The Observer

MORO, OREGON.

FRIDAY......... March 7, 1913

Personal Talk With You.

At any timewhen requested to do so, the paper will be discontinued. But we expect that all arrears will be paid before such request is made. It is easy to ask us for a statement, which will be cheerfully rendered at any time.

STAGE HANDS.

From the Important Carpenter Down to the Lowly "Grip."

To the outsider the term stage hand is applied to every one that works behind the footlights except the players, but there is quite an aristocratic line of demarcation.

There are the stage carpenter and the assistant stage carpenter, who build scenery; there are the property man and the assistant property man, who make and shape all kinds of things out of papier mache for properties and look after the furniture and decorations of the stage; there are the fly men, who manipulate the ropes at the top of the theater, hoisting and lowering scenery and also raising and dropping the curtain. The natural habitat of these fly men is on platforms up in the flies, many feet above the stage, and when not otherwise employed they have the disconcerting habit of audibly gossiping and playing cards. Then there are the electrician and his assistants, whose business it is to operate the lights.

The humblest of the regular staff is the "grip." This man handles scenery and does general utility work about the stage. When exigency demands the force is added to from the roustabouts who usually infest the stage entrance, eking out a miserable existence through casual jobs and "sponging" upon the members of the regular staff.—Mary Shaw in London Strand Magazine.

The Inevitable Comment.

A committee of investigating scientists approached a lady.

"Madam," said Professor Prewins, the spokesman, offering her a magnificent chrysanthemum of rare and lovely hue—"madam, permit us to present this flower to you as a token of our high regard."

She clasped the splendid blossom in her lily hand.

Breathlessly the committee awaited her response.

"How beautiful it is!" she answered. "What an exquisite shade of purple! I should love to have a dress of that color."

Dr. Prewins nodded knowingly to the committee, as if to say, "I told you so." The committee winked at the professor and whispered, "You win."—Newark News.

The Pecan.

It is interesting to record that the first grafting of a pecan tree was accomplished by a negro slave, and it is doubtful whether any other member of the black race has ever performed an economic service to this country that is so signal in its importance. In 1847 Antoine, the slave gardener of Telesphore J. Roman of Louisiana, grafted sixteen trees of the variety that is now known as the Centennial. He later succeeded in grafting 110 other pecans, and these were the only grafted nut trees in America before 1865.—Archibald Rutledge in Outing.

The Proper Way.

"I wish you wouldn't growl so much," declared the wife, an ex-actress.

"Why shouldn't I growl when the meals are cold?" retorted the husband. "You took me from the stage to be your wife."

"I did."

"Then if you disapprove of the way I play the part kindly express your disapproval by means of hisses."—Kansas City Journal.

Trials of Wealth.

"Wealth doesn't always bring happiness," remarked the youngster with the large spectacles.

"Yes," asserted the other kid. "Look at me cousin yonder. He's got 2 cents, and he can't decide between lollipops and ice cream."—Pittsburgh Post.

Proof.

"Women are born gamblers."

"That is rather a violent statement."

"It is true. Mighty few of them but are willing to marry."—Houston Post.

To Her Incredible, Otherwise.

He—My brother is making more money than he can spend. She—My goodness! Where's he working? In the mint?—Boston Transcript.

His Synonym For a Quick Retreat.

In the sixth grade the teacher was questioning a boy about Napoleon's disastrous invasion of Russia and the subsequent retreat from Moscow.

"What did the French do then?" she asked.

"They ran away," said the boy.

"Yes, that is what they did," said the teacher, "but 'ran away' is hardly the correct phrase to use. What should you have said?"

The boy's face lighted up with understanding.

"They beat it!" he exclaimed proudly.—Kansas City Star.

How He Praised Taine.

Canon Ainger, the biographer of Lamb, had much of Lamb's fondness for verbal quibbling. His couplet in praise of "Taine's English Literature" is well known among scholars:

While English critics their chill wits were straining
Lo, enter Taine, and all was entertaining!

