

The Bend Bulletin

(Weekly Edition)
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ROBERT W. SAWYER, Manager

An independent newspaper standing for the square deal, clean business, clean politics and the best interests of Bend and Central Oregon.

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THURSDAY, APRIL 21, 1921.

SNOW-WHITE STREETS

As a part of his plan to make good on his pledge to give Bend the most beautifully paved streets in Oregon, C. S. Reed, head of the Western Willite Road Construction Co., informed the city council a few nights ago that he would send to California for marble dust, and that this would be worked into the asphalt surfacing while the Willite is still hot. This, Mr. Reed states, would give Bend a pavement the snowy whiteness of which would endure through 25 years.

The beauty of a white pavement is not to be gainsaid, but a question naturally arises to those who have been forced to don smoked glasses on a bright day in winter, after a fresh snow. It may be remembered in this connection that the sun's summer rays are much more direct than those of winter, and would hence be more dazzling when reflected from a marble-dusted street.

The injurious effect on the eyes of the reflection from white sidewalks is well recognized, and in Portland, where the maximum of cloudless days is by no means equal to that of Central Oregon, a certain proportion of lampblack must be mixed with cement used for the finishing layer in walks and curbs.

Perhaps an effect more in harmony with the general colors of a Central Oregon landscape might be achieved by the use of a shade of dark red, worked into the asphalt surfacing, rather than the glittering marble dust. If this could be done, it might have the advantage of proving less expensive to the contractor, in addition to sparing the eyes of users of the downtown streets of the city.

CONVINCED?

After bitterly opposing the Bend Commercial in its effort to secure the appointment of the Deschutes board, later characterizing the entire movement as an elaborate publicity stunt, the Madras Pioneer has flopped gracefully but completely, now that the commission which is studying water resources and uses in Central Oregon, has made its first trip into the Deschutes basin.

The Pioneer now comments on the commission in the following words:

"It is within reason for the Pioneer to state that the government commission, which will recommend a means of the proper distribution of the water of the Deschutes river, who visited in Madras Tuesday and spent the entire day looking over the North Unit irrigation project, was visibly impressed with the project. The members of the commission appreciate the importance of their mission, and able men that they are, can be counted on to act in fairness. They did not commit themselves while in Madras, other

than to comment on the beauty of the project and its apparent feasibility. However, they were frank to say that other sections were entitled to as much as is this section. The Pioneer predicts that the North Unit will be greatly benefited by the action which this commission will make."

AMERICA NINTH IN EDUCATION

The announcement has just been made of the rank of the different countries in the world as to education. The United States stands NINTH. This country, which we all claim to be so great, so rich, so much better than all others, is ninth among the nations when it comes to the education of its people.

The news is astounding, stupefying!

And yet three years ago, when we entered the war, 25 per cent of the men who went from a single state to fight the nation's battles had to be taught to sign their names. And, mind you, they were not foreigners—everyone of these illiterate soldiers was an American-born citizen. Many more who could with difficulty write their names and read a bit were so poorly educated that they could not study the common manual of drill.

Yes, education is free in our rich cities and in the well-to-do country regions. But the time has come for us to carry education—common-school education—into the mountains and deserts and other lonely stretches of our land.

Ignorance is the greatest menace of any nation. We rail at Bolshevism in American and denounce its followers among us, but forget that it is nothing but ignorance, lack of education. And that is our fault, not theirs.

YOUR SHARE OF EIGHT BILLIONS

The total amount of money in the United States on the first of April was \$8,082,773,866. How much of it have you to your credit?

This amounts to about \$80 for every human being in the United States. Have you your \$80?

If you have not, do you want it? It is easy to get it.

Save it. You can get 100 times \$80 if you save.

There is only one way to save it. That is, lay down a rigid rule to save a certain amount each week or each month out of your pay check or income. As you save it, invest it, looking first to the safety of the principal and, secondly, to the interest return.

