# The Observer

MORO, OREGON.

FRIDAY.....April 20, 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

## Fidelity-Phenix Fire 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 paid up | $2,500,000.00 |
| **Income.** | |
| Net premiums received during the year | $7,268,169.13 |
| Interest, dividends and rents received during the year | 823,761.23 |
| Income from other sources received during the year | 871,663.13 |
| Total income | $8,963,593.49 |
| **Disbursements.** | |
| Net losses paid during the year | $3,445,338.84 |
| Dividends paid on capital stock during the year | 500,000.00 |
| Commissions and salaries paid during the year | 2,139,236.45 |
| Taxes, licenses and fees paid during the year | 240,592.15 |
| Amount of all other expenditures | 1,224,269.00 |
| Total expenditures | $7,549,435.94 |
| **Assets.** | |
| Value of real estate owned (market value) | $ 535,000.00 |
| Value of stocks and bonds owned (market value) | 15,335,213.75 |
| Loans on mortgages and collateral, etc. | 15,500.00 |
| Cash in banks and on hand | 1,914,814.35 |
| Premiums in course of collection written since Sept. 30, 1916 | 1,404,576.91 |
| Amount recoverable for reinsurance on paid losses | 52,428.18 |
| Interest and rents due and accrued | 66,932.32 |
| Total assets | $19,324,465.51 |
| Less special deposits in any State (if any there be) | 105,107.89 |
| Total assets admitted in Oregon | $19,219,357.62 |
| **Liabilities.** | |
| Gross claims for losses unpaid | $ 568,499.57 |
| Amount of unearned premiums on all outstanding risks | 8,342,584.93 |
| Due for commission and brokerage | 33,648.13 |
| All other liabilities | 759,000.00 |
| Total liabilities, exclusive of capital stock of $2,500,000 | $9,703,732.63 |
| Total premiums in force December 31, 1916 | $16,015,059.38 |
| **Business in Oregon for the Year.** | |
| Total insurance written during the year | $2,818,349.00 |
| Gross premiums received during the year | 52,227.90 |
| Premiums returned during the year | 6,577.20 |
| Losses paid during the year | 37,341.50 |
| Losses incurred during the year | 43,285.47 |
| Total amount of insurance outstanding in Oregon December 31, 1916 | 4,987,166.00 |

By H. M. EVANS, President.

Statutory resident general agent and attorney for service: George S. Rodgers, Chamber of Commerce, Portland, Oregon.

Synopsis of the Annual Statement of the

## Subscribers at United States "Lloyds"

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 actually paid up in cash by original subscribers | $ 100,000.00 |
| **Income.** | |
| Net premiums received during the year | $3,191,308.17 |
| Interest, dividends and rents received during the year | 67,407.58 |
| Income from other sources received during the year | 8,794.82 |
| Total income | $3,267,510.57 |
| **Disbursements.** | |
| Net losses paid during the year | $1,603,997.36 |
| Dividends paid to subscribers during the year | 75,000.00 |
| Commissions and salaries paid during the year | 829,321.98 |
| Taxes, licenses and fees paid during the year | 61,074.51 |
| Amount of all other expenditures | 140,484.15 |
| Total expenditures | $2,709,878.00 |
| **Assets.** | |
| Value of stocks and bonds owned (market value) | $1,270,300.00 |
| Reinsurance due on paid losses | 155,756.75 |
| Cash in banks and on hand | 771,146.69 |
| Premiums in course of collection written since Sept. 30, 1916 | 282,791.76 |
| Interest and rents due and accrued | 15,270.82 |
| Total asset | $2,445,266.02 |
| Less special deposits in any State (if any there be) | 15,667.96 |
| Total assets admitted in Oregon | $2,429,598.06 |
| **Liabilities.** | |
| Net claims for losses unpaid | $ 953,086.07 |
| Amount of unearned premiums on all outstanding risks | 600,001.39 |
| All other liabilities | 46,360.00 |
| Total liabilities, exclusive of Original Deposit of $100,000 | $1,599,447.46 |
| Total premiums in force December 31, 1916 | $1,092,965.79 |
| **Business in Oregon for the Year.** | |
| Total insurance written during the year | $ 254,790.00 |
| Gross premiums received during the year | 3,396.63 |
| Premiums returned during the year | 1,204.18 |
| Losses paid during the year | 441.27 |
| Losses incurred during the year | 380.64 |
| Total amount of insurance outstanding in Oregon December 31, 1916 | 114,270.00 |

By APPLETON & COX, Attorneys.