—Boston Post.

California Woman Seriously Alarmed

"A short time ago I contracted a severe cold which settled on my lungs and caused me a great deal of annoyance. I would have bad coughing spells and my lungs were so sore and inflamed I began to be seriously alarmed. A friend recommended Chamberlain's Cough Remedy, saying she had used it for years. I bought a bottle and it relieved my cough the first night, and in a week I was rid of the cold and soreness of my lungs," writes Miss Marie Gerber, Saratoga, Cal. For sale by all dealers.—Advertisement.

He Refused Her

And the Consequences Were Peculiar

By F. A. MITCHEL

There are as many customs of courtship and marriage as there are peoples. In Lapland a suitor must run a race with the girl he wishes to marry. If he wins the race he wins the girl. If he loses the one he loses the other. In Spain courting is done by the girl sitting on a balcony, the suitor talking to her from the street. In Tangier the parties are contracted for by their parents without seeing each other, and the bride is led to her husband in a box on a mule by an old nurse.

Many marriages among the Genoese are brought about by brokers. Each broker accumulates a number of names of marriageable girls, with their dowries, their education, accomplishments and other attractive features. A young man wishing a wife applies to him, and he arranges a marriage with the parents of some one of the girls on his list, after which the couple are introduced. Either party may decline to carry out the arrangement, but if the man does so he must pay the brokerage and expenses.

Signor Girandola, a citizen of Genoa, had a daughter of a marriageable age and one day received a visit from a marriage broker with a proposition for her hand for one of his clients, Luigi Baltrani. The father took the young man's name and address, made inquiries with a view to confirming the broker's statements and, finding them in the main correct, arranged for a meeting between the two young persons.

Lita Girandola after a brief interview with young Baltrani was very much pleased with him. He was refined, courteous, good looking. For these reasons—she left the monetary features to her father—she decided to accept him. All seemed going well

WHEN SHE MET HIS GAZE SHE WOULD DROP HER EYES.

for the match when Signor Baltrani notified his broker that he would not fulfill his part of the contract. With this notification came a check for the commission and expenses.

Baltrani was young and not experienced in woman's ways. His broker had informed him of the preliminaries in the matter, and since according to the contract neither party was to be bound until the contract was completed he felt at perfect liberty to withdraw up to that time, and it did not occur to him that if Signorina Girandola should claim the same privilege he would have any cause for complaint. Why should he? Was not the affair up to a certain point a business transaction?

The young man was, however, so far aware of the greater sensitiveness of woman to be somewhat surprised and greatly pleased at a note he received from Signorina Girandola assuring him that the brief visit he had made her had greatly impressed her in his favor and she would be pleased to retain him as a friend. During their interview he had shown an insight to certain subjects in which she was interested and hoped that she might have further benefit of his views upon them. The matrimonial matters having been disposed of, there would be greater freedom between them without danger of misinterpretation. She therefore hoped that Signor Baltrani would come occasionally to see her.

"That is the most sensible letter," he remarked, "that I ever received from a woman. And what perceptive faculties! I might have talked to a dozen girls about those subjects of which I have made a study without making the slightest impression upon any of them. This girl has evidently appreciated every word I said to her. I shall certainly avail myself of her invitation. And who knows but that I may change my mind and the match go through after all."

Signor Baltrani answered the note in person. He was further pleased that the young lady received him cordially, though she seemed a trifle embarrassed lest he attribute her invitation to different motives than friendship. But when he assured her that he understood those motives perfectly her reserve was thrown off at once, and it seemed to the visitor that he was on the threshold of one of the most delightful friendships of his life.

Though he was not conscious of it, he had really entered on a love affair. He half smiled, half shuddered, when he thought of the business arrangement by which he had made the acquaintance of Signorina Girandola. What a wretched business that had been, to be sure! And now for the first time, the status between him and Signorina Lita having changed from strangers to warm friends, the fact that he had declined to marry her, she being willing, seemed changed too. Then he regarded it a matter of business; now he began to wonder how she could have received his refusal without showing some pique. The fact that she had not shown pique impressed him that she might be indifferent to him. This troubled him.

