The Observer
MORO, OREGON.

FRIDAY....... March 30, 1917

The price of The Observer is $1.50 per year, 75 cents for six months, 50 cents for four months—but if paid in advance we accept $2.50 in full for 2 years. Shorter terms than one year 12½ cents per month.

A Blue Mark here will answer an inquery, when entered upon our calendar, giving the date of the paper as the date at which your current subscription expires.

Synopsis of the Annual Statement of THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, of Philadelphia, in the State of Pennsylvania, on the 31st day of December, 1916, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

CAPITAL.
Amount of capital paid up $1,000,000.00
INCOME.
Net premiums received during the year $2,882,863.48
Interest, dividends and rents received during the year 173,429.50
Income from other sources received during the year 47,487.85
Total income $3,103,780.83
DISBURSEMENTS.
Net losses paid during the year .. $1,282,031.95
Dividends paid on capital stock during the year 60,041.95
Commissions and salaries paid during the year 136,947.72
Taxes, licenses and fees paid during the year 64,154.68
Amount of all expenditures 959,633.62
Total expenditures $2,502,809.90
ASSETS.
Value of real estate owned (market value) .... $ 365,546.51
Value of stocks and bonds owned (market value) 3,206,753.75
Loans on mortgages and collateral, etc. 46,750.00
Cash in banks and on hand 388,193.90
Premiums in course of collection written since September 30, 1916 .... 627,206.41
Interest and rents due and accrued 43,659.51
Total assets $4,659,710.17
Less special deposits in any state 1,114.78
Total assets admitted in Oregon $4,658,595.39
LIABILITIES.
Gross claims for losses unpaid ... $ 588,852.07
Amount of unearned premiums on all outstanding risks 2,628,030.61
All other liabilities 39,359.05
Total liabilities, exclusive of capital stock of $1,000,000 ... $3,256,241.73
Total premiums in force December 31, 1916 .... $4,519,666.73
BUSINESS IN OREGON FOR THE YEAR.
Total insurance written during the year $6,036,597.00
Gross premiums received during the year 76,761.85
Premiums returned during the year 16,372.74
Losses paid during the year 15,438.57
Losses incurred during the year 16,995.35
Total amount of insurance outstanding in Oregon December 31, 1916 .... 9,654,895.50
THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA,
By JOHN J. P. RODGERS, Secretary.
Statutory resident general agent and attorney for service: JOHN H. BURGARD.

Synopsis of the Annual Statement of the CONNECTICUT MUTUAL LIFE INSURANCE COMPANY of Hartford, in the state of Connecticut, on the 31st day of December, 1916, made to the Insurance Commissioner of the state of Oregon, pursuant to law:

CAPITAL.
Amount of capital stock paid up .... none
INCOME.
Total premium income .... $ 8,101,068.01
Interest, dividends and rents received during the year 3,583,401.56
Income from other sources received during the year 548,075.39
Total income .... $ 12,232,544.96
DISBURSEMENTS.
Paid for losses, endowments, annuities and surrender values . $ 6,065,262.49
Dividends paid to policy holders during the year 1,806,972.50
Commissions and salaries paid during the year 831,611.02
Taxes, licenses and fees paid during the year 310,096.63
Amount of all other expenditures 910,610.07
Total expenditures .... $ 9,944,552.71
ASSETS.
Market value of real estate owned .... $ 2,510,294.61
Market value of stocks and bonds owned 23,950,086.00
Loans on mortgages and collateral, etc. 37,786,806.42
Premium notes and policy loans 8,343,420.00
Cash in banks and on hand 1,120,800.44
Net uncollected and deferred premiums 877,446.35
Other assets (net) 2,082,291.01
Total assets .... $ 76,671,152.92
Total assets admitted in Oregon .... $ 76,671,152.92
LIABILITIES.
Net reserve .... $ 68,213,453.45
Total policy claims unpaid 398,288.41
All other liabilities 4,657,921.68
Surplus 3,401,489.38
Total liabilities, exclusive of capital stock .... $ 76,671,152.92
Total insurance in force Dec. 31, 1916 .... $253,439,405.12
BUSINESS IN OREGON FOR THE YEAR.
Total insurance written during the year .... $ 390,481.00
Gross premiums received during the year 46,499.17
Premiums returned during the year 44.44
Losses paid during the year 8,479.00
Losses incurred during the year 6,454.00
Total amount of insurance outstanding in Oregon Dec. 31, 1916 .... 1,669,669.00
By WM. H. DEMING, Secretary.
Statutory resident general agent and attorney for service: CLAYTON WENTZ.