Statutory resident general agent and attorney for service: F. A. Martin, Portland, Or.

Synopsis of the Annual Statement of the

## Bankers Life Company

of DesMoines, in the State of Iowa, 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 | Mutual |
| **Income.** | |
| Total premium income | $8,026,019.58 |
| Interest, dividends and rents received during the year | 1,509,172.64 |
| Income from other sources received during the year | 30,486.23 |
| Total income | $9,565,678.45 |
| **Disbursements.** | |
| Paid for losses, endowments, annuities and surrender values | $4,721,819.71 |
| Dividends paid to policy holders during the year | 462,815.33 |
| Commissions and salaries paid during the year | 1,078,179.64 |
| Taxes, licenses and fees paid during the year | 122,326.77 |
| Amount of all other expenditures | 711,743.85 |
| Total expenditures | $7,091,885.30 |
| **Assets.** | |
| Market value of real estate owned | $ 60,000.00 |
| Market value of stocks and bonds owned | 461,644.16 |
| Loans on mortgages and collateral, etc. | 27,139,192.80 |
| Premium notes and policy loans | 791,525.33 |
| Cash in banks and on hand | 661,519.64 |
| Net uncollected and deferred premiums | 577,772.48 |
| Other assets (net) | 653,432.29 |
| Total assets | $30,345,086.70 |
| Total assets admitted in Oregon | $30,345,086.70 |
| **Liabilities.** | |
| Net reserve | $10,429,179.02 |
| Total policy claims unpaid | 255,600.00 |
| All other liabilities | 759,882.92 |
| Emergency Reserve, Contingency Reserve and other Funds | 18,900,424.76 |
| Total liabilities | $30,345,086.70 |
| Total insurance in force December 31, 1916 | $415,757,749.00 |
| **Business in Oregon for the Year.** | |
| Total insurance written and restored during the year | $ 150,000.00 |
| Gross premiums and assessments received during the year | 124,005.89 |
| Losses paid during the year | 63,000.00 |
| Losses incurred during the year | 62,000.00 |
| Total amount of insurance outstanding in Oregon December 31, 1916 | 6,904,618.00 |

BANKERS LIFE COMPANY,
By G. S. Nollen, Secretary.

Statutory resident general agent and attorney for service: R. V. Emery, 925 Teon Bldg., Portland, Oregon.

# ORGANIZE SPOKANE REGIONAL FARM BANK

Spokane, Wash.—The six members of the Spokane regional farm loan bank organized here during the course of a long executive session, took oaths of office administered by United States Marshal McGovern, and learned with some dismay that a dozen sacks of mail awaited their first consideration

Following the first adjournment of the directors' session President O'Shea set at rest some misconceptions involved.

"While the appointment of some appraisers to assist in our work will come shortly," he said, "the matter will be handled at Washington, D. C., and not by the board here. Also, the central bank here cannot loan directly to individuals; it must all be done through local associations. Our first effort will be to answer queries and give whatever aid we can to the activity that is now going on in the rural districts. We shall probably have appraisers on the road to help this out directly."

## BIG CROPS ARE URGED

**Farmers Asked to Diversify Crops and Citizens to Plant Gardens.**

Washington.—A statement urging that as a patriotic duty city residents transform their yards into gardens and farmers so diversify their crops as to make each section self-sustaining, was issued by Carl Vrooman, assistant secretary of agriculture. The great need in war time, Mr. Vrooman said, would be a surplus of wheat with which the nation could feed its allies. He also declared acreage of soy beans and cow peas should be increased to augment the resources for protein which in emergency could replace meat for human consumption. Two or three crops of some sort should be raised during the coming summer, he said, on every vacant square foot in the cities.

## SENATOR LA FOLLETTE

Senator La Follette, of Wisconsin, who led the filibuster which deprived the President of authority to arm merchant ships.

# GERMANS CONTINUE TO YIELD GROUND

## Heavy and Useless Sacrifices Made in Attempts to Stop French Advance.

Paris.—Notwithstanding the bad weather and the difficult state of the ground, the French continued to advance south of the Oise. The war office announces that French patrols reached Folembray south of the forest of Coucy.