One way is to invest it in United States liberty bonds or in government savings securities, such as \$5 war savings stamps and treasury savings certificates in denominations of \$25, \$100 and \$1000. These stamps and certificates pay four per cent interest, compounded quarterly. They are guaranteed by the government of the United States to increase in value from month to month and are not subject to market fluctuations. You always know exactly what a war savings stamp or a treasury savings certificate is worth and you can always sell it back, when necessary, to the government at that guaranteed price.

Remember somebody is saving the money you spend. Why not do it yourself? The report of the biggest fish ever caught in Central Oregon should be making its annual appearance soon.

Says the Madras Pioneer

"The Bend Bulletin of a recent issue states that Mayor Gilson of that city has, for some unknown reason, caused his subscription to The Bulletin to be discontinued. We might suggest that it was on account of the panning which the mayor has been receiving at the hands of The Bulletin for the past several weeks. However, be that as it may, the Pioneer is of the opinion that when a public official discontinues his local newspaper, whether he is right or wrong in his own opinion, it is a pretty good base upon which the general public can form their idea that the local paper has caught the public official in the act of going after special privileges."

It appears that the council has again left out one of the necessary steps in the passage of an ordinance. The measure in question had as its purpose the amending of Mayor Gilson's waterworks franchise. Now the amendments contained in ordinance No. 202 must remain in the air until the first May meeting.

Fifteen Years Ago

(From the columns of The Bulletin of April 20, 1904.)

A violent earthquake occurred in San Francisco between 5 and 6 o'clock Wednesday, resulting in the loss of hundreds of lives and millions of dollars' worth of property. A number of Bend people having relatives and friends in the stricken district are anxiously awaiting news in regard to their welfare.

Bogue & Son have sold several lots to people wishing to build at Rosland.

The region about Powell Butte is rapidly developing and is bound to be one of the most prosperous localities in the Deschutes irrigation district.

"We people at Portland think that Bull Run water can't be beaten, but you folks have just as good or better supply in the Deschutes," states A. King Wilson, prominent attorney of Portland, after a few days' visit in this vicinity.

F. Shonquest was in Bend Saturday from his upriver ranch.

Frank Elkins of Madras, republican candidate for sheriff, was in our city several days this week.

A. M. Drake left today for Shaniko, where he will meet Mrs. Drake and bring her to Bend.

HAT BOTHERED "UNCLE JOE"

Veteran Legislator Objected to "Plug," But Was Finally Persuaded to Don It Temporarily.

In 1901 Representative Cannon was living at the Cochran hotel, and the evening before the inauguration, L. White Busbey, now his private secretary, but at that time correspondent of the Chicago Inter Ocean, entered Mr. Cannon's room at the hotel and found the venerable legislator standing before a mirror and swearing over a plug hat with which he was practicing.

"I tell you I won't wear the d—n thing," ejaculated Uncle Joe explosively. "I never wore one in my life and I won't begin now."

"But, Mr. Cannon," suggested Busbey amiably, "if you don't wear it you will attract more attention in the parade than the president, and you don't want to do that."

"How's that?" snapped Uncle Joe. "Why," exclaimed Busbey, "you will be the only man in the carriage that won't be wearing a silk hat, and you will be too conspicuous."

At that comment Miss Cannon, the daughter whose devotion to her father was so well known, entered the room. "Father will wear the hat, Mr. Busbey," said Miss Cannon gently. "You needn't worry."

Uncle Joe dutifully wore that hat the next day. He wore it again at the funeral of McKinley. These are said to be the only times in his life he has worn a silk hat.—Washington Letter in Boston Transcript.

Burning Coal Dust

The enterprises of one motorcar manufacturer extend even to the ownership of mines in West Virginia, from which he digs coal for his motorcar factory.

In the plant at River Rouge, Mich., eight enormous boilers are being installed for furnaces which will burn pulverized coal and gas simultaneously. This will be accomplished by firing the coal vertically from the top and injecting the gas horizontally through the side of the furnace, the coal flame and gas flame uniting at the proper point for greatest efficiency. These furnaces will burn 1,000 tons of coal per day, and from the time the coal leaves the mines in West Virginia until its residue is carried away as ashes, it will not be touched by human hands. All requisite operations will be done mechanically—dumping, pulverizing, carrying to bins, stoking, and even transportation of the ashes in small dummy cars.

