The Observer.

MORO, OREGON.

Official Paper for Sherman County.

FRIDAY........ March 28, 1919

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

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

"My Country 'Tis of Thee, Sweet Land of Liberty."

Real Riches.

He who has fortune in love and truth and beauty is entitled to be called rich. Time and change and adversity have no power upon them. They are the only things a man can take with him when he goes. In the process of acquiring them they become part of him inseparably. He who has them "wears his commendation in his face," for it may be read as he passes that his converse is with the higher and finer things and his daily walk is on the plane where the noblest meet and greet familiarly.—Philadelphia Public Ledger.

Synopsis of the Annual Statement of the THE FRANKLIN FIRE INSURANCE CO. Of Philadelphia, in the State of Pennsylvania, on the 31st day of December, 1918, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

CAPITAL

Amount of capital stock paid up..$ 500,000.00

INCOME

Net premiums received during the year...$1,593,461.29
Interest, dividends and rents received during the year... 120,942.42
Income from other sources received during the year... 288,913.03
Total income... $2,003,316.74

DISBURSEMENTS

Net losses paid during the year including adjustment expenses... $ [illegible]
Dividends paid on capital stock during the year... [illegible]
Commissions and salaries paid during the year... 480,695.53
Taxes, licenses and fees paid during the year... 4,500.00
Amount of all other expenditures... [illegible]
Total expenditures...$1,148,537.40

ASSETS

Value of real estate owned (market value)... $ 142,476.05
Value of stocks and bonds owned (market value)... 2,725,078.38
[illegible]
Premiums in course of collection written since Sept. 30, 1918... 601,855.87
Interest and rents due and accrued... 35,924.85
Total assets... $3,772,414.15
Total assets admitted in Oregon...$3,772,414.15

LIABILITIES

Gross claims for losses unpaid...$ 277,881.00
Amount of unearned premiums on all outstanding risks... 1,524,141.61
All other liabilities... 786,179.13
Total liabilities, exclusive of capital stock... $2,599,301.74

BUSINESS IN OREGON FOR THE YEAR

Gross premiums received during the year... $ 21,754.10
Premiums returned during the year... 1,482.99
Losses paid during the year... 390.01
Losses incurred during the year... 572.51

THE FRANKLIN FIRE INSURANCE CO.
E. G. SNOW, President.
W. KURTH, Secretary.
Statutory resident attorney for service:
MISS HELEN DONALLY, Portland, Or.
W. G. BUFFINGTON & CO., 284 Oak st.
PACIFIC TITLE & TRUST CO., 268 Stark st.

Synopsis of the Annual Statement of the NEW YORK PLATE GLASS INS. CO. of New York, in the State of New York, on the 31st day of December, 1918, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

CAPITAL

Amount of capital stock paid up..$ 200,000.00

INCOME

Net premiums received during the year... $1,164,778.02
Interest, dividends and rents received during the year... 30,108.08
Income from other sources received during the year... 344.72
Total income... $1,195,230.82

DISBURSEMENTS

Net losses paid during the year, including adjustment expenses... $ 496,609.88
Dividends paid on capital stock during the year... 40,000.00
Commissions and salaries paid during the year... 590,030.98
Taxes, licenses and fees paid during the year... 37,560.63
Amount of all other expenditures... 37,386.18
Total expenditures... $1,111,588.87

ASSETS

Value of stocks and bonds owned (market value)... $ 841,587.94
Loans on mortgages and collateral, etc... 41,000.00
Cash in banks and on hand... 72,903.83
Premiums in course of collection written since Sept. 30, 1918... 267,317.70
Interest and rents due and accrued... 4,285.38
Total assets... $1,226,574.85
Less special deposits in any state... 202,949.03
Total assets admitted in Oregon... $1,023,625.82

LIABILITIES

Gross claims for losses unpaid... $ 83,277.60
Amount of unearned premiums on all outstanding risks... 535,439.64
Due for commission and brokerage... 79,705.74
All other liabilities... 9,354.88
Surplus over liabilities... 105,528.98
Total liabilities, exclusive of capital stock of $200,000... $ 823,925.82

NEW YORK PLATE GLASS INS. CO.
MAJ WHITE, President.
J. C. FRENCH, Secretary.

