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Summary of the Annual Statement of the NATIONAL UNION FIRE INSURANCE CO. of Philadelphia, in the State of Oregon, on the 31st day of December, 1915, made to the Insurance Commissioner of the State of Oregon, pursuant to law.

Amount of capital paid up	\$1,000,000.00
INCOME	
Net premiums received during the year	\$2,120,883.91
Interest, dividends and rents received during the year	179,806.28
Income from other sources received during the year	37,823.94
Total income	\$2,338,514.13
DISBURSEMENTS	
Net losses paid during the year	1,418,906.04
Dividends paid on capital stock during the year	15,000.00
Commissions and salaries paid during the year	542,496.14
Taxes, licenses and fees paid during the year	112,297.38
Amount of all other expenditures	725,521.07
Total disbursements	\$2,807,217.63
Value of real estate owned (market value)	\$0,854.40
Value of stocks and bonds owned (market value)	2,311,787.00
Loans on mortgages and collateral, etc.	627,900.00
Cash in banks and on hand	150,497.41
Due from other companies	61,282.88
Premiums in course of collection	152,461.00
Interest and rents due and accrued	495,994.77
Total assets	\$4,108,753.96
Less special deposits in any state (if any there be)	27,767.10
Total assets admitted in Oregon	\$4,138,756.96
LIABILITIES	
Gross claims for losses unpaid	\$61,978.08
Amount of unearned premiums on all outstanding risks	2,327,302.98
Due for commission and brokerage	5,000.00
All other liabilities	62,830.94
Surplus	\$530,946.54
Total liabilities, exclusive of capital stock	\$2,395,112.00
Total surplus in force December 31, 1915	\$1,743,644.96
BUSINESS IN OREGON FOR THE YEAR	
Total insurance written during the year	\$2,062,500.00
Gross premiums received during the year	\$3,315.87
Premiums returned during the year	15,251.24
Losses paid during the year	\$1,209.49
Losses incurred during the year	\$2,427.81
Total amount of insurance outstanding in Oregon December 31, 1915	\$2,510,000.00

Summary of the Annual Statement of the NORTH-DEUTSCHE INSURANCE CO. of Hamburg, in the State of Oregon, on the 31st day of December, 1915, made to the Insurance Commissioner of the State of Oregon, pursuant to law.

Amount of capital paid up	\$900,000.00
INCOME	
Net premiums received during the year	\$1,890,820.80
Interest, dividends and rents received during the year	69,618.50
Income from other sources received during the year	\$0,431.95
Total income	\$1,960,871.25
DISBURSEMENTS	
Net losses paid during the year	\$884,814.44
Dividends paid on capital stock during the year	489,033.56
Taxes, licenses and fees paid during the year	\$0,282.98
Amount of all other expenditures	152,461.00
Total disbursements	\$1,526,591.98
Other ledger assets	\$4,402.82
Value of real estate owned (market value)	1,436,206.00
Cash in banks and on hand	204,987.50
Premiums in course of collection	152,461.00
Interest and rents due and accrued	290,820.70
Total assets	\$2,062,814.06
LIABILITIES	
Gross claims for losses unpaid	\$179,901.50
Amount of unearned premiums on all outstanding risks	963,730.87
Due for commission and brokerage	1,000.00
All other liabilities	49,978.58
Total liabilities, exclusive of capital stock	\$1,194,611.75
Total surplus in force December 31, 1915	\$868,202.31
BUSINESS IN OREGON FOR THE YEAR	
Total insurance written during the year	\$1,250,843.00
Gross premiums received during the year	20,317.16
Premiums returned during the year	10,608.58
Losses paid during the year	5,435.58
Losses incurred during the year	7,609.30
Total amount of insurance outstanding in Oregon December 31, 1915	\$14,417.00

Summary of the Annual Statement of the NORTHWESTERN MUTUAL FIRE INSURANCE CO. of Milwaukee, in the State of Wisconsin, on the 31st day of December, 1915, made to the Insurance Commissioner of the State of Oregon, pursuant to law.