The best way to discover her feelings would be to assume something of the lover, dropping an equal amount of the friend. The next time he was with her he tried to do so, but was surprised to find it difficult. The fact that he had declined to marry her rose as a barrier between them. He said something lover-like, and it came back to him like a mocking echo.

She might have helped him, but she did not. Nor did she discourage or encourage him. She remained neutral. This led him to make another trial. The result was the same, though he was conscious that the fault was his. So long as he was friendly he was in his element; the moment he undertook to play the lover that refusal to marry her came up again between them, and every time it did so it seemed more insurmountable. It was no longer a hedge, a fence, but a stone wall reaching to the skies.

He was like a ship at sea, now rolling far down on one side, then on the other. Signorina Lita was kind, friendly, appreciative, but while he was racing madly on in love she remained the same. Yet there came a time when she seemed to change. Occasionally when she met his gaze she would drop her eyes. This encouraged him, but no sooner did he begin to act the part of a lover than she drew back within herself and left him to act his role alone.

But why try to follow the mad course of a man in love who has not yet won the race? At times Baltrani would wonder why he had changed his views concerning Signorina Lita from the time he had declined to marry her. Then he would doubt if he had changed them. This craving for her was all nonsense. He would banish it.

For how long? Sometimes for a few hours, sometimes a few minutes. Sometimes he would fall from his indifference into the depths of despondency.

A man in this condition is apt to appear to be looking for the most foolish thing he can do and finding one foolish beyond his fondest hopes. Baltrani, when he discovered that he could not propose as a lover, concluded to begin over again as a matter of business. He argued that he should place the young lady in a position where she would have an opportunity to treat him as he had treated her. He went to his broker and instructed him to go to the young lady's father and make another proposition for her hand.

The broker refrained from comment on such a course. He went to Signor Girandola and made the proposition. The gentleman was surprised, but made no comment except to remark, since the parties had met, there would be no need of an introduction. He would confer with his wife and return an answer after having done so. He said nothing about his daughter, for it was supposed that a marriage for her was in the hands of her parents. Nevertheless he knew full well that Signorina Lita would decide the matter.

Luigi expected an answer within at least a few days. A week passed, and he received none. Every day he called on his broker and asked him if he had any word for him. Every day the broker shrugged his shoulders and replied, "No, signor." At last Luigi could stand the suspense no longer, or thought he couldn't, and begged the broker to go to Signor Girandola and ask for a reply. The broker did as desired and returned with the answer that Signor Baltrani's proposition was still under consideration.

The lover now began to suspect that he was on the gridiron and was being broiled for the delectation of the lady he loved. Indeed, he had feared from the first that he would meet with a refusal, but when one had not been returned in due time he had hoped. Now all hope was gone, and he knew the worst—no; the worst was not yet come. Every day the fever within him burned fiercer. Every day he suffered more intensely. The only relief that might come to him was that he would receive a refusal from the girl he had refused. It would be preferable to this intolerable contempt.

One day he saw Signorina Girandola approaching as he walked on the street. She came on as though she did not see him and shortly before meeting him turned down a cross street without noticing him. She did not look displeased with him or revengeful or contemptuous. She simply acted as though she had never seen him before, was not interested in him and was thinking about something else.

From that day to this the proposer has not received an answer to his proposition. He is growing old and has never married. It seems a severe punishment for an offense which, coming from a woman to a man, would only cause him to love her the more. But men cannot look at things through woman's eyes. She is, has always been and will ever be to him an enigma.

Why He Did Not Marry.