Synopsis of the Annual Statement of the GENERAL ACCIDENT, FIRE AND LIFE ASSURANCE CORPORATION, LTD. Of Perth, Scotland, in the State of New York, on the 31st day of December, 1918, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

CAPITAL

Amount of capital stock paid up (statutory deposit)... $ 250,000.00

INCOME

Net premiums received during the year... $4,437,484.96
Interest, dividends and rents received during the year... [illegible]
Income from other sources received during the year... [illegible]
Total income... $5,180,998.22

DISBURSEMENTS

Net losses paid during the year including adjustment expenses... $3,259,157.23
Commissions and salaries paid during the year... 1,519,450.35
Taxes, licenses and fees paid during the year... 137,237.27
Amount of all other expenditures... [illegible]
Total expenditures... $4,970,581.16

ASSETS

Value of real estate owned (market value)... 180,000.00
Value of stocks and bonds owned (market value)... 2,653,490.00
Approved claim for over payment Federal taxes... 8,249.53
Cash in banks and on hand... 182,335.49
Premiums in course of collection written since Sept. 30, 1918... [illegible]
Interest and rents due and accrued... [illegible]
Total assets... $3,992,283.63
Less special deposit in any state... 12,272.00
Total assets admitted in Oregon...$3,980,017.02

LIABILITIES

Gross claims for losses unpaid... $1,465,935.41
Amount of unearned premiums on all outstanding risks... 1,490,415.53
Due for commission and brokerage... [illegible]
All other liabilities... [illegible]
Total liabilities, exclusive of capital stock... $3,296,501.01

BUSINESS IN OREGON FOR THE YEAR

Gross premiums received during the year... $ [illegible]
Premiums returned during the year... [illegible]
Losses paid during the year... [illegible]

GENERAL ACCIDENT, FIRE AND LIFE ASSURANCE CORPORATION, LTD.
FREDERICK RICHARDSON, U. S. Mgr.
Statutory resident attorney for service:
W. R. McDONALD COMPANY
Yeon Building, Portland, Or.

Synopsis of the Annual Statement of the GIRARD FIRE AND MARINE INS. CO. of Philadelphia, in the state of Pennsylvania, on the 31st day of December, 1918, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

CAPITAL

Amount of capital stock paid up..$ 500,000.00

INCOME

Net premiums received during the year... 1,386,654.63
Interest, dividends and rents received during the year... 109,877.59
Income from other sources received during the year... 48,752.29
Total income... $1,545,286.14

DISBURSEMENTS

Net losses paid during the year including adjustment expenses... 460,827.70
Dividends paid on capital stock during the year... 60,000.00
Commissions and salaries paid during the year... 415,444.86
Taxes, licenses and fees paid during the year... 46,277.87
Amount of all other expenditures... [illegible]
Total expenditures... $1,302,918.85

ASSETS

Value of stocks and bonds owned (market value)... $2,397,946.00
Loans on mortgages and collateral, etc... 75,500.00
Cash in banks and on hand... [illegible]
Premiums in course of collection written since Sept. 30, 1918... [illegible]
Reinsurance on losses already paid... [illegible]
Interest and rents due and accrued... [illegible]
Total assets... $2,587,459.51
Less special deposits in any state... [illegible]
Total assets admitted in Oregon..$2,581,417.91

LIABILITIES

Gross claims for losses unpaid... $ 131,189.00
Amount of unearned premiums on all outstanding risks... 1,856,200.37
All other liabilities... 21,000.00
Total liabilities, exclusive of capital stock of $500,000... $2,008,382.57

BUSINESS IN OREGON FOR THE YEAR

Gross premiums received during the year... 20,298.59
Premiums returned during the year... 4,489.32
Losses paid during the year... 2,433.44
Losses incurred during the year... [illegible]

THE GIRARD FIRE & MARINE INS. CO.
DANIEL H. DUNHAM, Vice President.
A. H. HASSINGER, Asst. Secy.
Statutory resident attorney for service:
E. A. PARSONS, Portland, Or.
CLAUDE D. YOUNG, Chamber of Commerce Bldg.
FRANK E. SMITH, Corbett Bldg.
Portland Agents.