The Germans made heavy and useless sacrifices, the statement says, in several attacks on positions captured by the French between the Somme and the Oise. Wherever they approached a French position they were thrown back by counter attacks.

The pressure of the French from St. Quentin to the Aisne is so powerful that it begins to seem doubtful, in the opinion of the French military critics, as to whether the Germans will be able to hold on to the so-called Hindenburg line. The invaders have opened the sluices at La Fere, apparently feeling that their chances of holding the town are not good now that the French have got a footing on the high ground in the Jussy region, northeast of Tergnier. If General Nivelle is able to establish himself in this position his guns will command La Fere.

Further south the French are making solid progress against the five-mile salient covering St. Gobain and formed by the lower Coucy forest.

The columns here are working hand in hand with columns operating northeast of Soissons, in the direction of Laon. The latter made continuous progress and their advance exposes the left extremity of the German line at St. Gobain to the risk of being outflanked and driven back to Laon. It is evident that the German staff is alive to the growing danger and that they are making desperate efforts to check the French advance.

Representatives of seven northwest colleges, the Multnomah amateur athletic club and a large number of high schools will participate in the first annual indoor relay carnival to be held at Eugene next Saturday evening.

## MICHAEL RODZIANKO

Photo by American Press Association.

Michael Rodzianko, President of the Russian Duma, who led the revolt which overthrew the Czar.

# REPUBLICAN FORM OF GOVERNMENT CHOSEN

London.—The central committee and the parliamentary representatives of the constitutional democratic party at Petrograd voted in favor of a republican form of government for Russia, according to a Petrograd dispatch. Professor Paul N. Milukoff, the foreign minister in the new government, is leader of this party.

A Reuter dispatch from Petrograd quotes the foreign minister as saying:

"We shall remain faithful to all past alliances similar to that with our allies, which will be still further strengthened and become still more cordial and sincere. The change in regime will disperse the distrust our allies had a right to feel toward the late government. It is Russia's duty to continue the struggle brilliantly both for her own liberty and that of all Europe."

Warm appreciation of the cordial feeling shown by the people and government of the United States toward the new regime in Russia was expressed by Foreign Secretary Milukoff in a statement.

## FRAME NEW PEACE OFFER

**Belgium to be Restored in Part, but Not Permitted to Have Army.**

Berne, via Paris.—Peace negotiations have begun, says the Journal de Geneve, which does not reveal the source of its information, but declares it is absolutely reliable. Germany would offer to restore the territory she occupies in France, except in the mining district of Briey, in exchange for a channel port, Calais or Dunkirk, and an indemnity of 15,000,000,000 francs.

"Germany would also offer," says the newspaper, "to restore the territorial integrity and the sovereignty of Belgium on condition that Belgium would not be allowed to maintain a national army and that Germany would be permitted to garrison Namur, Liege and Antwerp perpetually."

Twenty-five cases of chickenpox and mumps have been reported in Amity and vicinity in the last month.

Thousands of tons of baled alfalfa hay are being shipped from Echo to various points in eastern Oregon and Idaho.

**Fully Occupied.**

"Beauty is only skin deep."

"I consider that a wise provision of nature."

"Why so?"

"With that limitation the girls are kept busy enough."—Louisville Courier-Journal.

Synopsis of the Annual Statement of the

GERMAN-AMERICAN INSURANCE CO.

