

SILOS

YOUR ATTENTION IS CALLED TO THE

STANDARD TYPES OF EFFICIENT

SILOS

Plans for which have just been perfected by our Engineering Dept., and, together with specifications, are given FREE with the bill of material.

While the handling, storage and keeping characteristics of these SILOS are about on a par, yet individual preferences as to construction requires a choice which is offered in the following list

Tum-A-Lum B Silo—Plaster inside
 Tum-A-Lum A Silo—"Wisconsin" type-wooden lining inside
 Tum-A-Lum C Silo—Ceiled vertically inside
 Tum-A-Lum D Silo—2 x 4 Staves
 Tum-A-Lum E Silo—Flooring and Batten hoops.

These are all designed for regular stock lumber and can therefore be purchased at much less cost than the patent silos of equal capacity.

Tum-A-Lum M Silo—Concrete

AGENTS FOR "CROWN" SILO—BEST OF PATENTED SILOS

Car of x x Shingles—3 cars 16 inch Pine Wood—2 cars 16-18-21 inch Post Just Arrived

"See H. U. MARTIN About It"

TUM A LUM LUMBER COMPANY

SILOS

Synopsis of the Annual Statement of The American Credit-Indemnity Company of New York

Amount of capital paid up \$ 500,000.00

Net premiums received during the year 718,861.44

Interest, dividends, and rents received during the year 50,828.54

Total income 1,269,690.98

Losses paid during the year, including reinsurance 397,828.35

Commissions and salaries paid during the year 353,971.40

Amount of all other expenditures 48,146.84

Total expenditures 749,946.59

Value of stocks and bonds owned (market value) 1,101,940.00

Reserve on stocks and bonds 51,854.74

Interest and rents due and accrued 12,507.70

Total assets 2,518,779.22

Less special deposits in any one office 41,100.00

Total assets admitted to Oregon 2,477,679.22

Gross claims for losses unpaid 300,048.36

Amount of claims paid on all outstanding risks 309,816.97

Deduct 829.33

All other liabilities 2,167,032.22

Total liabilities 2,167,032.22

Total premiums in force December 31, 1913 671,908.00

Total risks written during the year 1,542,771.22

Gross claims for losses unpaid during the year 4,722.00

Amount of claims paid during the year 4,722.00

Losses incurred during the year 2,350.00

Amount of all other expenditures standing in Oregon December 31, 1913 2,422.50

Synopsis of the Annual Statement of The American Credit-Indemnity Company of New York

Statutory general agent and attorney for Oregon: E. H. WHEELER.

Synopsis of the Annual Statement of the Northwestern National Life Insurance Company

Amount of capital paid up \$ 1,000,000.00

Net premiums received during the year 1,007,977.81

Interest, dividends, and rents received during the year 325,822.67

Income from other sources received during the year 30,281.00

Total income 1,359,081.48

Paid for losses, endorsements, annuities and surrender values 1,042,714.27

Dividends paid to policy holders during the year 162,796.81

Commissions and salaries paid during the year 216,004.79

Taxes, licenses, and fees paid during the year 27,006.39

Amount of all other expenditures 127,878.31

Total expenditures 1,576,324.47

Market value of real estate owned 820,004.00

Market value of stocks and bonds owned 108,784.94

Loans on mortgages and collateral, etc. 2,000,000.00

Premium notes and policy loans 610,000.00

Cash in banks and on hand 51,854.74

Net unapplied and deferred 127,745.20

Other assets (net) 47,328.75

Total assets 4,538,674.86

Total assets admitted to Oregon 4,538,674.86

Net reserve 2,024,204.00

Amount of claims unpaid on all other liabilities 106,341.28

Total liabilities admitted to Oregon 2,117,862.72

Total insurance in force December 31, 1913 29,888,827.00

Total risks written during the year 110,000.00

Gross claims for losses unpaid during the year 12,000.00

Amount of claims paid during the year 12,000.00

Losses incurred during the year 1,250.00

Total amount of risks outstanding in Oregon December 31, 1913 274,100.00

Synopsis of the Annual Statement of The Bankers Life Insurance Company of Nebraska

Statutory general agent and attorney for Oregon: OREGON WASHINGTON BRANCH, THOMAS C. BLOOMER, Manager, Corbett Street, Portland, Oregon.