Amount of capital paid up	\$1,000,000.00
INCOME	
Net premiums received during the year	\$1,443,252.22
Interest, dividends and rents received during the year	84,712.73
Income from other sources received during the year	\$0,000.00
Total income	\$1,527,964.95
DISBURSEMENTS	
Net losses paid during the year	\$115,545.18
Dividends paid on capital stock during the year	4,500,000.00
Commissions and salaries paid during the year	242,428.58
Taxes, licenses and fees paid during the year	10,588,071.85
Amount of all other expenditures	13,271,901.90
Total disbursements	\$20,278,036.51
Value of real estate owned (market value)	\$4,972,008.08
Value of stocks and bonds owned (market value)	55,085,173.44
Loans on mortgages and collateral, etc.	1,750,507.85
Cash in banks and on hand	110,000.00
Due from other companies	82,170.00
Premiums in course of collection	4,380,352.87
Interest and rents due and accrued	6,987,807.98
Due and deferred premiums	4,258,638.19
Total assets	\$83,383,044.97
LIABILITIES	
Gross claims for losses unpaid	\$10,102,078.00
Amount of unearned premiums on all outstanding risks	1,974,808.00
Due for commission and brokerage	4,875,651.19
All other liabilities	1,224,107.07
Total liabilities, exclusive of capital stock	\$13,882,636.26
Total surplus in force December 31, 1915	\$70,500,408.71
BUSINESS IN OREGON FOR THE YEAR	
Total insurance written during the year	\$1,438,500.00
Gross premiums received during the year	499,998.00
Premiums returned during the year	125,091.24
Losses paid during the year	152,891.18
Losses incurred during the year	188,890.10
Total amount of insurance outstanding in Oregon December 31, 1915	\$1,812,912.50

Summary of the Annual Statement of the NORTHWESTERN MUTUAL LIFE INSURANCE CO. of Milwaukee, in the State of Wisconsin, on the 31st day of December, 1915, made to the Insurance Commissioner of the State of Oregon, pursuant to law.

Amount of capital paid up	\$1,000,000.00
INCOME	
Net premiums received during the year	\$40,461,752.71
Interest and rents received during the year	14,443,252.22
Income from other sources received during the year	\$0,000.00
Total income	\$54,905,004.93
DISBURSEMENTS	
Net losses paid during the year	\$115,545.18
Dividends paid on capital stock during the year	4,500,000.00
Commissions and salaries paid during the year	242,428.58
Taxes, licenses and fees paid during the year	10,588,071.85
Amount of all other expenditures	13,271,901.90
Total disbursements	\$20,278,036.51
Value of real estate owned (market value)	\$4,972,008.08
Value of stocks and bonds owned (market value)	55,085,173.44
Loans on mortgages and collateral, etc.	1,750,507.85
Cash in banks and on hand	110,000.00
Due from other companies	82,170.00
Premiums in course of collection	4,380,352.87
Interest and rents due and accrued	6,987,807.98
Due and deferred premiums	4,258,638.19
Total assets	\$83,383,044.97
LIABILITIES	
Gross claims for losses unpaid	\$10,102,078.00
Amount of unearned premiums on all outstanding risks	1,974,808.00
Due for commission and brokerage	4,875,651.19
All other liabilities	1,224,107.07
Total liabilities, exclusive of capital stock	\$13,882,636.26
Total surplus in force December 31, 1915	\$70,500,408.71
BUSINESS IN OREGON FOR THE YEAR	
Total insurance written during the year	\$1,438,500.00
Gross premiums received during the year	499,998.00
Premiums returned during the year	125,091.24
Losses paid during the year	152,891.18
Losses incurred during the year	188,890.10
Total amount of insurance outstanding in Oregon December 31, 1915	\$1,812,912.50

The Toil of Progress

Story of a Civilization Builder Who Perished at His Task

By GUS SEEL
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Late one night big Jan Mircovitch thrust his ponderous body through the open door of an empty freight car bound southward out of Denver.

The second morning following he emerged in Raton, bruised and stiff from the jolting, musty and disheveled from lack of water, resembling a hibernating bear leaving winter quarters.

His cheeks were swollen, his eyes watered, and he stumbled awkwardly across the chundered railroad tracks in quest of refreshments and food.

Two weeks previous he had drawn the whole of the two months' back wages due him at a coal mine in northern Colorado. The comforts and delights of the city called him, and he drifted eastward into Denver.

The saloons, the gambling halls, the pool rooms, the shows, found him a cogwheel patron, ever ready to invest hard coin in what they had to offer.