Advertisement in The Bulletin. It gets results.

"HONOR" A THING FORGOTTEN

Prussian Officer Unable to Understand Idea of Any Obligations of Hospitality.

A typical illustration of German rule in Poland before freedom came to its people is given by Mrs. Coiff Chesterton in the New Witness. The German military authorities had issued a command to the people of Warsaw that they should furnish a list of their metals and plate, from door handles to snuffboxes.

A German officer billeted in a Polish household, says Mrs. Chesterton, found himself lonely on Christmas day. The family was keeping the festival, and the officer sent a note asking if he might join the party. The hostess was compelled to assent, and Herr Lieut. Grunshch partook of a lavish supper. It happened that his hostess had kept back a silver snuffbox, which, usually secreted under the bed, on Christmas day shone forth in all its glory.

Some one suggested that it would be wiser to remove the snuffbox before the Herr Lieutenant entered, but the hostess insisted that he was there as a guest and not as an enemy, and that even a Prussian would respect the bread and salt. The evening following the party an unpleasant-looking man came to the house accompanied by two German soldiers. He had called to collect the snuffbox that the Herr Lieutenant had reported. Not only did he remove the snuffbox, but he assessed a fine because the law had been disobeyed.

Shortly afterward the officer asked his hostess why she avoided him. What had he done to offend her? She could no longer restrain her indignation and told him what she thought of him—to his profound astonishment. How could she blame him for doing what was obviously his duty? Hospitality entailed no obligation to forget one's fatherland. Germany had need of snuffboxes. What mattered else?—Youth's Companion.

REFUSE TO SURRENDER RELIC

Citizens of Little French Town of Alan Offer Lives in Defense of Stone Cow.

The famous stone cow of Alan, a little town in the Haute Garonne, France, is again the center of a fight between the peasants of the village and the Ministry des Beaux Arts in Paris. Twice the ministry has sold the cow, which dates back to the fifteenth century, and each time the villagers have fought with pitchforks and clubs all attempts to remove it from the front of the Episcopal palace.

After the war a Paris antique dealer, knowing the history of the stone cow, persuaded the Ministry des Beaux Arts to sell it to him. Once before they sold the cow, but all the gendarmes that they could center on Alan failed to get the monument. The purchaser asserts that he will remove it and place it in front of a Parisian mansion. The peasants of Alan have again armed, and this time with modern weapons, for little of the old village is left from the shells of the Germans, and they intend to protect their relic. There is little left of the Episcopal palace, before which the cow stands, but not a shell hit the cow during the war.

Blower Recovers Waste Cement

The bags in which cement is shipped have a considerable return value, because of the character of the material entering into the manufacture, so that all large consumers find it necessary to see that these are gathered up and returned to the cement plant. Heretofore it has been regarded as sufficient to turn the bag upside down and shake it as a means of emptying. But recently it has been found that this method is wasteful in the extreme, and the cement is now recovered by a blower.

By this means from one and one-half to two sacks of cement are recovered per 1,000 sacks cleaned. Two men can clean 2,000 sacks a day, besides sorting, counting and bundling them. The cement recovered makes a credit to the cost of handling of about \$2.50 a day.

Sell Many Door Locks

The crime wave is resulting in much new business for the hardware store man these days. Padlocks, heavy chains and burglar alarm devices are being sold like hot cakes, and persons who never before thought to lock their doors are now taking double measures against intruders. "Until a few months ago," said a hardware man, "we sold door chains only occasionally. Now we can't supply the demand. New Yorkers, as a rule, are careless, but I think that the present activity of the crooks will teach them a lesson. My advice to persons living in apartments is to keep their doors well chained. Professional crooks will get into almost any place, but extra precautions on hall doors will keep the sneak thief out."—New York Sun.