Amount of capital paid up \$ 100,000.00

Net premiums received during the year 1,001,771.97

Interest, dividends, and rents received during the year 201,557.82

Income from other sources received during the year 24,022.10

Total income 1,227,351.89

Paid for losses, endorsements, annuities and surrender values 805,100.74

Dividends paid to policy holders during the year 20,011.10

Commissions and salaries paid during the year 4,000.00

Taxes, licenses, and fees paid during the year 208,113.40

Amount of all other expenditures 17,618.50

Total expenditures 1,064,843.74

Market value of real estate owned (Home Office Bldg.) 244,750.00

Loans on mortgages (Farm) 2,507,000.00

Premium notes and policy loans 274,011.00

Cash in banks and on hand 100,100.00

Other assets (net) 200,000.00

Total assets 3,366,861.00

Total assets admitted to Oregon 3,366,861.00

Net reserve 2,000,000.00

Total policy income 2,000,000.00

All other liabilities 1,366,861.00

Total liabilities 3,366,861.00

Total insurance in force December 31, 1913 42,000,000.00

Total risks written during the year 100,000.00

Gross claims for losses unpaid during the year 100,000.00

Amount of claims paid during the year 100,000.00

Losses incurred during the year 100,000.00

Total amount of risks outstanding in Oregon December 31, 1913 100,000.00

Synopsis of the Annual Statement of The Bankers Life Insurance Company of Nebraska

Statutory general agent and attorney for Oregon: OREGON WASHINGTON BRANCH, THOMAS C. BLOOMER, Manager, Corbett Street, Portland, Oregon.

Amount of capital paid up \$ 100,000.00

Net premiums received during the year 1,001,771.97

Interest, dividends, and rents received during the year 201,557.82

Income from other sources received during the year 24,022.10

Total income 1,227,351.89

Paid for losses, endorsements, annuities and surrender values 805,100.74

Dividends paid to policy holders during the year 20,011.10

Commissions and salaries paid during the year 4,000.00

Taxes, licenses, and fees paid during the year 208,113.40

Amount of all other expenditures 17,618.50

Total expenditures 1,064,843.74

Market value of real estate owned (Home Office Bldg.) 244,750.00

Loans on mortgages (Farm) 2,507,000.00

Premium notes and policy loans 274,011.00

Cash in banks and on hand 100,100.00

Other assets (net) 200,000.00

Total assets 3,366,861.00

Total assets admitted to Oregon 3,366,861.00

Net reserve 2,000,000.00

Total policy income 2,000,000.00

All other liabilities 1,366,861.00

Total liabilities 3,366,861.00

Total insurance in force December 31, 1913 42,000,000.00

Total risks written during the year 100,000.00

Gross claims for losses unpaid during the year 100,000.00

Amount of claims paid during the year 100,000.00

Losses incurred during the year 100,000.00

Total amount of risks outstanding in Oregon December 31, 1913 100,000.00

Synopsis of the Annual Statement of the German Alliance Insurance Company

Statutory general agent and attorney for Oregon: OREGON WASHINGTON BRANCH, THOMAS C. BLOOMER, Manager, Corbett Street, Portland, Oregon.

Amount of capital paid up \$ 400,000.00

Net premiums received during the year 626,528.26

Interest, dividends, and rents received during the year 81,507.50

Income from other sources received during the year 50.00

Total income 708,105.76

Paid for losses, endorsements, annuities and surrender values 500,000.00

Dividends paid to policy holders during the year 200,000.00

Commissions and salaries paid during the year 200,000.00

Taxes, licenses, and fees paid during the year 10,000.00

Amount of all other expenditures 10,000.00

Total expenditures 940,000.00

Market value of real estate owned 1,000,000.00

Loans on mortgages and collateral, etc. 1,000,000.00

Premium notes and policy loans 1,000,000.00

Cash in banks and on hand 100,000.00

Other assets (net) 100,000.00

Total assets 3,100,000.00

Total assets admitted to Oregon 3,100,000.00

Net reserve 1,000,000.00

Total policy income 1,000,000.00

All other liabilities 2,100,000.00

Total liabilities 3,100,000.00

Total insurance in force December 31, 1913 20,000,000.00

Total risks written during the year 100,000.00

Gross claims for losses unpaid during the year 100,000.00

Amount of claims paid during the year 100,000.00

Losses incurred during the year 100,000.00

Total amount of risks outstanding in Oregon December 31, 1913 100,000.00

Synopsis of the Annual Statement of the German Alliance Insurance Company

Statutory general agent and attorney for Oregon: OREGON WASHINGTON BRANCH, THOMAS C. BLOOMER, Manager, Corbett Street, Portland, Oregon.