As a reason for not marrying Brahms once wrote to a friend: "At the time when I should have wished to marry my companions were either hissed at or, at any rate, very coolly received. I knew their worth, though, and that sooner or later the page would be turned, and in unmarried solitude I never really took my reverses to heart. But to be questioned by a wife at such moments, to have her inquiring eyes anxiously fixed upon me, to hear her ask, 'Again a fiasco?' No; that I could never have borne, for, however much she loved me and believed in me, I could not have expected her to have unwavering faith in my subsequent victory. And had she attempted to console me! Ugh! I can't even think of it. It would have been little less than hell!"

How to Bankrupt the Doctors.

A prominent New York physician says: "If it were not for the thin stockings and thin soled shoes worn by women the doctors would probably be bankrupt." When you contract a cold do not wait for it to develop into pneumonia but treat it at once. Chamberlain's Cough Remedy is intended especially for coughs and colds, and has won a wide reputation by its cures of these diseases. It is most effectual and is pleasant and safe to take. For sale by all dealers.—Advertisement.

SYNOPSIS OF THE ANNUAL STATEMENT OF THE

UNION FIRE INSURANCE CO.

OF PARIS

IN THE REPUBLIC OF FRANCE

on the 31st day of December, 1912, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

CAPITAL		
Amount of Deposit capital stock paid up		$200,000.00
INCOME		
Premiums received during the year in cash	$350,981.59	
Interest, dividends, and rents received during the year	29,185.31	
Income from other sources received during the year		
Total income		$380,166.90
DISBURSEMENTS		
Losses paid during the year	$194,124.03	
Dividends paid during the year on capital stock	1,408.75	
Commissions and salaries paid during the year	109,801.42	
Taxes, licenses, and fees paid during the year	10,556.25	
Amount of all other expenditures	8,334.44	
Total expenditures		$324,224.89
ASSETS		
Value of real estate owned		
Value of stocks and bonds owned	$681,821.60	
Loans on mortgages and collateral, etc.		
Cash in banks and on hand	100,493.33	
Premiums in course of collection and in transmission	95,303.84	
Interest and rents due and accrued	8,609.96	
Total assets	$886,228.73	
Less special deposits in any State (if any there be)		
Total assets admitted in Oregon		$886,228.73
LIABILITIES		
Gross claims for losses unpaid	$ 26,948.87	
Amount of unearned premiums on all outstanding risks	252,690.51	
Due for commission and brokerage	31,450.27	
All other liabilities	7,200.00	
Total liabilities exclusive of capital stock of		$318,289.65
Total premiums in force December 31, 1912		$442,628.12
BUSINESS IN OREGON FOR THE YEAR		
Total risks written during the year		$229,711.00
Gross premiums received during the year		3,064.05
Premiums returned during the year		228.67
Losses paid during the year		297.95
Losses incurred during the year		300.29
Total amount of risks outstanding in Oregon December 31, 1912		$213,630.00

UNION FIRE INSURANCE CO.

By STARKWEATHER & SHEPLEY, INC., U. S. MGRS.,

By EMIL E. PIPER, Supt. of Agencies.

Statutory general agent and attorney for service: Orlando W. Davidson.

SYNOPSIS OF THE ANNUAL STATEMENT OF THE

STUYVESANT INSURANCE COMPANY

OF NEW YORK, IN THE STATE OF NEW YORK,

on the 31st day of December, 1912, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