Synopsis of the Annual Statement of THE PRUDENTIAL INSURANCE COMPANY OF AMERICA, of Newark, in the State of New Jersey, on the 31st day of December, 1916, 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.
Total premium income .... $ 99,990,191.49
Interest, dividends and rents received during year 18,475,983.90
Income from other sources received during year 1,159,978.70
Total income .... $ 119,626,154.09
DISBURSEMENTS.
Paid for losses, endowments, annuities and surrender values .... $ 34,319,663.73
Dividends paid to policy holders during the year 12,958,432.41
Dividends paid on capital stock during the year 440,000.00
Commissions and salaries paid during the year and fees for inspection of risks, including medical fees 23,607,935.23
Taxes, licenses and fees paid during the year 2,098,823.34
Amount of all other expenditures 3,953,661.57
Total expenditures .... $ 77,378,516.28
ASSETS.
Market value of real estate owned .... $ 18,174,847.53
Market value of stocks and bonds owned 236,974,220.71
Loans on mortgages and collateral, etc. 116,860,767.58
Policy loans 35,790,090.39
Cash in banks, on hand and in transit 11,889,125.89
Net uncollected and deferred premiums 7,043,431.75
Other assets (net) 5,843,739.09
Total assets 432,019,822.94
Total assets admitted in Oregon .... $ 432,019,822.94
LIABILITIES.
Net reserve .... $ 365,773,893.00
Total policy claims unpaid 2,217,225.69
Dividends to policy holders declared but not yet due, payable in 1917 .... 13,146,446.00
Apportioned to the credit of participating policy holders as a class payable after 1917 .... 20,725,218.21
All other liabilities 8,883,406.05
Surplus * 19,273,633.89
Total liabilities, exclusive of capital stock of $2,000,000 .. $ 430,019,822.94
Total insurance in force December 31, 1916 .... $3,092,995,164.00
BUSINESS IN OREGON FOR THE YEAR.
Total insurance written and revived during the year .... $ 2,060,794.00
Gross premiums received during the year 213,491.44
Premiums returned during year 483.68
Losses and claims paid during the year 46,943.19
Losses and claims incurred during the year 45,726.86
Total amount of insurance outstanding in Oregon December 31, 1916 .... 6,924,355.00
THE PRUDENTIAL INSURANCE COMPANY OF AMERICA,
By VALENTINE RIKER, Asst. Sec.
Statutory resident general agent and attorney for service: JOHN PAUER.

* $1,896,187.50 par value of the capital stock of the Company has been purchased pursuant to the provisions of Chapter 99 of the laws of New Jersey for the year 1913, and assigned to Austen Colgate, Trustee for the policyholders of the Company.

SYNOPSIS OF THE ANNUAL STATEMENT OF THE

THE GERMANIA LIFE INSURANCE COMPANY

of New York, in the State of New York, on the thirty-first day of December, 1916, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