Amount of capital paid up \$ 400,000.00

Net premiums received during the year 626,528.26

Interest, dividends, and rents received during the year 81,507.50

Income from other sources received during the year 50.00

Total income 708,105.76

Paid for losses, endorsements, annuities and surrender values 500,000.00

Dividends paid to policy holders during the year 200,000.00

Commissions and salaries paid during the year 200,000.00

Taxes, licenses, and fees paid during the year 10,000.00

Amount of all other expenditures 10,000.00

Total expenditures 940,000.00

Market value of real estate owned 1,000,000.00

Loans on mortgages and collateral, etc. 1,000,000.00

Premium notes and policy loans 1,000,000.00

Cash in banks and on hand 100,000.00

Other assets (net) 100,000.00

Total assets 3,100,000.00

Total assets admitted to Oregon 3,100,000.00

Net reserve 1,000,000.00

Total policy income 1,000,000.00

All other liabilities 2,100,000.00

Total liabilities 3,100,000.00

Total insurance in force December 31, 1913 20,000,000.00

Total risks written during the year 100,000.00

Gross claims for losses unpaid during the year 100,000.00

Amount of claims paid during the year 100,000.00

Losses incurred during the year 100,000.00

Total amount of risks outstanding in Oregon December 31, 1913 100,000.00

The Observer.

MORO, OREGON.

FRIDAY.....April 3, 1913

Entered as second class matter at the post office at Moro, Oregon, July 25, 1891.

C. L. IRELAND.....Manager.

Send for advertising rates.

If you do not read The Observer, why not?

We would like to have you take it, and we know it would be profitable to you to become a subscriber. We send it two years for \$2.50; one year \$1.50; 12¢ a month in advance. For that reason every cold should be gotten rid of with the least possible delay. To accomplish this you will find Chamberlain's Cough Remedy of great help to you. It loosens a cold, relieves the lungs, aids expectoration and enables the system to throw off the cold. For sale by all dealers.—Advertisement.

Church and Society notices FREE, except when for money making purposes. Such notices at regular rates at the option of the publishers.

State Senator Ragsdale accompanied Judge Parker, by automobile, part of this week in a visit to the different sections of the county south of Moro, being at Kent and Grass Valley Monday and Tuesday.

Oregon granges will meet for the annual three days business session at Monmouth May 19-21.

A little rain, a little sunshine, a little hail, plenty of dust, and some wind; have been the weather portion for Sherman county the past two weeks.

Idaho has only one named peak having an altitude greater than 12,000 feet, that is Hyndman Peak, near the Blaine-Custer county line, the elevation of this mountain is 12,078 feet. There are however, several unnamed peaks whose elevations are greater than 12,000.

Pine seed sown broadcast on the snow in southern Idaho last spring germinated when the snow melted, and as many as sixty little trees were counted to the square foot. The summer was so dry, however, that most of the plants died, except where sheltered by brush or logs.

According to a scientific estimate the total rainfall upon all the land of the globe amounts to 29,347.4 cubic miles, and of this quantity 6,524 cubic miles drains off through rivers to the sea. A cubic mile of river water weighs, approximately 4,205,650,000 tons, and carries in solution, on the average, about 420,000 tons of foreign matter. In all, about 2,735,000,000 tons of solid substances are thus carried annually to the ocean.

Biliousness and Constipation Curled.

If you are ever troubled with biliousness or constipation you will be interested in the statement of R. F. Erwin, Pres. Ind. "A year ago last winter I had an attack of indigestion followed by biliousness and constipation. Seeing Chamberlain's Tablets so highly recommended, I bought a bottle of them and they helped me right away." For sale by all dealers.—Advertisement.

A mine of paint clay has been discovered in Oregon at Waterloo.

Cough Medicine for Children.

Never give a child a cough medicine that contains opium in any form. When opium is given other and more serious diseases may follow. Long experience has demonstrated that there is no better or safer medicine for coughs, colds and croup in children than Chamberlain's Cough Remedy. It is equally valuable for adults. Try it. It contains no opium or other harmful drug. For sale by all dealers.—Advertisement.

Dangers of a Cold.

Do you know that of all the minor ailments colds are by far the most dangerous? It is not the colds themselves that you need to fear, but the serious diseases that they so often lead to. For that reason every cold should be gotten rid of with the least possible delay. To accomplish this you will find Chamberlain's Cough Remedy of great help to you. It loosens a cold, relieves the lungs, aids expectoration and enables the system to throw off the cold. For sale by all dealers.—Advertisement.

Good News

To Holt and Best Harvester Owners

In Sherman, Wasco and Gilliam Counties

Have made a contract with a large foundry that will place in Wasco a full and complete stock of castings to fit the above named harvesters, and have three tons that will arrive by April 15th. It will be your gain by saving your order and place it with me or with FOSS & BENSON, Moro, Ore.

Agents For Sherman County

For Mitchel, Reo and Hudson Automobiles

GEO. N. CROSFIELD

Program of the Tenth Spring Meeting

of the

Presbytery of Pendleton

MORO, OREGON,

April 9th, 10th, 11th, and 12th, 1914

Thursday Evening, April 9th.

8:00. Sermon by the retiring moderator, Rev. W. L. Van Noy, Pendleton, Oregon.