At the end of fourteen days the residue of the one hundred and fifty odd dollars amounted to two bright silver dollars, a half dollar, a quarter, a few nickels and dimes and a penny or two.

Jan was vastly pleased with himself and the world. He had had his fun; now he would go to work again. He had no fear of hardships.

He had never found it difficult to capitalize his 200 pounds of brown and bone, and, besides, he was versed in living cheaply. Two dollars was sufficient to keep him from want for quite awhile.

For several days Jan lived a quiet and obscure life. And at length, when seated in a box in the Arcade saloon, he thrust a hand into the pocket of his overalls and could only discover three nickels, he decided to go to work.

From the date of his entry in American ways and customs, twenty years before, he had followed one system in seeking employment.

He left the saloon, walking a few paces down the street to where a knot of ruddy clad men were gathered about a blackboard placed conspicuously on the sidewalk.

Jan ran his eye slowly and carefully down the list. He was not familiar enough with English to select the especial item he desired at once.

He read, "Twenty teamsters at \$3. five muckers at \$2.50, thirty carpenters at \$3. forty hard rock men at \$4. 100 laborers at \$2," and so on until he read, "Fifty miners, San Francisco."

Then he entered the door and presented himself at a hole in the wall through which he could see a neat and orderly office force at work.

A young man answered his call. He was told that the San Francisco work was four feet, free picking. He

or the motor train, whose warning rattle could be heard.

Presently it emerged, an overland young man upon a squat electric motor pulling a long string of tiny cars, each holding about one ton of coal.

Then they proceeded into the main tunnel of the mine.

For some distance they walked upright. Then the ceiling became lower, and they were forced to continue either stooping or with head on shoulder.

Far ahead of them they could see the gleam of lights.

They reached the lights and passed on into a branch of the main tunnel. After a good few minutes walking the pit boss ordered the others to remain and, taking Jan, set off, crouching along a still smaller tunnel.

They arrived finally at a little cubbyhole of a place where the bright black gleam of coal showed on the side of the tunnel.

On hands and knees Jan inspected the place. It satisfied him. He had worked in—and made good money out of—worse places. He said as much to the pit boss.

Alone, Jan retraced his steps and gained the outer air. An inquiry of a killing mule driver informed him of the location of the company store and boarding house.

He was shown a bunk in a long room and was told that he could get board and lodging for \$7 a week. He assented.

At the company store they fitted him with a cap, lamp, two picks and a shovel.

The next morning he went to work, carrying with him, besides his tools, a dinner bucket divided into two compartments, one filled with food, the other with cold tea.

The door of the mine tunnel was opened at 7 o'clock in the morning. Jan was on hand promptly, puffing contentedly at a long, foreign pipe.

He was one of the first to enter, and as he led the pace along the pitch dark

He had fallen into the habit of musing upon the scenes incident to his return home—a bad habit for a miner.

Of all those whose heads depend upon their vigilance perhaps no calling offers more chances of sudden and unavoidable death than that of the coal miner.

And deep in the heart of the mine, a half mile of rock and earth intervening between him and the outer world, Jan Mircovitch, itinerant Bohemian miner, sat and made air castles while awaiting a car.

The mule driver, getting no response to his call, went in to ascertain the matter. He found a quarter ton of rock pressing Jan's shoulders between his knees.

With a pick he got the rock away. And the next car he hauled out contained what had been a few hours previous the living body of a strong, able bodied man.

Thus Jan Mircovitch died as thousands have died before him, while in throbbing cities tall stacks, tapering skyward, belch forth grimy clouds of smoke and the march of civilization, terrible and magnificent, continues.

Sympathy With Sufferers. Probably nothing is more stimulating and genuinely tonic to sufferers, especially those with chronic ailments, than the feeling that in spite of their own helplessness they themselves can still be helpful to others.

The Shuf-in society in this country has made life more bearable for many persons who are confined to their rooms or their homes. Nothing disturbs a certain class of patients so much as to be completely in contact with those who are in good health and strength and whom they can scarcely help but envy.

To be brought into touch with those for whom they themselves can feel is a precious source of consolation and uplift. Pity is a luxury to be enjoyed, but no human being likes to be pitted or to feel that he is an object of pity.

To be conscious of some advantage in one's situation over that of others is of itself an alleviation for many sick persons.—Journal American Medical Association.

