDENT INSURANCE COMPANY E. C. Waller, President. A. E. Forrest, Secretary. Statutory resident attorney for service: J. H. Bryant, Portland, Ore.	

SYNOPSIS OF THE ANNUAL STATEMENT OF THE RESERVE LOAN LIFE INSURANCE COMPANY
of Indianapolis, in the State of Indiana, on the thirty-first day of December, 1923, 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 premium income for the year	\$1,752,299.12
Interest, dividends and rents received during the year	392,332.00
Income from other sources received during the year	42,945.58
Total income	\$2,187,576.70
DISBURSEMENTS	
Paid for losses, endowments, annuities and surrender values	\$ 878,653.32
Dividends paid to policyholders during the year	22,000.00
Dividends paid on capital stock during the year	20,000.00
Commissions and salaries paid during the year	626,733.54
Taxes, licenses and fees paid during the year	\$4,814.87
Amount of all other expenditures	30,535.97
Total disbursements	\$1,582,727.70
ASSETS	
Value of real estate owned (market value)	\$ 15,131.81
Value of stocks and bonds owned (market value)	175,207.30
Loans on mortgages and collateral, etc.	4,780,943.00
Premium notes and policy loans	1,285,776.47
Cash in banks and on hand	6,823.27
Net uncollected and deferred premiums	171,550.51
Interest and rents due and accrued	145,761.35
Total admitted assets	\$7,668,393.71
LIABILITIES	
Net reserves	\$5,249,599.47
Gross claims for losses unpaid	74,737.87
All other liabilities	344,056.37
Total liabilities, exclusive of capital stock of \$200,000.00	\$5,668,393.71
BUSINESS IN OREGON FOR THE YEAR	
Gross premiums received during the year	\$ 16,051.00
Losses paid during the year	6,000.00
RESERVE LOAN LIFE INSURANCE COMPANY Chalmers Brown, President. G. L. Stuyman, Secretary. Statutory resident attorney for service: Insurance Commissioner, Salem, Ore.	

SYNOPSIS OF THE ANNUAL STATEMENT OF THE CITY INSURANCE COMPANY OF PENNSYLVANIA
of Susbury, in the State of Pennsylvania, on the thirty-first day of December, 1923, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

CAPITAL	
Amount of capital stock paid up	\$ 600,000.00
INCOME	
Net premiums received during the year	\$ 483,921.28
Interest, dividends and rents received during the year	68,878.22
Income from other sources received during the year	4,176.50
Total income	\$ 556,976.00
DISBURSEMENTS	
Net losses paid during the year including adjustment expenses	\$ 360,197.43
Dividends paid on capital stock during the year	12,000.00
Commissions and salaries paid during the year	180,471.84
Taxes, licenses and fees paid during the year	15,274.16
Amount of all other expenditures	91,138.99
Total disbursements	\$ 759,072.32
ASSETS	
Value of real estate owned (market value)	\$ 40,071.83
Value of stocks and bonds owned (market value)	759,000.00
Loans on mortgages and collateral, etc.	311,833.00
Cash in banks and on	