Constitution of Presbytery, Roll Call and Election of Officers.

Report of Committee on Arrangements, Rev. A. J. Adams, chairman.

Friday Morning, April 10th.

8:30. Devotional services, Rev. J. M. Morrison.

9:00. Business session.

11:45. Recess.

Friday Afternoon.

1:30. Sermon, Rev. Geo. W. Healy, Milton, Oregon.

2:30. Business session.

5:30. Recess.

Friday Evening.

8:00. Sermon, Rev. H. H. Noyes, Vincent, Oregon.

Saturday Morning, April 11th.

8:30. Devotional services, Rev. M. A. Prater, Pineville, Oregon.

9:00. Business session.

11:45. Recess.

Saturday Afternoon.

1:30. Sermon, Rev. I. I. Gorby, Elko, Nevada.

2:30. Business session.

5:30. Recess.

Saturday Evening.

8:00. Evangelism, Rev. G. H. Wilkins, Bend, Oregon.

Sunday Morning, April 12th.

10:00. Sunday School address by Rev. J. V. Milligan D. D., and Rev. R. E. Blackman.

11:00. Sermon by the moderator; followed by Presbyterial communion; Rev. J. V. Milligan D. D., to preside; assisted by Rev. J. M. Morrison and Rev. Frederick Harvey.

Sunday Afternoon.

3:00. Decision Service in charge of Rev. W. E. Warrington, Pilot Rock, Oregon.

Sunday Evening.

6:30. Young Peoples meeting, address by Rev. R. S. Towne and Rev. G. A. M. Lilly.

8:00. Rev. J. M. Cornelius preaching; sermon topic, "The Pardon of Sin or the Divine Forgiveness." Rev. S. L. Grishby, Pendleton, Oregon.

Bright, Bryant & Ellis.

Attorneys-at-Law

offices at

The Dalles and Moro, Ore.

C. M. Huddleston

Attorney at Law

Wasco, - Oregon

BENNETT, SINNOTT, & GALLOWAY

ATTORNEYS-AT-LAW

General Practice

The Dalles, - Oregon.

Dr. C. L. Poley

Physician and Surgeon.

Moro, Oregon.

Successor to Dr. W. C. Nason and Dr. O. J. Goffin. Office in Goffin Building.

J. R. Morgan

Dentist

MORO, - OREGON

1st to 15th of each month. Office opposite Drs. Goffin

WASCO, - OREGON

16th to 30th of each month. Office opp. McCoy, Atwood Co

Just Received

A LINE OF

Fairbanks & Morse Engines and Feed Mills

ALSO ARE AGENCY FOR THE

Sampson Wind Mills

Complete Line of Extras for the

OREGON MOLINE and DUTCHMAN PLOWS

Moro Hardware & Implt Co

Geo. F. M. Newhouse, Oph. D.

The Dalles, Oregon

Successors to Clarke-Newhouse Jewelry Company

I sell for cash only

Fine Diamonds, Jewelry, Watches, Clocks and Optical Goods.

Satisfaction Guaranteed or Money Refunded

If you want to sell or trade your farm list it with us. We have many calls for FARMS, STOCK and ALFALFA RANCHES Address O. F. HULSE, 269 Stark Street, Portland, Oregon. with realty department of HARTMAN & THOMPSON, PORTLAND, OREGON.

R. J. GINN J. E. COLEMAN

GINN & COLEMAN

DEALERS IN

Glass, Paints, and Oils. Bone and Alfalfa Meal.

AGENTS FOR

Canton Plows, Superior and Peoria Drills.

EXTRAS

For all kinds of machinery carried in stock or procured on short notice.

Wreaths of Laurel

Were used to decorate the brows of conquering heroes in olden times. Now, we consecrate the burial places of our dead with

Monuments

of enduring marble or granite. We invite you to come in and see our newest designs and look over some of the semi-completed stones now in stock.

Watts Marble Works

The Dalles, Oregon.



MORO BARBER SHOP

Porcelain Bath Tub.

Everything First Class and up to date.

Agent for Model Steam Laundry of The Dalles

Shop in Brick Building next Observer Office

J. N. LANDRY, Proprietor.

Moro, - - - - Oregon.

NEW HOTEL PERKINS

Portland, Oregon.

Eastern Oregon Headquarters.

Positively most centrally located. Fifth St. cars pass the doors every few minutes.

Popular Priced Restaurant

European Plan. Rates \$1.00 and up

L. Q. SWETLAND, Mgr.



VINTON HOTEL

Grass Valley, Oregon.

Entirely new, convenient to business. Clean beds, and table the best the market will afford. Prices reasonable. Commercial trade solicited.

CONDUCTED ON THE BEST PRINCIPLES.