of Pittsburg, 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 | $200,000.00 |
| INCOME. | |
| Net premiums received during the year | $380,557.48 |
| Interest, dividends and rents received during the year | 42,303.22 |
| Income from other sources received during the year | 1,284.50 |
| Total income | $424,145.20 |
| DISBURSEMENTS. | |
| Net losses paid during the year | $203,734.87 |
| Dividends paid on capital stock during the year | 26,000.00 |
| Commissions and salaries paid during the year | 132,945.68 |
| Taxes, licenses and fees paid during the year | 13,159.91 |
| Amount of all other expenditures | 23,466.45 |
| Total expenditures | $399,306.91 |
| ASSETS. | |
| Value of real estate owned (market value) | $ 47,364.95 |
| Value of stocks and bonds owned (market value) | 126,222.50 |
| Loans on mortgages and collateral, etc. | 539,286.09 |
| Cash in banks and on hand | 39,659.02 |
| Premiums in course of collection written since Sept. 30, 1916 | 64,518.50 |
| Due from other companies on paid losses | 1,371.42 |
| Interest and rents due and accrued | 11,645.71 |
| Total assets | $850,268.19 |
| Total assets admitted in Oregon | $850,268.19 |
| LIABILITIES. | |
| Gross claims for losses unpaid | $ 51,710.10 |
| Amount of unearned premiums on all outstanding risks | 334,202.23 |
| Due for commission and brokerage | 1,000.00 |
| All other liabilities | 6,512.00 |
| Total liabilities, exclusive of capital stock of $200,000.00 | $393,424.33 |
| Total premiums in force Dec. 31, 1916 | $646,812.28 |
| BUSINESS IN OREGON FOR THE YEAR. | |
| Total insurance written during the year | $747,202.00 |
| Gross premiums received during the year | 9,074.74 |
| Premiums returned during the year | 2,055.16 |
| Losses paid during the year | 4,886.15 |
| Losses incurred during the year | 8,789.52 |
| Total amount of insurance outstanding in Oregon Dec. 31, 1916 | 924,937.00 |

GERMAN-AMERICAN INSURANCE CO. OF PENNSYLVANIA.
By E. P. WIEHAUM, Secretary.

Statutory resident general agent and attorney for service: E. A. PARSONS, Northwest Bank Bldg.

THE LAWRENCE CO., Agents, 153 4th St.

The Hermiston postoffice safe was blown and about $50 in cash, $100 in stamps and a gold watch belonging to J. H. Williams, a former postmaster, taken. This is the third safe robbery in Umatilla County during the past month.

The Northwest District convention of the Christian church will be held in Forest Grove March 29, 30 and 31.

The 11th annual meeting of the United Metal Trades association of the Pacific coast will be held in Seaside April 6 to 8, inclusive.

The ports of Siuslaw, Coos, Umpqua and Bandon will contribute financially to the campaign, the object of which is to put the Oregon and California grant lands on the tax rolls in the various counties of the state of Oregon.

Synopsis of the Annual Statement of the U. S. BRANCH

## Patriotic Assurance Co. Ltd.

of Dublin, Ireland, in the Kingdom of Great Britain and Ireland, on the thirty-first day of December, 1916, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

| | |
|---|---|
| **Income.** | |
| Net premiums received during the year | $ 77,871.53 |
| Interest, dividends and rents received during the year | 21,228.16 |
| Income from other sources received during the year | 2,343.98 |
| Total income | $ 100,943.67 |
| **Disbursements.** | |
| Net losses paid during the year | $ 7,265.36 |
| Commissions and salaries paid during the year | 19,879.71 |
| Taxes, licenses and fees paid during the year | 6,485.77 |
| Amount of all other expenditures | 15,592.87 |
| Total expenditures | $ 49,223.71 |
| **Assets.** | |
| Value of stocks and bonds owned (market value) | $ 505,189.30 |
| Cash in banks and on hand | 55,496.32 |
| Premiums in course of collection written since Sept. 30, 1916 | 15,119.70 |
| Re-Ins. Recoverable on Paid losses | 3,249.39 |
| Interest and rents due and accrued | 5,117.93 |
| Total assets | $ 584,122.64 |
| Total assets admitted in Oregon | 584,122.64 |
| **Liabilities.** | |
| Gross claims for losses unpaid | $ 5,393.00 |
| Amount of unearned premiums on all outstanding risks | 43,892.15 |
| Due for commission and brokerage | 2,778.63 |
| Total liabilities | $ 52,063.78 |
| Total premiums in force December 31, 1916 | $ 190,649.57 |
| **Business in Oregon for the Year.** | |
| Total insurance written during the year | $ 151,844.00 |
| Gross premiums received during the year | 2,245.92 |
| Premiums returned during the year | 532.41 |
| Losses paid during the year | 132.39 |
| Losses incurred during the year | 132.39 |
| Total amount of insurance outstanding in Oregon December 31, 1916 | 88,575.00 |

PATRIOTIC ASSURANCE CO., Ltd.,
By J. Guile, U. S. Manager.

Statutory resident general agent and attorney for service:: E. R. Thompson, Wilcox Bldg., Portland, Oregon.