Synopsis of the Annual Statement of the NATIONAL SURETY COMPANY Of New York, in the State of New York, on the 31st day of December, 1918, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

CAPITAL

Amount of capital stock paid up... $ 4,000,000.00

INCOME

Net premiums received during the year... $ [illegible]
Interest, dividends and rents received during the year... [illegible]
Income from other sources received during the year... 1,016,144.36
Total income... $ 7,485,475.92

DISBURSEMENTS

Net losses paid during the year including adjustment expenses... $ 1,614,876.75
Dividends paid on capital stock during the year... 479,944.00
Commissions and salaries paid during the year... 2,507,095.83
Taxes, licenses and fees paid during the year... [illegible]
Amount of all other expenditures... [illegible]
Total expenditures... $ 5,212,735.54

ASSETS

Value of real estate owned (market value)... 105,353.92
Value of stocks and bonds owned (market value)... [illegible]
Loans on mortgages and collateral, etc... [illegible]
Cash in banks and on hand... 811,293.00
Premiums in course of collection written since Sept. 30, 1918... 1,219,476.05
Interest, rents due and accrued, and accts. receivable... [illegible]
Total assets... $ [illegible]
Less special deposits in any state... [illegible]
Total assets admitted in Oregon... $ [illegible]

LIABILITIES

Gross claims for losses unpaid... $ 1,787,654.95
Amount of unearned premiums on all outstanding risks... [illegible]
Due for commission and brokerage... [illegible]
All other liabilities... [illegible]
Total liabilities, exclusive of capital stock... $ 7,219,473.00

BUSINESS IN OREGON FOR THE YEAR

Gross premiums received during the year... $ [illegible]
Premiums returned during the year... [illegible]
Losses paid during the year... [illegible]
Losses incurred during the year... [illegible]

NATIONAL SURETY COMPANY
WM. W. DRAPIER, Vice Pres.
WILBUR J. HEWITT, Secretary.
Statutory resident attorney for service:
T. H. GALLOWAY,
411 Corbett bldg., Portland, Or.

SYNOPSIS OF THE ANNUAL STATEMENT OF THE CALIFORNIA STATE LIFE INSURANCE CO. of Sacramento, in the State of California, on the thirty-first day of December, 1918, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

CAPITAL

Amount of capital stock paid up... $ 300,000.00

INCOME

Total premium income... 777,095.10
Interest, dividends and rents received during the year... 147,018.23
Income from other sources received during the year... [illegible]
Total income... $ [illegible]

DISBURSEMENTS

Paid for losses, endowments, annuities and surrender values... $ 251,845.70
Dividends paid to policyholders during the year (special income)... [illegible]
Dividends paid on capital stock during the year... None
Commissions and salaries paid during the year... [illegible]
Taxes, licenses and fees paid during the year... [illegible]
Amount of all other expenditures... [illegible]
Total expenditures... $ [illegible]

ASSETS

Value of real estate owned (market value)... [illegible]
Value of stocks and bonds owned (market or amortized value) U. S. Liberty... [illegible]
Loans on mortgages and collateral, etc... [illegible]
Premium notes and policy loans... [illegible]
Cash in banks and on hand... [illegible]
Net uncollected and deferred premiums... [illegible]
Other assets (net)... [illegible]
Total assets... $ [illegible]
Less special deposits in any state (if any there be)... [illegible]
Total assets admitted in Oregon... $ [illegible]

LIABILITIES

Net reserves... $ [illegible]
Total policy claims unpaid (proofs not received)... [illegible]
All other liabilities... [illegible]
Total liabilities, exclusive of capital stock of $300,000... $ [illegible]
Total insurance in force December 31, 1918... $ [illegible]

BUSINESS IN OREGON FOR THE YEAR

Total insurance written during the year... 148,552.00
Gross premiums received during the year... [illegible]
Premiums returned during the year... None
Losses paid during the year... 11,500.00
Losses incurred during the year... [illegible]
Total amount of insurance outstanding in Oregon December 31, 1918... 753,654.00

CALIFORNIA STATE LIFE INSURANCE COMPANY.
Marshall Diggs, President.
J. R. Kruse, Secretary.
Statutory resident attorney for service:
Harvey Wells, Insurance Commissioner.

