

## Points on Selecting Land for Irrigation

(By W. L. POWERS, O. A. C.)

The main points to consider in judging the value of irrigation are, depth of soil—which should be uniform to several feet—native vegetation if any, and climatic conditions, as the amount and distribution of rainfall and the dates of first and last killing frosts. Also the agricultural experience, kind and yield of crops that have been grown in the district with and without irrigation.

The depth of the soil should be determined by the use of a posthole auger or soil auger. Any gravelly strata or hardpan will be revealed by such an examination. Gravel does not retain much soil moisture in usable form and does not permit the movement of moisture back to the crop roots from below. Hardpan or other impervious layers in the soil interrupt the downward movement and storage of irrigation water in the soil.

The working properties of the soil may be determined. The percentage of sand, clay and organic matter can be estimated by putting a sample in a tumbler partly filled with water. The coarse material will form the first layer in the bottom and the organic material will partly float on the surface. The ideal soil for irrigation is a deep, fine sandy silt loam, with a good proportion of organic matter. Soils that are too sieve like, on the one hand or too sticky on the other extreme, are not suitable for irrigation purposes.

## WAREHOUSE NEARLY DONE

New Building at Flour Mill to Have Big Capacity.

The new warehouse of the Bend Flour Mill Company will be completed in the very near future, according to statements made by General Manager A. J. Kroenert. The walls are nearly done and in a few days the building will be ready for the roof trusses.

The warehouse is 60x110 in size and is so constructed as to be both frost and fire proof. The walls are of eight inch hollow tile and the floor was made by placing cement over a coat of cinders. The building will have three times the capacity of the present warehouse of the flour mill company, and will be none too large to provide for the growing business of the company.

## MARKET REPORT.

**NORTH PORTLAND, April 10.**—With almost 1200 head of cattle on the market light steer class went up about a quarter while the heavier class of stuff went at steady prices. The bulk of sales went between \$8 and \$8.75. "Sho" stuff did not show up very well while heifers and bulls sold at previous quotations. Choice pulp and grain fed steers are selling at \$9. Hay feeds at \$8.50 to \$8.75. Cows at \$7.50 to \$7.80, bulls at \$6.75 to \$6.50, heifers \$7.50 to \$7.75, and calves at \$7 to \$7.50. A light run of hogs came forward for Monday's market. Bidding was good and the stuff moved rapidly at steady prices. Tops going at 9. Qualify wasn't very noticeable and there was also quite a number of rough unfinished hogs. Outlook fair for a good market. No change in the sheep situation. Receipts light and market strong. Prime lambs are quoted at \$10.50, ewes at \$8.25, weathers \$9, yearlings \$10.

## LEGAL NOTICES

### Synopsis of the Annual Statement of the Merchants Life Ins. Co.

of Burlington, in the State of Iowa, on the 31st day of December, 1915, made to the Insurance Commissioner of the State of Oregon, pursuant to law.

**Capital.**  
Amount of capital paid up... \$100,000.00  
**Income.**  
Total premium income... \$765,967.18  
Interest, dividends, and rents received during the year... 55,700.55  
Income from other sources received during the year... 52,239.78  
**Total income**... \$873,907.51

### Synopsis of the Annual Statement of the Old Colony Insurance Company

of Boston, in the State of Massachusetts, on the 31st day of December, 1915, made to the Insurance Commissioner of the State of Oregon, pursuant to law.

**Capital.**  
Amount of capital paid up... \$400,000.00  
**Income.**  
Net premiums received during the year... \$742,101.50  
Interest, dividends, and rents received during the year... 52,452.01  
Income from other sources received during the year... 36.25  
**Total income**... \$794,589.76

### Synopsis of the Annual Statement of the Michigan F. & M. Ins. Co.

of Detroit, in the State of Michigan, on the 31st day of December, 1915, made to the Insurance Commissioner of the State of Oregon, pursuant to law.

Insurance Commissioner of the State of Oregon, pursuant to law.

