

The Observer

MORO, OREGON.

FRIDAY, May 3, 1918

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 12 1/2 cents per month. A Blue Mark here will answer an inquiry, when entered upon our calendar, giving the date of the paper as the date at which your current subscription expires.

Three hundred men were thrown out of work when the four lumber companies at Baker were forced to shut down on account of the car shortage. Continued improvement in the condition of Senator Chamberlain of Oregon, operated on recently for appendicitis, is reported, and his physicians believe that unless unexpected complications develop his full recovery is assured.

A compact and efficient organization for handling all war drives in the county of Umatilla was formed at Pendleton by representative citizens from every district in the county. The committee or council will be permanent and will pass upon every request for funds to be raised by public subscription during the war.

Synopsis of the Annual Statement of the RHODE ISLAND INSURANCE CO. of Providence, in the state of Rhode Island, on the 31st day of December, 1917, 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.....	\$1,230,572.41
Interest, dividends and rents received during the year.....	67,886.31
Income from other sources received during the year.....	810.48
Total income.....	\$1,298,769.20
DISBURSEMENTS	
Net losses paid during the year.....	\$31,859.36
Dividends paid on capital stock during the year.....	40,000.00
Commissions and salaries paid during the year.....	375,315.11
Taxes, licenses and fees paid during the year.....	36,909.98
Amount of all other expenditures.....	11,243.16
Total expenditures.....	\$1,025,327.61
ASSETS	
Value of stocks and bonds owned (market value).....	\$1,603,079.00
Cash in banks and on hand.....	112,917.52
Premiums in course of collection written since Sept. 30, 1917.....	\$49,026.70
Reinsurance due from other companies.....	28,886.14
Interest and rents due and accrued.....	12,840.58
Total assets.....	\$2,106,750.22
LIABILITIES	
Gross claims for losses unpaid.....	\$11,944.36
Amount of unearned premiums on all outstanding risks.....	\$54,521.07
Due for commissions and brokerage.....	115,178.81
All other liabilities.....	22,500.00
Total liabilities, exclusive of capital stock.....	\$1,004,144.24
Total premiums in force Dec. 31, 1917.....	\$1,780,396.78
BUSINESS IN OREGON FOR THE YEAR	
Total insurance written during the year.....	\$1,576,122.00
Gross premiums received during the year.....	18,102.83
Premiums returned during the year.....	6,657.17
Losses paid during the year.....	2,839.88
Losses incurred during the year.....	2,839.88
Amount of insurance outstanding in Oregon December 31, 1917.....	756,840.00

THE HOME INSURANCE COMPANY of New York, in the state of New York, on the 31st day of December, 1917, made to the Insurance Commissioner of the state of Oregon, pursuant to law:

Amount of capital paid up.....	\$ 6,000,000.00
INCOME	
Net premiums received during the year.....	\$225,051,740.75
Interest, dividends and rents received during the year.....	1,776,114.47
Income from other sources received during the year.....	877,966.43
Total income.....	\$227,605,821.65
DISBURSEMENTS	
Net losses paid during the year.....	\$10,588,671.77
Dividends paid on capital stock during the year.....	1,560,000.00
Commissions and salaries paid during the year.....	6,438,108.56
Taxes, licenses and fees paid during the year.....	695,938.00
Amount of all other expenditures.....	2,675,395.11
Total expenditures.....	\$22,358,113.44
ASSETS	
Value of stocks and bonds owned (market value).....	\$5,736,550.18
Cash in banks and on hand.....	5,500.00
Cash in banks and on hand.....	5,500.00
Premiums in course of collection written since Sept. 30, 1917.....	\$4,124,508.18
Interest and rents due and accrued.....	281,420.00
Other admitted assets.....	261,601.18
Total assets.....	\$14,048,651.58
LIABILITIES	
Gross claims for losses unpaid.....	\$2,692,504.50
Amount of unearned premiums on all outstanding risks.....	20,250,851.00
All other liabilities.....	2,084,545.50
Total liabilities, exclusive of capital stock.....	\$25,047,401.00
BUSINESS IN OREGON FOR THE YEAR	
Total insurance written during the year.....	\$1,618,525.00
Gross premiums received during the year.....	177,921.88
Premiums returned during the year.....	33,328.08
Losses paid during the year.....	23,150.82
Losses incurred during the year.....	23,150.82
Total amount of insurance outstanding in Oregon, Dec. 31, 1917.....	10,882,534.00