PERSHING PINS HERO MEDAL ON CHINESE YOUTH

Sing Kee Sticks to His Post Under Heavy Fire.

Here is a text book on Americanism written in Chinese character and translated for use on the day next month when a Liberty Loan salesman tackles you to do your duty. It is an official American communique:

"Pvt. Sing Kee, Infantry, Chung Kee, father, 604 North Fourth street, San Jose, Calif. 'For extraordinary heroism in action at Mont Notre Dame, west of Fismes, France, August 14, 15, 1918. Pvt. Kee, although seriously gassed during shelling by high explosive and gas shells, refused to be evacuated, and continued, practically single-handed, by his own initiative to operate the regimental message center relay station at Mont Notre Dame. Throughout the critical period Pvt. Kee showed extraordinary heroism, high courage, and persistent devotion to duty and totally disregarded all personal danger. By his determination he materially aided his regimental commander in communicating with the front line.'"

Sing Kee wears the Distinguished Service Medal of the United States of America.

Sing Kee is for America—for her enough to lay down his life. Are you for America? Are you as good a man as Sing Kee?

Then buy of the Victory Liberty Loan to the limit.

BOLSHEVISM—ITS CURE

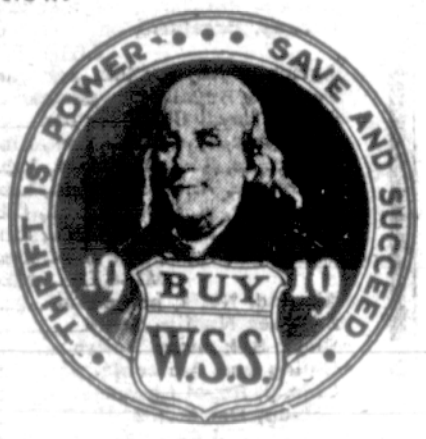
President Wilson has asked for food to stop the wave of Bolshevism rolling westward out of Russia. No intelligent person doubts the value of food as a first aid, but at bottom the security of our institutions rests upon the working interest the people take in those institutions.

Citizens having no interest in a government, no economic interest in the success of that government, are apt to be the first victims of vicious propaganda or unbalanced political theorists. On the other hand men and women who have invested in their government either by way of conducting private enterprise under its protection or through direct purchase of government securities have something at stake and desire to maintain stable institutions. Such persons are not necessarily reactionists. They may be quite progressive and anxious for reform where reform is needed.

Consequently the effective barrier to Bolshevism in America today is thrift and investment. The philosophy must reach into the workshops of the nation. It is reaching into those workshops and into the schoolhouses of the nation in the form of the Thrift Stamp and the War Savings Stamp, interest paying engagements of the United States government which can be bought for as low as 25 cents.

When everybody in America is buying Thrift and War Savings Stamps as a habit, one won't hear much about the I. W. W. in America.

It is the financial and patriotic duty of every American who loves real liberty to get the Thrift Stamp habit NOW.



THRIFT MEANS

Spending wisely to satisfy important needs of the present and saving the set of one's income to meet important needs of the future, lest spending for trifles today deplete one's resources so that he cannot meet important needs and opportunities tomorrow. Thrift, like success, requires two things, planning and will power to carry out the plans. In short, thrift means success.

Thrift Stamps will help you to plan and will back up your will power.

REGENERATION

Before I went to war I lived my life
In luxury and softness, seeing naught
Of the despair and sad, unceasing strife
Of thousands with whose lives my ease was bought.