Synopsis of the Annual Statement of the

## Niagara Fire Insurance Co.

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 paid up | $1,000,000.00 |
| **Income.** | |
| Net premiums received during the year | $4,076,070.54 |
| Interest, dividends and rents received during the year | 329,535.56 |
| Income from other sources received during the year | 15,564.45 |
| Total income | $4,421,170.55 |
| **Disbursements.** | |
| Net losses paid during the year | $1,902,196.57 |
| Dividends paid on capital stock during the year | 250,000.00 |
| Commissions and salaries paid during the year | 1,220,773.95 |
| Taxes, licenses and fees paid during the year | 158,398.47 |
| Amount of all other expenditures | 321,272.06 |
| Total expenditures | $3,847,641.05 |
| **Assets.** | |
| Value of stocks and bonds owned (market value) | $6,526,122.00 |
| Loans on mortgages and collateral, etc. | 409,000.00 |
| Cash in banks and on hand | 598,963.49 |
| Premiums in course of collection written since Sept. 30, 1916 | 808,967.56 |
| Losses Recoverable on Paid Losses | 34,921.38 |
| Interest and rents due and accrued | 57,035.83 |
| Total assets | $8,435,010.26 |
| Less special deposits in any state (if any there be) | 59,597.29 |
| Total assets admitted in Oregon | $8,375,412.97 |
| **Liabilities.** | |
| Gross claims for losses unpaid | $ 420,230.91 |
| Amount of unearned premiums on all outstanding risks | 3,734,858.17 |
| Due for commission and brokerage | 46,000.00 |
| All other liabilities | 142,545.58 |
| Surplus | 3,031,778.31 |
| Total liabilities, exclusive of capital stock of $1,000,000 | $7,375,412.97 |
| Total premiums in force December 31, 1916 | $7,328,152.07 |
| **Business in Oregon for the Year.** | |
| Total insurance written during the year | $3,596,998.00 |
| Gross premiums received during the year | 97,015.08 |
| Premiums returned during the year | 17,801.52 |
| Losses paid during the year | 35,086.71 |
| Losses incurred during the year | 23,186.51 |
| Total amount of insurance outstanding in Oregon December 31, 1916 | 5,302,413.00 |

NIAGARA FIRE INSURANCE CO.,
By Chas. A. Long, Secretary.

Statutory resident general agent and attorney for service: Chester Dearing.

Synopsis of the Annual Statement of the

## American Central Life Insurance Company

of Indianapolis, in the State of Indiana, 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 paid up | $ 137,000.00 |
| **Income.** | |
| Total premium income | $1,097,979.59 |
| Interest, dividends and rents received during the year | 288,478.50 |
| Income from other sources received during the year | 11,873.65 |
| Total income | $1,398,331.74 |
| **Disbursements.** | |
| Paid for losses, endowments, annuities and surrender values | $ 464,397.81 |
| Dividends paid to policy holders during the year | 9,546.81 |
| Dividends paid on capital stock during the year | 10,960.00 |
| Commissions and salaries paid during the year | 259,637.03 |
| Taxes, licenses and fees paid during the year | 26,977.76 |
| Amount of all other expenditures | 140,569.25 |
| Total expenditures | $ 912,088.66 |
| **Assets.** | |
| Market value of real estate owned | $ 518,000.00 |
| Loans on mortgages and collateral, etc. | 3,448,328.18 |
| Premium notes and policy loans | 1,262,405.84 |
| Cash in banks and on hand | 69,246.98 |
| Net uncollected and deferred premiums | 99,181.44 |
| Other assets less "Non-Admitted" | 78,627.41 |
| Total assets | $5,470,789.80 |
| Total assets admitted in Oregon | 5,470,789.80 |
| **Liabilities.** | |
| Net reserve | $4,721,835.37 |
| Total policy claims unpaid | 32,049.59 |
| All other liabilities | 226,789.79 |
| Total liabilities, exclusive of capital stock of $137,000 | $4,980,674.75 |
| Total insurance in force December 31, 1916 | $40,456,046.00 |
| **Business in Oregon for the Year.** | |
| Total insurance written during the year | $ 179,334.00 |
| Gross premiums received during the year | 11,860.72 |
| Total amount of insurance outstanding in Oregon December 31, 1916 | 449,462.00 |

AMERICAN CENTRAL LIFE INSURANCE COMPANY, By Edward A. Meyer, 2nd Vice President and Comptroller.

Statutory resident general agent and attorney for service: Judd Lowry, Portland, Or.