THE HOME INSURANCE COMPANY of New York, in the state of New York, on the 31st day of December, 1917, made to the Insurance Commissioner of the state of Oregon, pursuant to law:

Amount of capital paid up.....	\$ 6,000,000.00
INCOME	
Net premiums received during the year.....	\$225,051,740.75
Interest, dividends and rents received during the year.....	1,776,114.47
Income from other sources received during the year.....	877,966.43
Total income.....	\$227,605,821.65
DISBURSEMENTS	
Net losses paid during the year.....	\$10,588,671.77
Dividends paid on capital stock during the year.....	1,560,000.00
Commissions and salaries paid during the year.....	6,438,108.56
Taxes, licenses and fees paid during the year.....	695,938.00
Amount of all other expenditures.....	2,675,395.11
Total expenditures.....	\$22,358,113.44
ASSETS	
Value of stocks and bonds owned (market value).....	\$5,736,550.18
Cash in banks and on hand.....	5,500.00
Cash in banks and on hand.....	5,500.00
Premiums in course of collection written since Sept. 30, 1917.....	\$4,124,508.18
Interest and rents due and accrued.....	281,420.00
Other admitted assets.....	261,601.18
Total assets.....	\$14,048,651.58
LIABILITIES	
Gross claims for losses unpaid.....	\$2,692,504.50
Amount of unearned premiums on all outstanding risks.....	20,250,851.00
All other liabilities.....	2,084,545.50
Total liabilities, exclusive of capital stock.....	\$25,047,401.00
BUSINESS IN OREGON FOR THE YEAR	
Total insurance written during the year.....	\$1,618,525.00
Gross premiums received during the year.....	177,921.88
Premiums returned during the year.....	33,328.08
Losses paid during the year.....	23,150.82
Losses incurred during the year.....	23,150.82
Total amount of insurance outstanding in Oregon, Dec. 31, 1917.....	10,882,534.00

THE HOME INSURANCE COMPANY of New York, in the state of New York, on the 31st day of December, 1917, made to the Insurance Commissioner of the state of Oregon, pursuant to law:

Amount of capital paid up.....	\$ 6,000,000.00
INCOME	
Net premiums received during the year.....	\$225,051,740.75
Interest, dividends and rents received during the year.....	1,776,114.47
Income from other sources received during the year.....	877,966.43
Total income.....	\$227,605,821.65
DISBURSEMENTS	
Net losses paid during the year.....	\$10,588,671.77
Dividends paid on capital stock during the year.....	1,560,000.00
Commissions and salaries paid during the year.....	6,438,108.56
Taxes, licenses and fees paid during the year.....	695,938.00
Amount of all other expenditures.....	2,675,395.11
Total expenditures.....	\$22,358,113.44
ASSETS	
Value of stocks and bonds owned (market value).....	\$5,736,550.18
Cash in banks and on hand.....	5,500.00
Cash in banks and on hand.....	5,500.00
Premiums in course of collection written since Sept. 30, 1917.....	\$4,124,508.18
Interest and rents due and accrued.....	281,420.00
Other admitted assets.....	261,601.18
Total assets.....	\$14,048,651.58
LIABILITIES	
Gross claims for losses unpaid.....	\$2,692,504.50
Amount of unearned premiums on all outstanding risks.....	20,250,851.00
All other liabilities.....	2,084,545.50
Total liabilities, exclusive of capital stock.....	\$25,047,401.00
BUSINESS IN OREGON FOR THE YEAR	
Total insurance written during the year.....	\$1,618,525.00
Gross premiums received during the year.....	177,921.88
Premiums returned during the year.....	33,328.08
Losses paid during the year.....	23,150.82
Losses incurred during the year.....	23,150.82
Total amount of insurance outstanding in Oregon, Dec. 31, 1917.....	10,882,534.00

Where the Green Grass Grows.
"In my fertile country," said an Iowa man, "you could turn a horse into a field new mown and the next morning the grass would be grown about his hoofs."
"Pooh! That's nothing," cried a Kentucky boy; "you may turn a horse into a field in our country and not be able to see him at all next morning."—Chicago News.

Immigrants to South America.
It is roughly figured that in normal times the eastern part of South America from Venezuela to Argentina receives nearly half a million immigrants a year; Chile has welcomed slightly more than 2,500 annually for the last ten years; other west coast countries have made a somewhat slighter increase by immigration. Southern Europe has furnished the greater number of immigrants and of classes that assimilate with native South American working people.