Before I went to war I took no thought
But heedless, careless, dallied on with sin;
Saw not the price at which a soul is bought,
Nor knew the souls men buy as mine own kin.

I went to war—tore out my dying roots
From the stagnant soil and flesh was bedded in.
I'd thought to find my comrades uncouth brutes—
Instead, found men, and learned that sin is sin!

And Liberty!—I learned to know thy call
Is God's own call to help the world in pain.
So, God, I pray thee not to pardon all,
But do not let me close my eyes again!

—Lieutenant John H. Minns.

Disraeli said, "The greatest secret of success in life is to be ready when your opportunity comes." Prepare with War Savings Stamps.

SYNOPSIS OF THE ANNUAL STATEMENT OF THE AMERICAN SURETY COMPANY OF NEW YORK of New York, in the State of New York, on the thirty-first day of December, 1918, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

CAPITAL

Amount of capital stock paid up...$ 5,000,000.00

INCOME

Net premiums received during the year...$ 4,644,020.52
Interest, dividends and rents received during the year... 718,298.65
Income from other sources received during the year... 78,682.45
Total income...$ 5,441,001.62

DISBURSEMENTS

Net losses paid during the year including adjustment expenses...$ 916,741.41
Dividends paid on capital stock during the year... 400,000.00
Commissions and salaries paid during the year... 1,258,113.62
Taxes, licenses and fees paid during the year... 259,035.43
Amount of all other expenditures... 1,522,422.09
Total expenditures...$ 4,356,312.55

ASSETS

Value of real estate owned (book value)...$ 3,166,047.91
Value of stocks and bonds owned (market value)... 7,037,750.00
Loans on mortgages and collateral, etc... None
Cash in banks and on hand... 533,483.67
Premiums in course of collection written since September 30, 1918... 564,884.75
Interest and rents due and accrued... 61,514.42
All other assets... 122,012.25
Total assets...$11,485,493.00
Less special deposits in any state (if any there be)... 119,266.81
Total assets admitted in Oregon...$11,366,226.19

LIABILITIES

Gross claims for losses unpaid...$ 1,266,030.86
Amount of unearned premiums on all outstanding risks... 2,892,332.49
Due for commission and brokerage... 89,447.07
All other liabilities... 940,729.90
Total liabilities, exclusive of capital stock and surplus of $6,179,685.87...$ 5,186,540.32

BUSINESS IN OREGON FOR THE YEAR

Gross premiums received during the year...$ 109,231.97
Premiums returned during the year... 19,224.09
Losses paid during the year... 7,399.03
Losses incurred during the year... 35,984.20

AMERICAN SURETY COMPANY OF NEW YORK.
F. W. Lafrentz, President. Chas. W. Goetchius, Sec'y-Treas.
Statutory resident attorney for service:
W. J. Lyons, 800 Yeon Bldg., Portland, Ore.

SYNOPSIS OF THE ANNUAL STATEMENT OF THE OREGON SURETY & CASUALTY COMPANY of Portland, in the State of Oregon, on the thirty-first day of December, 1918, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

CAPITAL

Amount of capital stock paid up...$100,000.00

INCOME

Net premiums received during the year...$ 84,783.10
Interest, dividends and rents received during the year... 11,401.56
Income from other sources received during the year... 342.95
Total income...$ 96,527.61

DISBURSEMENTS

Net losses paid during the year including adjustment expenses...$ 37,038.26
Dividends paid on capital stock during the year... None
Commissions and salaries paid during the year... 31,306.72
Taxes, licenses and fees paid during the year... 3,263.26
Amount of all other expenditures... 5,410.88
Total expenditures...$ 77,019.12

ASSETS

Value of real estate owned (market value)...$ 23,269.06
Value of stocks and bonds owned (market value)... 25,804.52
Loans on mortgages and collateral, etc... 152,504.35
Cash in banks and on hand... 3,242.42
Premiums in course of collection written since September 30, 1918... 6,979.70
Interest and rents due and accrued... 2,294.63
Total assets...$214,094.68
Less special deposits in any state (if any there be)... 000.00
Total assets admitted in Oregon...$214,094.68