Women's Hair Price Increases

The price given by hairdressers for women's hair has increased enormously during the last 12 months. While some women in America and Britain sell their hair, the real trade in this commodity is done in Continental countries. Peasant girls in France, Belgium and Italy sell their hair at regular periods to dealers. This hair is mostly of the fair and black variety, while most golden hair is obtained from Scandinavians.

New Type of Oil Burner

A recently developed heavy-duty burning engine of only medium high compression, that is, a semi-Diesel type, is adapted to use in oil fields and localities where the water contains large quantities of gritty substances, making it unsafe to inject into the cylinders, says Popular Mechanics Magazine. The Diesel design is adapted to the new type with the exception that the excessively high compression pressures of 400 to 500 pounds to the square inch are not used. To start the engine, the mercury is brought to a high heat with a blowtorch. After starting, the heat of the compression and combustion maintains the temperature. Mercury is used for the reason that it is a fairly good heat insulator and keeps the bottom of the chamber hot, and that, though it boils, there is no loss, as the vapor condenses on the inside wall of the water-jacketed top of the igniter and returns to the bottom.

New Coconuts Came to Florida

The coconut is not a native of Florida, as is generally known, but there are many of them along the coast at Miami. The story has been that they came from a boat wrecked on the coast years ago. Doctor Renshaw says that this is correct, and gives the name of the son of the skipper, saying the boat was the Ocean Pearl, its captain's son, W. H. Fitzgerald, now lives in Richmond, Va.

Bulletin "WANT ADS" Bring Results—Try Them.

Synopsis of the Annual Statement of The Fidelity Mutual Life Insurance Company

of Philadelphia, in the State of Pennsylvania, on the 31st day of December, 1920, made to the Insurance Commissioner of the State of Oregon, pursuant to law.

Income.
Total premium income for the year.....\$7,441,924.65
Interest, dividends and rents received during the year.....2,169,246.58
Income from other sources received during the year.....157,745.29
Total income.....\$9,768,916.52

Disbursements.
Paid for losses, endowments, annuities and surrenders.....\$2,978,218.74
Dividends paid to policyholders during the year.....609,360.61
Commissions and salaries paid during the year.....1,552,161.59
Taxes, licenses and fees paid during the year.....114,992.62
Amount of all other expenditures.....786,698.79
Total expenditures.....\$6,041,372.35

Assets.
First mortgages on real estate.....\$16,092,079.43
U. S. Liberty Loan Bonds (amortized value).....4,896,139.49
Municipal, railroad and corporation bonds (amortized value).....10,961,463.59
Real estate owned.....1,675,081.83
Loans on policies.....7,113,757.31
Loans on collateral.....106,000.00
Bank and other stocks (market value, December 31, 1920).....164,592.54
Cash in banks and in office.....418,307.25
Premiums in course of collection.....1,306,772.63
Interest and rents due and accrued.....561,770.38
Total.....\$43,294,963.50

Liabilities.
Holders and beneficiaries since organization.....\$58,466,941.63
Reserve to mature policy contracts.....\$38,016,445.57
Reserve for death claims awaiting proof.....171,158.37
Reserve for premium reductions for 1921.....1,169,326.16
Reserve for deferred distribution policies.....1,660,632.02
Reserve for unapportioned surplus left on deposit at interest.....310,234.65
Premiums and interest prepaid.....258,792.74
Federal and state taxes accrued but not due.....122,705.86
Miscellaneous liabilities.....96,368.15
Reserve for contingencies (surplus).....1,475,298.98
Total.....\$83,294,963.50

Total amount paid to and held in trust for policyholders.....\$101,565,553.11

Business in Oregon for the Year.
Gross premiums received during the year.....\$55,655.01
Premiums and dividends returned during the year.....5,928.35
Losses paid during the year.....9,500.00

TITLE FIDELITY MUTUAL LIFE INSURANCE COMPANY
Walter Lemar Talbot, President.
Chas. G. Hodge, Secretary.
Statutory resident attorney for service—
T. J. Mendenhall, Portland, Oregon.

Synopsis of the Annual Statement of The North River Ins. Co.

of New York, in the State of New York, on the 31st day of December, 1920, made to the Insurance Commissioner of the State of Oregon, pursuant to law.