CAPITAL		
Amount of capital stock paid up		$ 400,000.00
INCOME		
Premiums received during the year in cash	$1,022,039.22	
Income from other sources received during the year	5,208.50	
Interest, dividends, and rents received during the year	50,233.31	
Total income		$1,077,481.03
DISBURSEMENTS		
Losses paid during the year	$ 678,888.48	
Dividends paid during the year on capital stock	40,000.00	
Commissions and salaries paid during the year	263,087.29	
Taxes, licenses, and fees paid during the year	19,371.00	
Amount of all other expenditures	35,803.61	
Loss on Sale of Stock	21,006.87	
Total expenditures		$1,058,157.25
ASSETS		
Reinsurance due and deposit Manitoba	$ 72,762.00	
Value of stocks and bonds owned	1,071,228.00	
Loans on mortgages and collateral, etc.	13,000.00	
Cash in banks and on hand	88,231.07	
Premiums in course of collection and in transmission	187,423.21	
Interest and rents due and accrued	4,224.98	
Total assets		$1,436,869.26
Total assets admitted in Oregon		$1,436,869.26
LIABILITIES		
Gross claims for losses unpaid	$ 138,480.63	
Amount of unearned premiums on all outstanding risks	609,091.73	
All other liabilities	19,592.54	
Total liabilities exclusive of capital stock of	$ 400,000.00	$ 767,164.90
Total premiums in force December 31, 1912		$1,217,939.74
BUSINESS IN OREGON FOR THE YEAR		
Total risks written during the year		$32,717.84
Gross premiums received during the year		32,056.85
Premiums returned during the year		9,713.04
Losses paid during the year		7,808.12
Losses incurred during the year		2,551.39

STUYVESANT INSURANCE COMPANY

By C. A. GARTHWAITE, Secretary.

Statutory general agent and attorney for service: O. W. Davidson, Portland.

Seeley & Co., Northwest General Agents, Board of Trade Bldg., Portland, Oregon.

SYNOPSIS OF THE ANNUAL STATEMENT OF THE

NATIONALE FIRE INSURANCE CO.

OF PARIS, FRANCE

on the 31st day of December, 1912, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

CAPITAL		
Amount of capital stock paid up		$
INCOME		
Premiums received during the year in cash	$ 21,448.31	
Interest, dividends, and rents received during the year	22,321.67	
Income from other sources received during the year		
Total income		$237,769.98
DISBURSEMENTS		
Losses paid during the year	$115,472.17	
Dividends paid during the year on capital stock		
Commissions and salaries paid during the year	60,738.67	
Taxes, licenses, and fees paid during the year	8,347.45	
Amount of all other expenditures	44,907.41	
Total expenditures		$229,465.70
ASSETS		
Value of real estate owned		
Value of stocks and bonds owned	$524,880.00	
Cash deposited with Phila. Underwriters' Assn.	100.00	
On interest per Sched. "N"	59,612.07	
Cash in banks, agents' balances representing business written subsequent to October, 12	50,524.07	
Book value of Ledger assets over market value	3,990.00	
Interest due and accrued on bonds per Sched. "D"	6,798.33	
Total assets	$637,924.47	
Total assets admitted in Oregon		$637,924.47
LIABILITIES		
Gross Claims for losses unpaid	$ 20,188.49	
Amount of unearned premiums on all outstanding risks	137,528.43	
Due for commission and brokerage	16,672.94	
All other liabilities	67,969.60	
Total liabilities exclusive of capital stock of	$242,359.46	$242,359.46
Total premiums in force December 31, 1912		$240,786.67
BUSINESS IN OREGON FOR THE YEAR		
Total risks written during the year		$237,083.00
Gross premiums received during the year		3,036.06
Premiums returned during the year		226.68
Losses paid during the year		
Losses incurred during the year		0.38
Total amount of risks outstanding in Oregon December 31, 1912		$202,022.00

NATIONALE FIRE INSURANCE CO.

STARKWEATHER & SHEPLEY, INC., U. S. Mgrs.,

By EMIL G. PIPER, Supt. of Agencies.

Statutory general agent and attorney for service: Orlando W. Davidson.

Seeley & Co., Northwest General Agents, Board of Trade Bldg., Portland, Oregon.