CAPITAL
Amount of capital stock paid up .... $ 200,000.00
INCOME
Total premium income .... $ 5,013,133.24
Interest, dividends, and rents received during the year 2,083,793.24
Income from other sources received during the year ... 245,252.14
Total income .... $ 7,342,178.62
DISBURSEMENTS
Paid for losses, endowments, annuities and surrender values .... $ 3,657,971.93
Dividends paid to policy holders during the year 834,480.89
Dividends and interest paid on capital stock during year 24,000.00
Commissions and salaries paid during the year ... 925,704.86
Taxes, licenses, and fees paid during the year ... 141,707.33
Amount of all other expenditures ... 645,096.45
Total expenditures .... $ 6,228,961.46
ASSETS
Market value of real estate owned .... $ 5,303,713.51
Market value of stocks and bonds owned ... 10,987,369.32
Loans on mortgages and collateral, etc ... 26,054,941.60
Premium notes and policy loans ... 7,538,873.95
Cash in banks and on hand ... 1,014,909.98
Net uncollected and deferred premiums ... 1,406,344.77
Other assets (net) ... 1,288,488.21
Total assets .... $ 53,594,641.34
Less special deposits in any state (if any there be) ... .
Total assets admitted in Oregon ... $ 53,594,641.34
LIABILITIES
Net reserve ... $ 45,032,417.00
Total policy claims unpaid ... 439,227.97
All other liabilities ... 6,027,973.24
Capital stock and surplus ... 2,095,023.13
Total liabilities ... $ 53,594,641.34
Total insurance in force December 31, 1916 ... $159,897,864.00
BUSINESS IN OREGON FOR THE YEAR
Total insurance written during the year ... $ 116,500.00
Gross premiums received during the year ... 33,155.17
Premiums returned during the year ... .
Losses paid during the year ... 3,000.00
Losses incurred during the year ... 5,000.00
Total amt. of ins. outstanding in Oregon Dec. 31, 1916 997,429.00
THE GERMANIA LIFE INSURANCE COMPANY,
By H. Cillis, President.
Statutory resident general agent and attorney for service: Miss Birdie M. Harnois.
A. F. Eschricht, manager for Oregon, 1026-27 Northwestern Bk. Bldg., Portland, Oregon.

Small Things.

"We are too fond of our own will. We want to be doing what we fancy mighty things, but the great point is to do small things when called to them in a right spirit.

Anatomical.

On a handcart advertising movie films in Tunbridge Wells has appeared the announcement: "The Sea Gave Up Her Dead. In Three Parts. All rights reserved."—London Standard.

SYNOPSIS OF THE ANNUAL STATEMENT OF THE

NATIONAL LIFE INSURANCE COMPANY OF THE UNITED STATES OF AMERICA

of Chicago, in the State of Illinois, on the thirty-first day of December, 1916, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

CAPITAL
Amount of capital stock paid up .... $ 500,000.00
INCOME
Total premium income .... $ 3,813,863.96
Interest, dividends, and rents received during the year. 639,668.80
Income from other sources received during the year.... 69,973.24
Total income .... $ 4,523,506.00
DISBURSEMENTS
Paid for losses, endowments, annuities and surrender values .... $ 1,762,680.87
Dividends paid to policy holders during the year ... 148,429.15
Dividends paid on capital stock during the year ... 50,000.00
Commissions and salaries paid during the year ... 1,312,092.60
Taxes, licenses, and fees paid during the year ... 76,661.18
Amount of all other expenditures ... 341,195.66
Total expenditures .... $ 3,691,059.46
ASSETS
Market value of real estate owned .... $ 38,785.92
Market value of stocks and bonds owned ... 4,968,690.06
Loans on mortgages and collateral, etc ... 5,463,895.29
Premium notes and policy loans ... 2,756,114.42
Cash in banks and on hand ... 613,638.82
Net uncollected and deferred premiums ... 280,564.73
Other assets (net) ... 173,076.43
Total assets ... $14,294,765.67
Less special deposits in any State (if any there be) ... $ ....
Total assets admitted in Oregon ... $14,294,765.67
LIABILITIES
Net reserve ... $12,294,980.25
Total policy claims unpaid ... 125,570.74
All other liabilities ... 310,978.19
Surplus apportioned and unapportioned ... 1,063,236.49
Total liabilities, exclusive of capital stock of $500,000.00 ... $13,794,765.67
Total insurance in force December 31, 1916 ... $88,105,276.94
BUSINESS IN OREGON FOR THE YEAR
Total insurance written during the year ($8,191.93) ... $ 724,371.15
Gross premiums received during the year: Life ... 111,835.32
Accident and Health ... 118,187.25
Premiums returned during the year: Accident & Health 44.32
Losses paid during the year: Life ... $13,500.00
Accident and Health ... 2,187.56
15,687.56
Losses incurred during the year: Life ... $13,500.00
Accident and Health ... 2,213.36
15,713.36
Total amount of insurance outstanding in Oregon December 31, 1916: Life ... 3,301,026.11
NATIONAL LIFE INSURANCE COMPANY OF THE U. S. OF A.,
By Robert D. Lay, Secretary.
Statutory resident general agent and attorney for service: A. B. Combs, Selling Bldg., Portland, Oregon.