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

Income.
Net premiums received during the year.....\$5,474,991.72
Interest, dividends and rents received during the year.....385,041.28
Income from other sources received during the year.....177,690.90
Total income.....\$6,037,723.90

Disbursements.
Net losses paid during the year including adjustment expenses.....\$2,169,569.31
Dividends paid on capital stock during the year.....700,000.00
Commissions and salaries paid during the year.....1,766,657.55
Taxes, licenses and fees paid during the year.....179,154.68
Amount of all other expenditures.....597,369.94
Total expenditures.....\$5,212,751.48

Assets.
Value of stocks and bonds owned (market value).....\$7,592,459.16
Loans on mortgages and collateral, etc.....152,456.18
Cash in banks and on hand.....780,864.18
Premiums in course of collection written since September 30, 1920.....772,671.94
Reinsurance recoverable on paid losses.....19,332.02
Interest and rents due and accrued.....20,226.95
Total admitted assets.....\$9,318,004.43

Liabilities.
Gross claims for losses unpaid.....\$1,094,112.63
Amount of unearned premiums on all outstanding risks.....175,941.25
All other liabilities.....4,012,078.13
Total liabilities, exclusive of capital stock.....\$5,191,232.01

Business in Oregon for the Year.
Net premiums received during the year.....\$71,068.27
Losses paid during the year.....21,137.15
Losses incurred during the year.....20,890.15

THE NORTH RIVER INS. CO.
John A. Forster, President.
David G. Wakeman, Secretary.
Statutory resident attorney for service—
Frank E. Dooly, Board of Trade Bldg., Portland, Oregon.

NOTICE

Anyone holding warrants on Tamiami school district No. 3, please send numbers, amounts and date of same to C. H. Hatch, clerk of school district No. 3, Tamiami, Oregon. 8-0

New Jersey Fidelity & Plate Glass Insurance Co.

of Newark, in the State of New Jersey, on the 31st day of December, 1920, 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.....\$1,574,771.97
Interest, dividends and rents received during the year.....76,087.27
Income from other sources received during the year.....692.31
Total income.....\$1,651,551.55

Disbursements.
Net losses paid during the year including adjustment expenses.....\$20,737.60
Dividends paid on capital stock during the year.....\$4,600.00
Commissions and salaries paid during the year.....454,898.15
Taxes, licenses and fees paid during the year.....39,692.51
Amount of all other expenditures.....35,774.67
Total expenditures.....\$1,177,098.93

Assets.
Value of stocks and bonds owned (market value).....\$46,604.21
Loans on mortgages and collateral, etc.....672,000.00
Cash in banks and on hand.....74,330.24
Premiums in course of collection written since September 30, 1920.....370,446.71
Interest and rents due and accrued.....28,114.23
Total admitted assets.....\$1,298,331.53

Liabilities.
Gross claims for losses unpaid.....\$409,314.68
Amount of unearned premiums on all outstanding risks.....777,079.68
Due for commission and brokerage.....118,626.02
All other liabilities.....39,830.42
Total liabilities, exclusive of capital stock.....\$1,345,050.80

Business in Oregon for the Year.
Net premiums received during the year.....\$6,745.78
Losses paid during the year.....537.20
Losses incurred during the year.....537.20

NEW JERSEY FIDELITY & PLATE GLASS INSURANCE CO.
Samuel C. Hoagland, President.
Harry C. Hoagland, Secretary.
Statutory resident attorney for service—
Campbell, Smith & Cook, Portland.

Synopsis of the Annual Statement of The Security Life Insurance Company

of America, in the State of Virginia, on the 31st day of December, 1920, made to the Insurance Commissioner of the State of Oregon, pursuant to law.