**Capital.**  
Amount of capital paid up... \$400,000.00  
**Income.**  
Net premiums received during the year... 699,639.94  
Interest, dividends, and rents received during the year... 65,100.23  
Income from other sources received during the year... 100.00  
**Total income**... \$764,840.17

**Disbursements.**  
Net losses paid during the year... 359,094.20  
Dividends paid on capital stock during the year... 40,000.00  
Commissions and salaries paid during the year... 227,445.77  
Taxes, licenses, and fees paid during the year... 47,424.02  
Amount of all other expenditures... 32,547.06  
**Total expenditures**... \$706,811.14

**Assets.**  
Value of real estate owned (market value)... \$1,596.88  
Value of stocks and bonds owned (market value)... 705,030.00  
Loans on mortgages and collateral, etc... 576,170.50  
Cash in banks and on hand... 91,878.81  
Premiums in course of collection written since Sept. 30, 1915... 165,657.79  
Interest and rents due and accrued and other assets... 20,341.33  
**Total assets**... \$1,590,075.40  
Total assets admitted in Oregon... \$1,590,075.40

### Synopsis of the Annual Statement of the Old Colony Insurance Company

of Boston, in the State of Massachusetts, on the 31st day of December, 1915, made to the Insurance Commissioner of the State of Oregon, pursuant to law.

**Capital.**  
Amount of capital paid up... \$400,000.00  
**Income.**  
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Interest, dividends, and rents received during the year... 52,452.01  
Income from other sources received during the year... 36.25  
**Total income**... \$794,589.76

Amount of unearned premiums on all outstanding risks... 549,258.89  
Due for commission and brokerage... 4,250.30  
All other liabilities... 4,875.09  
**Total liabilities, exclusive of capital stock of \$400,000.00**... \$558,384.28  
Total premiums in force December 31, 1915... \$1,050,379.70  
**Business in Oregon for the Year.**  
Total insurance written during the year (Gross)... \$306,076.00  
Gross premiums received during the year... 4,382.27  
Premiums returned during the year... 1,500.80  
Losses paid during the year... 450.42  
Losses incurred during the year... 457.77  
Total amount of insurance outstanding in Oregon December 31, 1915... 228,452.00

### Synopsis of the Annual Statement of the Western Assurance Company

of Toronto, in the Dominion of Canada, on the 31st day of December, 1915, made to the Insurance Commissioner of the State of Oregon, pursuant to law.

**Capital.**  
Amount of Deposit Capital... \$212,000.00  
**Income.**  
Net premiums received during the year... \$1,707,141.07  
Interest, dividends, and rents received during the year... 97,042.62  
Income from other sources received during the year... 137,044.74  
**Total income**... \$1,941,228.43

**Disbursements.**  
Net losses paid during the year... \$98,004.92  
Commissions and salaries paid during the year... 48,908.33  
Taxes, licenses, and fees paid during the year... 55,418.52  
Amount of all other expenditures... 28,542.04  
**Total expenditures**... \$130,873.81

**Assets.**  
Value of stocks and bonds owned (market value)... \$1,982,178.43  
Retentions due on losses paid... 15,760.61  
Cash in banks and on hand... 362,161.18  
Premiums in course of collection written since Sept. 30, 1915... 608,209.89  
Interest and rents due and accrued... 23,520.50  
**Total assets**... \$2,707,130.61  
Less special deposits in any state... 10,818.07  
**Total assets admitted in Oregon**... \$2,717,948.58

### Synopsis of the Annual Statement of the Travelers Insurance Company

of Hartford, in the State of Connecticut, on the 31st day of December, 1915, made to the Insurance Commissioner of the State of Oregon, pursuant to law.

**Capital.**  
Amount of capital stock paid up... \$5,000,000.00  
**Income.**  
Total premium income... \$20,238,651.98

Interest, dividends, and rents received during the year... 4,375,068.58  
Income from other sources received during the year... 788,073.19  
**Total income**... \$11,002,391.71

**Disbursements.**  
Paid for losses, endorsements, annuities and surrender values... \$19,781,366.00  
Dividends paid to policy holders during the year... 65,540.36  
Dividends paid on capital stock during the year... 300,000.00  
Commissions and salaries paid during the year... 7,221,519.13  
Taxes, licenses, and fees paid during the year... 715,822.90  
Amount of all other expenditures... 3,234,809.00  
**Total expenditures**... \$25,837,147.70