SYNOPSIS OF THE ANNUAL STATEMENT OF THE

LONDON & LANCASHIRE INDEMNITY COMPANY OF AMERICA

of New York, in the State of New York, on the thirty-first day of December, 1916, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

Amount of capital paid up .... $ 750,000.00
INCOME
Net premiums received during the year ... $2,064,568.11
Interest, dividends, and rents received during the year.. 89,682.11
Income from other sources received during the year.... 244,396.65
Total income ... $2,398,646.87
DISBURSEMENTS
Losses paid during the year, including adjustment expenses, etc. ... $ 982,990.98
Dividends paid on capital stock during the year ... .
Commissions and salaries paid during the year ... 662,978.27
Taxes, licenses, and fees paid during the year ... 34,725.10
Amount of all other expenditures ... 114,109.83
Total expenditures ... $1,794,804.18
ASSETS
Value of real estate owned (market value) ... $. ....
Value of stocks and bonds owned (market value) ... 1,845,640.00
Reinsurance recoverable on paid losses ... 3,082.86
Cash in banks and on hand ... 660,448.65
Premiums in course of collection written since September 30, 1916 ... 322,461.19
Interest and rents due and accrued ... 12,412.51
Total assets ... $2,844,045.21
Less special deposits in any State (if any there be) ... $ ....
Total assets admitted in Oregon ... $2,844,045.21
LIABILITIES
Gross claims for losses unpaid ... $ 885,688.17
Amount of unearned premiums on all outstanding risks. 788,041.50
Due for commission and brokerage ... 76,913.22
All other liabilities ... 77,162.21
Total liabilities ... $1,827,805.10
Total premiums in force December 31, 1916 ... $1,780,184.97
BUSINESS IN OREGON FOR THE YEAR
Gross premiums received during the year ... $ 3,206.94
Premiums returned during the year ... 7,298.75
Losses paid during the year ... 4,511.75
Losses incurred during the year ... 7,368.00
LONDON & LANCASHIRE INDEMNITY COMPANY OF AMERICA,
By Geo. C. Howie, Secretary.
Statutory resident general agent and attorney for service: G. L. Goodell, Chamber of Commerce Bldg., Portland, Oregon.

SYNOPSIS OF THE ANNUAL STATEMENT OF THE

CONTINENTAL LIFE INSURANCE COMPANY

of Salt Lake City, in the State of Utah, on the thirty-first day of December, 1916, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

CAPITAL
Amount of capital stock paid up .... $ 208,875.00
INCOME
Total premium income ... $ 596,882.11
Interest, dividends and rents received during the year.. 98,114.22
Income from other sources received during the year.... 8,020.91
Total income ... $ 703,017.24
DISBURSEMENTS
Paid for losses, endowments, annuities and surrender values ... $ 140,821.87
Dividends paid to policy holders during the year ... 18,683.41
Dividends paid on capital stock during the year ... .
Commissions and salaries paid during the year ... 230,121.06
Taxes, licenses, and fees paid during the year ... 11,995.74
Amount of all other expenditures ... 57,651.75
Total expenditures ... $ 459,273.83
ASSETS
Market value of real estate owned ... $ 69,781.76
Market value of stocks and bonds owned ... 6,000.00
Loans on mortgages and collateral, etc ... 1,063,481.14
Premium notes and policy loans ... 261,487.30
Cash in banks and on hand ... 266,721.56
Net uncollected and deferred premiums ... 47,420.85
Other assets (net) ... 44,987.91
Total assets ... .
Less special deposits in any State (if any there be) ...
Total assets admitted in Oregon ... $1,759,880.52
LIABILITIES
Net reserve ... $1,321,290.11
Total policy claims unpaid ... 18,158.90
All other liabilities ... 211,556.51
Total liabilities, exclusive of capital stock of $208,875.00 ... $ 1,551,005.52
Total insurance in force December 31, 1916 ... $17,527,010.00
BUSINESS IN OREGON FOR THE YEAR
Total insurance written during the year ... $ 402,000.00
Gross premiums received during the year ... 41,048.30
Premiums returned during the year ... .
Losses paid during the year ... 4,000.00
Losses incurred during the year ... 3,000.00
Total amount of insurance outstanding in Oregon December 31, 1916 ... 1,107,497.00
CONTINENTAL LIFE INSURANCE COMPANY,
By H. C. Edwards, Vice-President.
Statutory resident general agent and attorney for service: Insurance Commissioner, State of Oregon.