Synopsis of the Annual Statement of the THE TOKIO MARINE INSURANCE CO., Ltd. of Tokyo, in the Empire of Japan, on the 31st day of December, 1917, made to the Insurance Commissioner of the state of Oregon, pursuant to law:

Amount of capital paid up.....	\$ 800,000.00
INCOME	
Net premiums received during the year.....	\$8,087,945.63
Interest, dividends and rents received during the year.....	127,904.63
Income from other sources received during the year.....	64,264.87
Total income.....	\$8,280,115.13
DISBURSEMENTS	
Net losses paid during the year.....	\$1,854,778.57
Dividends paid on capital stock during the year.....	120,000.00
Commissions and salaries paid during the year.....	939,830.10
Taxes, licenses and fees paid during the year.....	45,492.98
Amount of all other expenditures.....	171,209.16
Total expenditures.....	\$2,931,310.81
ASSETS	
Miscellaneous assets.....	\$ 80,093.44
Value of real estate owned (market value).....	142,800.96
Value of stocks and bonds owned (market value).....	2,118,147.60
Cash in banks and on hand.....	49,350.41
Premiums in course of collection written since Sept. 30, 1917.....	661,722.46
Interest and rents due and accrued.....	20,737.12
Less special deposits in any state (if any there be).....	17,046.69
Total assets.....	\$3,567,515.30
LIABILITIES	
Gross claims for losses unpaid, including claim exp.....	\$31,685.25
Amount of unearned premiums on all outstanding risks.....	\$1,219,800.65
Due for commissions and brokerage.....	111,031.83
All other liabilities.....	154,901.92
Total liabilities.....	\$2,517,419.65
BUSINESS IN OREGON FOR THE YEAR	
Total insurance written during the year.....	\$5,116,999.88
Gross premiums received during the year.....	35,116.99
Premiums returned during the year.....	7,400.85
Losses paid during the year.....	10,108.57
Losses incurred during the year.....	17,897.10

Synopsis of the Annual Statement of the THE TOKIO MARINE INSURANCE CO., Ltd. of Tokyo, in the Empire of Japan, on the 31st day of December, 1917, made to the Insurance Commissioner of the state of Oregon, pursuant to law:

Amount of capital paid up.....	\$ 800,000.00
INCOME	
Net premiums received during the year.....	\$8,087,945.63
Interest, dividends and rents received during the year.....	127,904.63
Income from other sources received during the year.....	64,264.87
Total income.....	\$8,280,115.13
DISBURSEMENTS	
Net losses paid during the year.....	\$1,854,778.57
Dividends paid on capital stock during the year.....	120,000.00
Commissions and salaries paid during the year.....	939,830.10
Taxes, licenses and fees paid during the year.....	45,492.98
Amount of all other expenditures.....	171,209.16
Total expenditures.....	\$2,931,310.81
ASSETS	
Miscellaneous assets.....	\$ 80,093.44
Value of real estate owned (market value).....	142,800.96
Value of stocks and bonds owned (market value).....	2,118,147.60
Cash in banks and on hand.....	49,350.41
Premiums in course of collection written since Sept. 30, 1917.....	661,722.46
Interest and rents due and accrued.....	20,737.12
Less special deposits in any state (if any there be).....	17,046.69
Total assets.....	\$3,567,515.30
LIABILITIES	
Gross claims for losses unpaid, including claim exp.....	\$31,685.25
Amount of unearned premiums on all outstanding risks.....	\$1,219,800.65
Due for commissions and brokerage.....	111,031.83
All other liabilities.....	154,901.92
Total liabilities.....	\$2,517,419.65
BUSINESS IN OREGON FOR THE YEAR	
Total insurance written during the year.....	\$5,116,999.88
Gross premiums received during the year.....	35,116.99
Premiums returned during the year.....	7,400.85
Losses paid during the year.....	10,108.57
Losses incurred during the year.....	17,897.10

Synopsis of the Annual Statement of the THE TOKIO MARINE INSURANCE CO., Ltd. of Tokyo, in the Empire of Japan, on the 31st day of December, 1917, made to the Insurance Commissioner of the state of Oregon, pursuant to law:

Amount of capital paid up.....	\$ 800,000.00
INCOME	
Net premiums received during the year.....	\$8,087,945.63
Interest, dividends and rents received during the year.....	127,904.63
Income from other sources received during the year.....	64,264.87
Total income.....	\$8,280,115.13
DISBURSEMENTS	
Net losses paid during the year.....	\$1,854,778.57
Dividends paid on capital stock during the year.....	120,000.00
Commissions and salaries paid during the year.....	939,830.10
Taxes, licenses and fees paid during the year.....	45,492.98
Amount of all other expenditures.....	171,209.16
Total expenditures.....	\$2,931,310.81
ASSETS	
Miscellaneous assets.....	\$ 80,093.44
Value of real estate owned (market value).....	142,800.96
Value of stocks and bonds owned (market value).....	2,118,147.60
Cash in banks and on hand.....	49,350.41
Premiums in course of collection written since Sept. 30, 1917.....	661,722.46
Interest and rents due and accrued.....	20,737.12
Less special deposits in any state (if any there be).....	17,046.69
Total assets.....	\$3,567,515.30
LIABILITIES	
Gross claims for losses unpaid, including claim exp.....	\$31,685.25
Amount of unearned premiums on all outstanding risks.....	\$1,219,800.65
Due for commissions and brokerage.....	111,031.83
All other liabilities.....	154,901.92
Total liabilities.....	\$2,517,419.65
BUSINESS IN OREGON FOR THE YEAR	
Total insurance written during the year.....	\$5,116,999.88
Gross premiums received during the year.....	35,116.99
Premiums returned during the year.....	7,400.85
Losses paid during the year.....	10,108.57
Losses incurred during the year.....	17,897.10

Muscle and Dancing.
It does not follow that in order to write successful dance music a person must be an expert dancer. It is said that though Johann Strauss and his family wrote dance music for three or four generations, not one of them could dance a step.

Musical.
When a person learns to pronounce Wagner as "Vogner" and Chopin as "Sho-pang" and cello as "chello" he feels that he thoroughly understands the classics of music.—Macon News.

Man and Trouble.
Only two kinds of people in the world, the man whose troubles are big and the man whose troubles are small. The man whose troubles are big is the man who is bigger than his troubles.—Milwaukee Journal.

Synopsis of the Annual Statement of the THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA of Philadelphia, in the state of Pennsylvania, on the 31st day of December, 1917, 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.....	\$2,878,515.92
Interest, dividends and rents received during the year.....	199,659.87
Income from other sources received during the year.....	226,828.76
Total income.....	\$3,294,904.55
DISBURSEMENTS	
Net losses paid during the year.....	\$1,647,487.67
Dividends paid on capital stock during the year.....	29,721.85
Commissions and salaries paid during the year.....	695,900.16
Taxes, licenses and fees paid during the year.....	149,015.00
Amount of all other expenditures.....	426,871.80
Total expenditures.....	\$2,949,096.48
ASSETS	
Value of real estate owned (market value).....	\$74,845.17
Value of stocks and bonds owned (market value).....	\$2,444,908.50
Loans on mortgages and collateral, etc.....	1,000.00
Cash in banks and on hand.....	262,907.10
Premiums in course of collection written since Sept. 30, 1917.....	521,236.08
Interest and rents due and accrued, and other items.....	45,868.58
Total assets.....	\$3,449,515.33
LIABILITIES	
Gross claims for losses unpaid.....	\$589,931.17
Amount of unearned premiums on all outstanding risks.....	\$2,422,917.51
All other liabilities.....	123,567.12
Total liabilities.....	\$3,012,415.80
BUSINESS IN OREGON FOR THE YEAR	
Total insurance written during the year.....	\$2,032,015.00
Gross premiums received during the year.....	72,031.57
Premiums returned during the year.....	19,842.78
Losses paid during the year.....	11,881.21
Losses incurred during the year.....	7,908.88

Synopsis of the Annual Statement of the THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA of Philadelphia, in the state of Pennsylvania, on the 31st day of December, 1917, 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.....	\$2,878,515.92
Interest, dividends and rents received during the year.....	199,659.87
Income from other sources received during the year.....	226,828.76
Total income.....	\$3,294,904.55
DISBURSEMENTS	
Net losses paid during the year.....	\$1,647,487.67
Dividends paid on capital stock during the year.....	29,721.85
Commissions and salaries paid during the year.....	695,900.16
Taxes, licenses and fees paid during the year.....	149,015.00
Amount of all other expenditures.....	426,871.80
Total expenditures.....	\$2,949,096.48
ASSETS	
Value of real estate owned (market value).....	\$74,845.17
Value of stocks and bonds owned (market value).....	\$2,444,908.50
Loans on mortgages and collateral, etc.....	1,000.00
Cash in banks and on hand.....	262,907.10
Premiums in course of collection written since Sept. 30, 1917.....	521,236