**Assets.**  
Market value of real estate owned... \$221,530.00  
Market value of stocks and amortized value of bonds owned... 40,013,249.50  
Loans on mortgages and collateral... 34,085,228.32  
Premium notes and policy loans... 12,355,848.45  
Cash in banks and on hand... 2,938,828.58  
Net uncollectible and deferred premiums... 3,623,150.92  
Other assets (net) Interest due and accrued... 1,310,452.95  
**Total assets**... \$104,159,108.53  
Less special deposits in any state... 211,415.73  
**Total assets admitted in Oregon**... \$103,947,692.80

### Synopsis of the Annual Statement of the Boston Insurance Co.

of Boston, in the State of Massachusetts, on the 31st day of December, 1915, made to the Insurance Commissioner of the State of Oregon, pursuant to law.

**Capital.**  
Amount of capital paid up... \$1,000,000.00  
**Income.**  
Net premiums received during the year... \$4,065,462.20  
Interest, dividends, and rents received during the year... 264,032.75  
Income from other sources received during the year... 13,221.74  
**Total income**... \$4,342,717.75

**Disbursements.**  
Net losses paid during the year... \$2,134,043.67  
Dividends paid on capital stock during the year... 240,000.00  
Commissions and salaries paid during the year... 1,100,354.10  
Taxes, licenses, and fees paid during the year... 102,943.27  
Amount of all other expenditures... 242,598.46  
**Total expenditures**... \$3,820,539.50

Other assets... 46,956.43  
**Total assets**... \$7,109,000.88  
Less special deposits in any state... 8,412.91  
**Total assets admitted in Oregon**... \$7,100,587.97

**Liabilities.**  
Gross claims for losses unpaid... \$781,307.59  
Amount of unearned premiums on all outstanding risks... 2,542,907.39  
Due for commission and brokerage... 4,000.00  
All other liabilities... 270,000.00  
**Total liabilities, exclusive of capital stock of \$1,000,000.00**... \$3,598,215.08  
Total premiums in force December 31, 1915... \$4,800,120.12  
**Business in Oregon for the Year.**  
Total insurance written during the year... \$1,044,381.00  
Gross premiums received during the year... 14,026.54  
Premiums returned during the year... 5,031.24  
Losses paid during the year... 2,278.54  
Losses incurred during the year... 2,896.13  
Total amount of insurance outstanding in Oregon December 31, 1915... 289,772.00

### Synopsis of the Annual Statement of the British America Assurance Company

of Toronto, Province of Ontario, in the Dominion of Canada, on the 31st day of December, 1915, made to the Insurance Commissioner of the State of Oregon, pursuant to law.

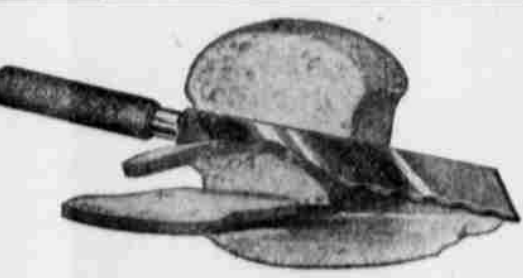
**Capital.**  
Amount of capital paid up... \$25,000.00  
Deposit Capital... \$25,000.00  
**Income.**  
Net premiums received during the year... \$1,109,907.20  
Interest, dividends, and rents received during the year... 66,949.05  
Income from other sources received during the year... 79,635.66  
**Total income**... \$1,256,491.91

**Disbursements.**  
Expenses of adjustment and settlement of losses... \$5,945.84  
Net losses paid during the year... 572,726.81  
Commissions and salaries paid during the year... 389,756.60  
Taxes, licenses, and fees paid during the year... 42,583.51  
Amount of all other expenditures... 128,503.81  
**Total expenditures**... \$1,149,516.60

**Assets.**  
Value of stocks and bonds owned (market value)... \$1,398,058.60  
Reinsurance unpaid on paid losses... 1,300.00  
Cash in banks and on hand... 953,229.92  
Premiums in course of collection written since Sept. 30, 1915... 171,018.13  
Interest and rents due and accrued... 23,426.58  
**Total assets**... \$1,947,029.42  
Less special deposits in any state... 7,543.73  
**Total assets admitted in Oregon**... \$1,939,485.69

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