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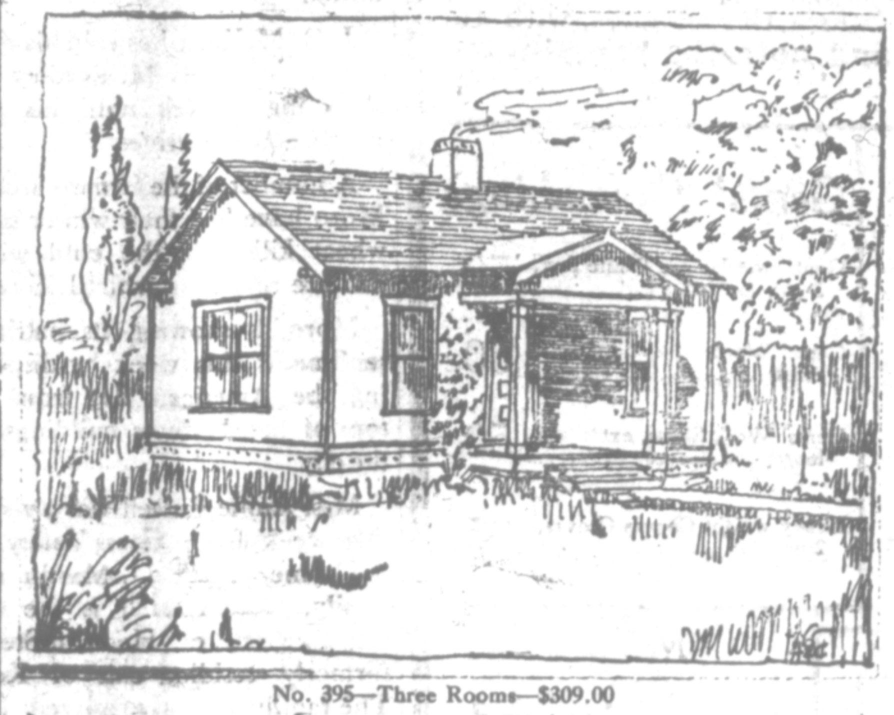
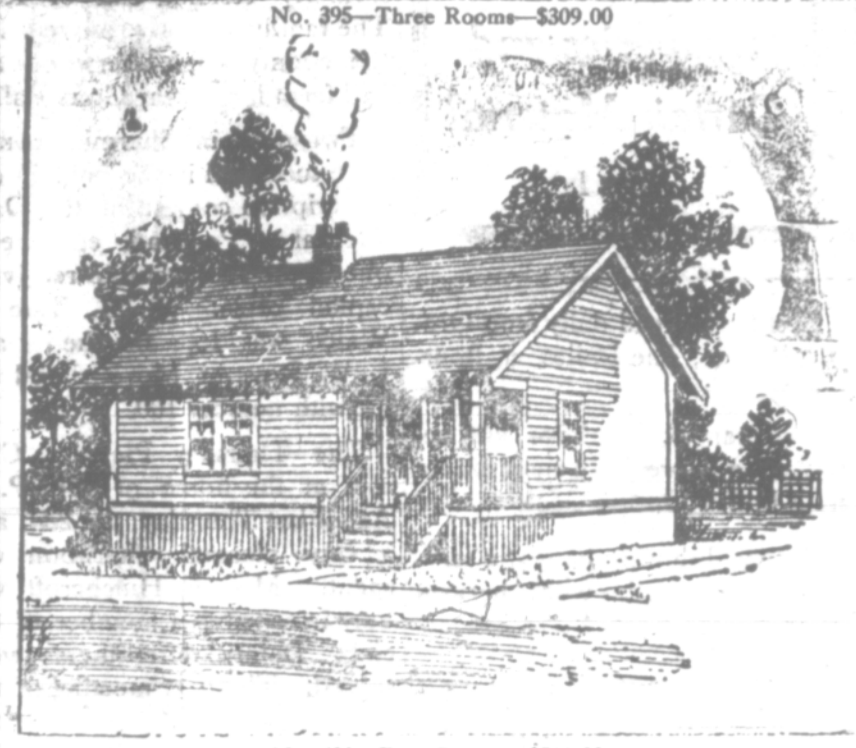
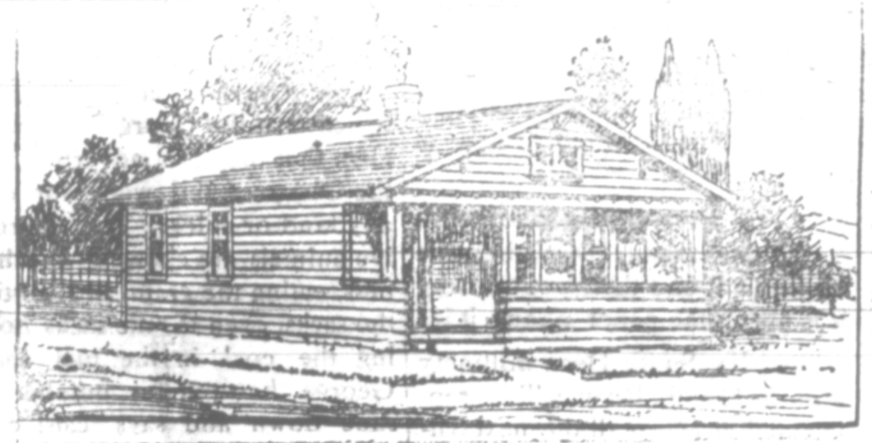