Capital.
Amount of capital stock paid up.....\$220,000.00

Income.
Total premium income for the year.....\$1,068,024.68
Interest, dividends and rents received during the year.....174,451.83
Income from other sources received during the year.....18,031.83
Total income.....\$1,260,508.34

Disbursements.
Paid for losses, endowments, annuities and surrenders.....\$524,740.35
Guaranteed reductions paid to policyholders during the year.....85.29
Commissions and salaries paid during the year.....890,154.28
Taxes, licenses and fees paid during the year.....19,524.83
Amount of all other expenditures.....134,304.51
Total expenditures.....\$1,074,815.16

Assets.
Value of real estate owned.....\$12,000.00
Value of bonds owned (market value).....1,313,944.04
Loans on mortgages and collateral, etc.....1,463,772.68
Premium notes and policy loans.....860,171.78
Cash in banks and on hand net uncollected and deferred.....71,031.28
Net uncollected and deferred.....86,805.80
Interest and rents due and accrued.....62,392.23
Other assets (net).....27,578.03
Total admitted assets.....\$3,926,695.89

Liabilities.
Net reserves.....\$3,427,189.00
Gross claims for losses unpaid.....57,954.56
All other liabilities.....111,499.88
Contingency reserve.....6,000.00
Total liabilities, exclusive of capital stock.....\$3,602,643.44

Business in Oregon for the Year.
Gross premiums received during the year.....\$32,169.67
Losses paid during the year.....5,500.00

SECURITY LIFE INSURANCE CO. OF AMERICA.
O. W. Johnson, President.
J. Chas. Weitz, Secretary.
Statutory resident attorney for service—
C. H. Weston, Portland, Oregon.

Synopsis of the Annual Statement of The Metropolitan Casualty Insurance Co. of N. Y.

of New York, in the State of New York, on the 31st day of December, 1920, made to the Insurance Commissioner of the State of Oregon, pursuant to law.

Capital.
Amount of capital stock paid up.....\$100,000.00

Income.
Net premiums received during the year.....\$1,522,431.16
Interest, dividends and rents received during the year.....34,384.93
Income from other sources received during the year.....15.62
Total income.....\$1,556,831.71

Disbursements.
Net losses paid during the year including adjustment expenses.....\$15,875.14
Dividends paid on capital stock during the year.....10,000.00
Commissions and salaries paid during the year.....581,766.40
Taxes, licenses and fees paid during the year.....43,284.80
Amount of all other expenditures.....58,141.36
Total expenditures.....\$1,509,067.80

Assets.
Value of stocks and bonds owned (market value).....\$71,972.50
Cash in banks and on hand.....80,613.20
Premiums in course of collection written since September 30, 1920.....337,619.90
Interest and rents due and accrued.....6,855.67
Other assets.....142.50
Total admitted assets.....\$1,097,203.77

Liabilities.
Gross claims for losses unpaid.....\$6,377.64
Amount of unearned premiums on all outstanding risks.....721,375.83
Due for commission and brokerage.....105,732.71
All other liabilities.....21,205.10
Total liabilities, exclusive of capital stock.....\$894,691.28

Business in Oregon for the Year.
Net premiums received during the year.....\$7,835.95
Losses paid during the year.....1,776.48
Losses incurred during the year.....2,080.65

THE METROPOLITAN CASUALTY INSURANCE CO. OF N. Y.
Eugene N. Winslow, President.
R. W. Burgh, Secretary.
Statutory resident attorney for service—
T. E. Manser, Portland, Oregon.

The Central Oregon Bank

D. E. HUNTER, President
CARLETON B. SWIFT, Vice President
E. P. MAHAFFEY, Vice Pres. and Manager
H. M. STEPHENS, Cashier

BEND, OREGON

A Plain Talk to You:

How many years have you been working? And how many dollars have you put by to help you to seize opportunity when it comes, or to become a reserve for the unproductive period of your life?

Thousands of people are now old and penniless, depending on relatives or charity, because they, too, were financially short-sighted at your time of life. Do you care to be caught in the same way?

You have time enough yet to avoid their plight, but you MUST start. You can do it today by opening an account with us. You will find that one of our dime pocket banks, or one of our safe type savings banks will be a great help.

The Central Oregon Bank

D. E. HUNTER, President
E. P. MAHAFFEY, Vice President