Synopsis of the Annual Statement of the

## Milwaukee Mechanics' Insurance Company

of Milwaukee, in the State of Wisconsin, 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 paid up | $1,000,000.00 |
| **Income.** | |
| Net premiums received during the year | $2,078,019.10 |
| Interest, dividends and rents received during the year | 192,233.37 |
| Income from other sources received during the year | 118,240.46 |
| Total income | $2,388,501.93 |
| **Disbursements.** | |
| Net losses paid during the year | $ 984,963.33 |
| Dividends paid on capital stock during the year | 120,000.00 |
| Commissions and salaries paid during the year | 694,179.90 |
| Taxes, licenses and fees paid during the year | 100,572.67 |
| Amount of all other expenditures | 215,446.61 |
| Total expenditures | $2,115,162.51 |
| **Assets.** | |
| Value of real estate owned (market value) | $ 15,300.00 |
| Value of stocks and bonds owned (market value) | 2,407,125.50 |
| Loans on mortgages and collateral, etc. | 1,709,424.36 |
| Recoverable for re-insurance on paid losses | 4,942.00 |
| Cash in banks and on hand | 106,425.80 |
| Deposit with Board of Fire Underwriters | 100.00 |
| Premiums in course of collection written since Sept. 30, 1916 | 376,142.13 |
| Due from Minrich Re-Ins. Co. | 528.00 |
| Interest and rents due and accrued | 44,451.61 |
| Total assets | $4,664,439.40 |
| Less special deposits in any state (if any there be) | 4,633.48 |
| Total assets admitted in Oregon | $4,659,805.92 |
| **Liabilities.** | |
| Gross claims for losses unpaid | $ 163,574.32 |
| Amount of unearned premiums on all outstanding risks | 2,341,711.59 |
| Due for commission and brokerage | 20,000.00 |
| All other liabilities—Reserve for Taxes ($75,000) and Dividends ($35,000) | 110,000.00 |
| Funds held under Re-Ins. treaties | 723.64 |
| Salaries, rents, etc., due or accrued | 5,000.00 |
| Total liabilities, exclusive of capital stock of $1,000,000 | $2,641,009.55 |
| Total premiums in force December 31, 1916 | $4,560,395.15 |
| **Business in Oregon for the Year.** | |
| Total insurance written during the year | $3,668,200.00 |
| Gross premiums received during the year | 66,526.80 |
| Premiums returned during the year | 10,767.92 |
| Losses paid during the year | 21,198.84 |
| Losses incurred during the year | 23,423.81 |
| Total amount of insurance outstanding in Oregon December 31, 1916 | 4,641,594.00 |

MILWAUKEE MECHANICS' INSURANCE COMPANY,
By Oscar Griebling, Secretary.

Statutory resident general agent and attorney for service: William A. Liston, Salem, Or.

Synopsis of the Annual Statement of the

## Continental Casualty Company

of Hammond, in the State of Indiana, 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 paid up | $ 300,000.00 |
| **Income.** | |
| Net premiums received during the year | $3,403,695.45 |
| Interest, dividends and rents received during the year | 51,198.49 |
| Income from other sources received during the year | 144,716.57 |
| Total income | $3,599,610.51 |
| **Disbursements.** | |
| Losses paid during the year, including adjustment expenses, etc. | $1,379,535.59 |
| Dividends paid on capital stock during the year | 600,000.00 |
| Commissions and salaries paid during the year | 1,156,285.73 |
| Taxes, licenses and fees paid during the year | 78,225.41 |
| Amount of all other expenditures | 512,010.68 |
| Total expenditures | $3,186,057.41 |
| **Assets.** | |
| Value of real estate owned (market value) | $ 75,000.00 |
| Value of stocks and bonds owned (market value) | 622,780.39 |
| Loans on mortgages and collateral, etc. | 604,350.00 |
| Cash in banks and on hand and in hands of P. M's. and Treasurer's in transit | 261,823.05 |
| Premiums in course of collection written since Sept. 30, 1916 | 900,567.87 |
| Workmen's Compensation Reinsurance Bureau | 11,719.78 |
| Interest and rents due and accrued | 17,428.18 |
| Total assets | $2,490,669.27 |
| Total assets admitted in Oregon | $2,490,669.27 |
| **Liabilities.** | |
| Gross claim for losses unpaid | $ 299,610.62 |
| Amount of unearned premiums on all outstanding risks | 1,170,188.84 |
| Due for commission and brokerage | 141,193.16 |
| All other liabilities, including Voluntary Reserve $219,395.03, Capital $300,000.00, Surplus $300,000.00 | 879,676.65 |
| Total liabilities | $2,490,669.27 |
| Total premiums in force December 31, 1916 | $2,301,391.75 |
| **Business in Oregon for the Year.** | |
| Gross premiums received during the year | $ 20,744.86 |
| Premiums returned during the year | 2,866.93 |
| Losses paid during the year | 5,247.57 |
| Losses incurred during the year | 5,168.38 |