No. 395—Three Rooms—$309.00

Straight Roof Barn—Any Size

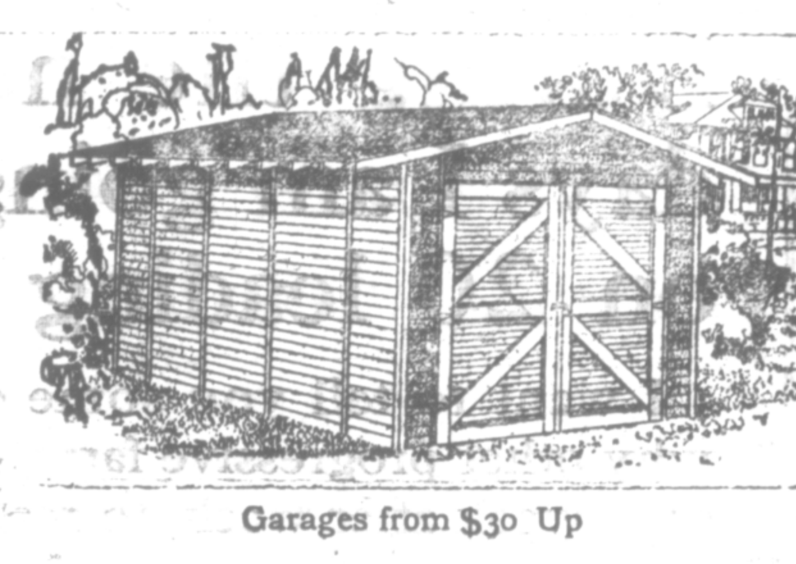

No. 490—Four Rooms—$511.00

Circle Roof Barn—Any Size


No. 491—Four Rooms—$490.00

"Braced Rafter" Gambrel Roof Barn
(Two other types of framing this barn)

No. 492—Four Rooms—$360.00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