Killing a Bull Without a Weapon. Cayetano, a famous Spanish teamster, once was strolling across a meadow with a couple of friends when his attention was attracted by an old and infuriated bull which was galloping toward them with lowered head and erect tail.

Not even a cane, but he seized a dust coat which one of his friends was carrying over his arm. As soon as the bull got close to them Cayetano bade his companions make their escape while he engaged the animal's attention.

Using the coat as a cap, he drove the bull crazy with fury, stepping aside with the deftest agility at each of the animal's charges. In this manner he caused the bull to turn sharply in the midst of its onward rushes until finally an ominous crack was heard, and the bull fell in a heap, with its backbone broken by the sudden wrench given by the animal's abrupt swerve.

Get the Direction. "The wise thing to do nowadays is to invest your money in a going concern."

"Yes, and it's also a wise thing to first find out which way the concern is going."—Judge.

Summary of the Annual Statement of the GILARD FIRE & MARINE INSURANCE CO. of Philadelphia, in the State of Pennsylvania, on the 31st day of December, 1915, made to the Insurance Commissioner of the State of Oregon, pursuant to law.

Amount of capital paid up	\$500,000.00
INCOME	
Net premiums received during the year	\$738,258.47
Interest, dividends and rents received during the year	110,902.56
Income from other sources received during the year	10,095.62
Total income	\$859,256.65
DISBURSEMENTS	
Net losses paid during the year	\$74,407.31
Dividends paid on capital stock during the year	100,000.00
Commissions and salaries paid during the year	274,007.64
Taxes, licenses and fees paid during the year	42,800.99
Amount of all other expenditures	71,205.82
Total disbursements	\$662,421.76
Value of real estate owned (market value)	\$1,217,407.32
Value of stocks and bonds owned (market value)	1,858,547.00
Loans on mortgages and collateral, etc.	207,909.00
Cash in banks and on hand	92,215.47
Premiums in course of collection	120,472.18
Interest and rents due and accrued	30,688.99
Total assets	\$4,108,753.96
LIABILITIES	
Gross claims for losses unpaid	\$45,497.00
Amount of unearned premiums on all outstanding risks	3,514,856.47
Due for commission and brokerage	2,900.00
Total liabilities, exclusive of capital stock	\$3,563,253.47
Total surplus in force December 31, 1915	\$2,481,898.00
BUSINESS IN OREGON FOR THE YEAR	
Total insurance written during the year	\$603,430.00
Gross premiums received during the year	7,200.29
Premiums returned during the year	2,108.20
Losses paid during the year	6,242.82
Losses incurred during the year	2,300.32

Summary of the Annual Statement of the PACIFIC STATES FIRE INSURANCE CO. of Portland, in the State of Oregon, on the 31st day of December, 1915, made to the Insurance Commissioner of the State of Oregon, pursuant to law.

Amount of capital paid up	\$444,900.00
INCOME	
Net premiums received during the year	\$9,398.82
Interest, dividends and rents received during the year	30,374.70
Income from other sources received during the year	13,893.53
Total income	\$53,667.05
DISBURSEMENTS	
Net losses paid during the year	\$1,056.44
Dividends and salaries paid during the year	90,257.79
Taxes, licenses and fees paid during the year	4,404.95
Amount of all other expenditures	41,750.80
Total disbursements	\$137,470.11
Value of real estate owned (market value)	\$17,290.70
Value of stocks and bonds owned (market value)	98,186.08
Loans on mortgages and collateral, etc.	400,120.16
Cash in banks and on hand	\$0,124.16
Premiums in course of collection	\$2,608.98
Interest and rents due and accrued	8,122.97
All other liabilities	2,096.90
Total assets	\$610,365.30
LIABILITIES	
Gross claims for losses unpaid	7,907.48
Amount of unearned premiums on all outstanding risks	71,189.44
Due for commission and brokerage	4,404.92
All other liabilities	\$7,217.65
Total liabilities, exclusive of capital stock	\$83,719.49
Total surplus in force December 31, 1915	\$526,645.81
BUSINESS IN OREGON FOR THE YEAR	
Total insurance written during the year	\$12,430.48
Total insurance written during the year	\$8,011,271.81
Gross premiums received during the year	\$125,445.91
Premiums returned during the year	\$2,506.93
Losses paid during the year	\$4,829.98
Losses incurred during the year	\$1,270.44
Total amount of insurance outstanding in Oregon December 31, 1915	\$2,254,980.00

Summary of the Annual Statement of the COMMERCIAL UNION ASSURANCE CO. LTD. of London, England, on the 31st day of December, 1915, made to the Insurance Commissioner of the State of Oregon, pursuant to law.