CONTINENTAL CASUALTY COMPANY,
By H. G. B. Alexander, President.

Statutory resident general agent and attorney for service: Ocean A. Lyman, 509-11 Henry Building, Portland, Oregon.

Synopsis of the Annual Statement of the

## London & Lancashire Fire Insurance Company, Ltd.

of Liverpool, in the Kingdom of Great Britain, on the 31st day of December, 1916, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

| | |
|---|---|
| **Income.** | |
| Net premiums received during the year | $2,919,203.33 |
| Interest, dividends and rents received during the year | 196,047.17 |
| Income from other sources received during the year | 64,000.97 |
| Total income | $3,179,251.47 |
| **Disbursements.** | |
| Net losses paid during the year | $1,411,317.38 |
| Commissions and salaries paid during the year | 769,304.02 |
| Taxes, licenses and fees paid during the year | 119,188.77 |
| Amount of all other expenditures | 437,089.30 |
| Total expenditures | $2,736,899.47 |
| **Assets.** | |
| Value of real estate owned (market value) | $ 800,000.00 |
| Value of stocks and bonds owned (market value) | 3,167,141.52 |
| Funds deposited with U. S. Trustee | 438,800.18 |
| Due from other companies for re-insurance on paid losses | 12,972.68 |
| Cash in banks and on hand | 724,968.88 |
| Balances due from other companies | 2,541.66 |
| Premiums in course of collection written since Sept. 30, 1916 | 696,108.60 |
| Interest and rents due and accrued | 46,368.68 |
| Total assets | $5,388,902.20 |
| Less special deposits in any state (if any there be) | 2,076.11 |
| Total assets admitted in Oregon | $5,386,826.09 |
| **Liabilities.** | |
| Gross claims for losses unpaid | $ 236,788.08 |
| Amount of unearned premiums on all outstanding risks | 2,847,529.58 |
| Due for commission and brokerage | 6,600.00 |
| All other liabilities | 67,981.23 |
| Total liabilities | $3,158,898.89 |
| Total premiums in force December 31, 1916 | $5,597,447.54 |
| **Business in Oregon for the Year.** | |
| Total insurance written during the year | $6,326,631.00 |
| Gross premiums received during the year | 89,748.97 |
| Premiums returned during the year | 14,727.81 |
| Losses paid during the year | 35,858.50 |
| Losses incurred during the year | 35,549.50 |
| Total amount of insurance outstanding in Oregon December 31, 1916 | 3,065,124.51 |

LONDON & LANCASHIRE FIRE INSURANCE CO., Ltd.,
By (Signed) A. G. McIlwaine, Jr., Manager.

Statutory resident general agent and attorney for service: G. L. Goodall, No. 226 Chamber of Commerce Building, Portland, Or.

Forty pages will be included in the elector's pamphlet which will contain the measures to be voted on at the special election in June and the arguments thereon.

**Loggers Die When Tree Falls on Train**

Astoria, Or.—Seven men were killed instantly and nine others were injured, three of whom died a few hours later, when a hemlock tree, 18 inches in diameter, was blown down on one of the cars of a train carrying 140 employes of the North Bank Logging company to dinner at the logging camp near Grays Harbor.

The Central Curry Good Roads association has submitted a memorial to Oregon's senators and representatives in congress urging them to take immediate steps toward eliminating lands on the coast slope of the Coast Range mountains in Curry county from the Siskiyou national forest and to have them opened to entry under the public land laws of the United States. Petitions indorsing the memorial are now being circulated through the county. Virtually everybody in the county is declared to favor the elimination of the lands from the reserve with a view to increasing the amount of assessable land in the county.