SYNOPSIS OF THE ANNUAL STATEMENT OF THE

FIDELITY AND CASUALTY CO.,

OF NEW YORK, IN THE STATE OF NEW YORK,

on the 31st day of December, 1912, 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		
Premiums received during the year in cash	$8,370,990.30	
Interest, dividends, and rents received during the year	503,980.72	
Income from other sources received during the year	121,182.11	
Total income		$8,996,153.13
DISBURSEMENTS		
Losses paid during the year	$3,987,065.59	
Dividends paid during the year on capital stock	200,000.00	
Commissions and salaries paid during the year	3,266,875.24	
Taxes, licenses, and fees paid during the year	183,179.94	
Amount of all other expenditures	599,714.19	
Total expenditures		$8,236,834.96
ASSETS		
Value of real estate owned	$1,402,250.77	
Value of stocks and bonds owned	7,922,297.66	
Loans on mortgages and collateral, etc.	100,000.00	
Cash in banks and on hand	320,172.49	
Premiums in course of collection and in transmission	1,280,181.17	
Interest and rents due and accrued	57,534.68	
Equity in funds of the Excise Reinsurance Association	65,953.12	
Total assets	$11,148,389.89	
Less special deposits in any State (if any there be)	$ 283,375.66	
Total assets admitted in Oregon		$10,865,014.23
LIABILITIES		
Gross claims for losses unpaid	$2,304,874.98	
Amount of unearned premiums on all outstanding risks	4,736,622.17	
Due for commission and brokerage	340,554.38	
All other liabilities	485,054.32	
	$7,867,105.85	
Less Liabilities under Special Deposits exceeds deposits	283,375.66	
Total liabilities exclusive of capital stock of		$7,583,730.19
Total premiums in force December 31, 1912		$9,452,305.61
BUSINESS IN OREGON FOR THE YEAR		
Total risks written during the year		$
Gross premiums received during the year		27,984.83
Premiums returned during the year		2,434.80
Losses paid during the year		11,688.55
Losses incurred during the year		
Total amount of risks outstanding in Oregon December 31, 1912		

THE FIDELITY CASUALTY CO., of New York

By THEO. E. GATY, Secretary.

Statutory general agent and attorney for service, Orlando W. Davidson.

Seeley & Co., Northwest General Agents, Board of Trade Bldg., Portland, Oregon.

SYNOPSIS OF THE ANNUAL STATEMENT OF THE

ROYAL EXCHANGE ASSURANCE

OF LONDON, IN ENGLAND

on the 31st day of December, 1912, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

CAPITAL		
Amount of Deposit Capital		400,000.00
INCOME		
Premiums received during the year in cash	$1,916,660.36	
Interest, dividends, and rents received during the year	91,016.80	
Income from other sources received during the year	150,555.85	
Total income		$2,158,233.01
DISBURSEMENTS		
Losses paid during the year	$ 930,289.72	
Commissions and salaries paid during the year	550,206.76	
Taxes, licenses, and fees paid during the year	70,210.90	
Amount of all other expenditures	423,174.54	
Total expenditures		$1,973,881.92
ASSETS		
Value of real estate owned	$	
Value of stocks and bonds owned	2,128,341.25	
Loans on mortgages and collateral, etc.		
Cash in banks and on hand	221,509.15	
Premiums in course of collection and in transmission	360,155.82	
Interest and rents due and accrued	28,426.86	
Total assets	$2,738,433.08	
Less special deposits in any State (if any there be)	$ 12,058.27	
Total assets admitted in Oregon		$2,726,374.81
LIABILITIES		
Gross claims for losses unpaid	$ 233,209.30	
Amount of unearned premiums on all outstanding risks	1,508,997.85	
Due for commission and brokerage	6,052.50	
All other liabilities	83,405.37	
Total liabilities exclusive of Deposit Capital	$ 400,000.00	$1,831,665.02
Total premiums in force December 31, 1912		$2,886,123.73
BUSINESS IN OREGON FOR THE YEAR		
Total risks written during the year		$2,124,815.00
Gross premiums received during the year		33,213.20
Premiums returned during the year		6,015.38
Losses paid during the year		3,189.59
Losses incurred during the year		3,449.59
Total amount of risks outstanding in Oregon December 31, 1912		$2,465,949.00

ROYAL EXCHANGE ASSURANCE

By R. D. HARVEY, United States Manager.

Statutory general agent and attorney for service: Frank E. Hart, Portland, Ore