Amount of capital paid up	\$7,500,000.00
INCOME	
Net premiums received during the year	\$7,300,822.58
Interest, dividends and rents received during the year	337,877.48
Income from other sources received during the year	290,827.97
Total income	\$7,939,527.03
DISBURSEMENTS	
Net losses paid during the year	\$1,581,578.18
Dividends and salaries paid during the year	2,102,008.61
Taxes, licenses and fees paid during the year	290,107.00
Amount of all other expenditures	1,014,285.95
Total disbursements	\$5,000,000.00
Value of real estate owned (market value)	\$0,000.00
Value of stocks and bonds owned (market value)	\$2,341,988.00
Loans on mortgages and collateral, etc.	\$0,000.00
Cash in banks and on hand	\$0,000.00
Premiums in course of collection	\$0,000.00
Interest and rents due and accrued	\$0,000.00
All other liabilities	\$0,000.00
Total assets	\$2,341,988.00
LIABILITIES	
Gross claims for losses unpaid	\$0,000.00
Amount of unearned premiums on all outstanding risks	\$0,000.00
Due for commission and brokerage	\$0,000.00
All other liabilities	\$0,000.00
Total liabilities, exclusive of capital stock	\$0,000.00
Total surplus in force December 31, 1915	\$2,341,988.00
BUSINESS IN OREGON FOR THE YEAR	
Total insurance written during the year	\$10,775,793.00
Total insurance written during the year	\$134,521.70
Gross premiums received during the year	\$4,647.71
Premiums returned during the year	\$0,000.00
Losses paid during the year	\$0,000.00
Losses incurred during the year	\$0,000.00
Total amount of insurance outstanding in Oregon December 31, 1915	\$0,000.00

Summary of the Annual Statement of the STATE FIRE INSURANCE CO. of Portland, in the State of Oregon, on the 31st day of December, 1915, made to the Insurance Commissioner of the State of Oregon, pursuant to law.

Amount of capital paid up	\$1,000,000.00
INCOME	
Net premiums received during the year	\$59,237.37
Interest, dividends and rents received during the year	\$1,538.97
Income from other sources received during the year	\$2,641.73
Total income	\$63,418.07
DISBURSEMENTS	
Net losses paid during the year	\$268,283.96
Dividends and salaries paid during the year	174,010.30
Taxes, licenses and fees paid during the year	\$2,175.85
Amount of all other expenditures	130,111.22
Total disbursements	\$574,581.33
Value of real estate owned (market value)	\$1,220,410.00
Value of stocks and bonds owned (market value)	100,944.00
Loans on mortgages and collateral, etc.	100,944.00
Cash in banks and on hand	\$0,000.00
Premiums in course of collection	\$0,000.00
Interest and rents due and accrued	\$0,000.00
Total assets	\$1,421,354.00
LIABILITIES	
Gross claims for losses unpaid	\$0,000.00
Amount of unearned premiums on all outstanding risks	\$0,000.00
Due for commission and brokerage	\$0,000.00
All other liabilities	\$0,000.00
Total liabilities, exclusive of capital stock	\$0,000.00
Total surplus in force December 31, 1915	\$1,421,354.00
BUSINESS IN OREGON FOR THE YEAR	
Total insurance written during the year	\$2,423.43
Gross premiums received during the year	33,145.62
Premiums returned during the year	10,480.63
Losses paid during the year	22,500.53
Losses incurred during the year	\$7,611.68
Total amount of insurance outstanding in Oregon December 31, 1915	\$2,361,850.00

Summary of the Annual Statement of the STATE FIRE INSURANCE CO. of Portland, in the State of Oregon, on the 31st day of December, 1915, made to the Insurance Commissioner of the State of Oregon, pursuant to law.

Amount of capital paid up	\$1,000,000.00
INCOME	
Net premiums received during the year	\$20,000.00
Interest	