SYNOPSIS OF THE ANNUAL STATEMENT OF THE

## RHODE ISLAND INSURANCE CO.

of Providence, in the State of Rhode Island, 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 paid up | $ 400,000.00 |
| **INCOME** | |
| Net premiums received during the year | $ 920,847.50 |
| Interest, dividends, and rents received during the year | 59,056.65 |
| Income from other sources received during the year | 3,655.40 |
| Total income | $ 983,559.55 |
| **DISBURSEMENTS** | |
| Net losses paid during the year | $ 381,234.87 |
| Dividends paid on capital stock during the year | 40,000.00 |
| Commissions and salaries paid during the year | 288,548.15 |
| Taxes, licenses, and fees paid during the year | 48,360.32 |
| Amount of all other expenditures | 15,818.31 |
| Total expenditures | $ 774,061.65 |
| **ASSETS** | |
| Value of real estate owned (market value) | $..... |
| Value of stocks and bonds owned (market value) | 1,382,675.00 |
| Loans on mortgages and collateral, etc. | 6,077.66 |
| Reinsurance from other companies as per Schedule E | 99,495.32 |
| Cash in banks and on hand | 265,772.87 |
| Premiums in course of collection written since September 30, 1916 | 10,088.67 |
| Interest and rents due and accrued | |
| Total assets | $1,754,109.52 |
| Less special deposits in any State (if any there be) | $1,754,109.52 |
| Total assets admitted in Oregon | |
| **LIABILITIES** | |
| Net claims for losses unpaid | $ 84,137.85 |
| Amount of unearned premiums on all outstanding risks | 767,441.45 |
| Due for commission and brokerage | 84,405.05 |
| All other liabilities | 18,000.00 |
| Total liabilities, exclusive of capital stock of $400,000.00 | $ 953,984.35 |
| Total premiums in force December 31, 1916 | 1,432,642.71 |
| **BUSINESS IN OREGON FOR THE YEAR** | |
| Total insurance written during the year | $1,066,621.00 |
| Gross premiums received during the year | 13,556.76 |
| Premiums returned during the year | 2,851.25 |
| Losses paid during the year | 3,382.75 |
| Losses incurred during the year | 3,789.73 |
| Total amount of insurance outstanding in Oregon December 31, 1916 | 557,721.00 |

RHODE ISLAND INSURANCE CO.,
By Emil G. Pieper, Vice-President.

Statutory resident general agent and attorney for service: Phillip Grossmayer, Pettis-Grossmayer Company, Wilcox Bldg., Portland, Ore.


BUY HARNESS NOW!

Buy It From Us

You may think you can get along without that new set of harness this winter, and possibly you can—BUT WILL IT PAY YOU? The time lost in repairing and tinkering and cussing on old and broken and unreliable harness will just about pay for a new one. And time is money these days.

Then broken harness often cause runaways, and they often result fatally to the driver or the animals. No, unreliable harness does NOT pay. Buy a new set NOW, and buy it from US, where it is BEST and CHEAPEST.

MORO HARNESS SHOP, J.F. BELSHEE Prop.

Independent Warehouse & Milling Co

R. H. McKean, Manager, Wasco, Oregon

DEALERS IN

Lime, Plaster, Cement, Builders Supplies, Lumber, Wood, Coal, Cedar Posts, and Hay.

MANUFACTURERS OF

MILL FEED AND FLOUR.

HOTEL ALBERT

THE DALLES. ORE.

Is noted for its comfortable surroundings and the courteous attention received by the traveling public.

Rates moderate priced. Rooms equipped with modern conveniences and newly refurnished throughout.

YOUR PATRONAGE IS SOLICITED



Special Rates

NEW HOTEL PERKINS

Fifth and Washington Sts.

PORTLAND, ORE.

Room with privilege of bath, single, 75c up; double $1.00 up
Room with private bath, single $1.50 up; double $2.00 up.
Auto Meets Trains. Street cars from Union Depot pass our doors.
Transfer at 5th and Glisan streets from North Bank Depot.

WHEN YOU TRAVEL

BY AUTO

AND VISIT THE DALLES

STORE YOUR CAR

In the concrete, recently completed, fully equipped, roomy garage of Walther-Williams Company. Competent workman always ready to help you in any way they can at least expense to you. For any service rendered the charge will always be reasonable.

WALTHER-WILLIAMS GARAGE

THE DALLES, - - OREGON.