LIABILITIES

Gross claims for losses unpaid...$ 52,877.38
Amount of unearned premiums on all outstanding risks... 25,228.46
Due for commission and brokerage... None
All other liabilities... 4,550.00
Total liabilities, exclusive of capital stock of...$ 82,655.84

BUSINESS IN OREGON FOR THE YEAR

Gross premiums received during the year...$ 93,264.07
Premiums returned during the year... 7,103.83
Losses paid during the year... 35,800.04
Losses incurred during the year... 39,564.10

OREGON SURETY AND CASUALTY COMPANY.
R. W. WILBUR, Vice-Pres. L. M. KOON, Asst. Secretary.
Statutory resident attorney for service:
Oregon Surety & Casualty Company is an Oregon Corporation.

Color of Pure Copper.

The work of a Swiss investigator suggests that absolutely pure copper may have a light gray color like that of most other metals, since it is found that copper which has been ten times distilled in vacuo has only a pale rose color, while the yellow color of gold becomes much lighter under similar treatments.

Reason for Term "Royal."

Naturally there is a good reason for calling golf a royal game, inasmuch as it was the favorite sport of the kings and queens of Scotland and England, as well as the dukes and earls in ancient times. King Charles, King James I, II, VI, Queen Mary of Scots and others were pre-eminent among the lovers of the recreation.

SYNOPSIS OF THE ANNUAL STATEMENT OF THE AMERICAN CENTRAL LIFE INSURANCE CO. of Indianapolis, in the State of Indiana, on the thirty-first day of December, 1918, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

CAPITAL

Amount of capital stock paid up...$ [illegible]

INCOME

Total premium income...$ [illegible]
Interest, dividends and rents received during the year... [illegible]
Income from other sources received during the year... [illegible]
Total income...$ [illegible]

DISBURSEMENTS

Paid for losses, endowments, annuities and surrender values...$ [illegible]
Dividends paid to policyholders during the year... [illegible]
Dividends paid on capital stock during the year... [illegible]
Commissions and salaries paid during the year... [illegible]
Taxes, licenses and fees paid during the year... [illegible]
Amount of all other expenditures... [illegible]
Total expenditures...$ [illegible]

ASSETS

Value of real estate owned (market value)... [illegible]
Value of stocks and bonds owned (market or amortized value)... [illegible]
Loans on mortgages and collateral, etc... [illegible]
Premium notes and policy loans... [illegible]
Cash in banks and on hand... [illegible]
Net uncollected and deferred premiums... [illegible]
Other assets (net)... [illegible]
Total assets...$ [illegible]
Less special deposits in any state (if any there be)... [illegible]
Total assets admitted in Oregon...$ [illegible]

LIABILITIES

Net reserves...$ [illegible]
Total policy claims unpaid... [illegible]
All other liabilities... [illegible]
Total liabilities, exclusive of capital stock of $[illegible]...$ [illegible]
Total insurance in force December 31, 1918...$ [illegible]

BUSINESS IN OREGON FOR THE YEAR

Total insurance written during the year... [illegible]
Gross premiums received during the year... [illegible]
Premiums returned during the year... [illegible]
Losses paid during the year... [illegible]
Losses incurred during the year... [illegible]
Total amount of insurance outstanding in Oregon December 31, 1918... [illegible]

AMERICAN CENTRAL LIFE INSURANCE COMPANY.
Herbert M. Woollen, President. Carroll B. Carr, Secretary.
Statutory resident attorney for service:
Judd Lowrey, Dekum Bldg., Portland, Ore.

SYNOPSIS OF THE ANNUAL STATEMENT OF THE THE PALATINE INSURANCE CO., LTD. of London, England, on the thirty-first day of December, 1918, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

CAPITAL

Amount of capital stock paid up...$ [illegible]

INCOME

Net premiums received during the year...$ [illegible]
Interest, dividends and rents received during the year... [illegible]
Income from other sources received during the year... [illegible]
Total income...$ [illegible]

DISBURSEMENTS

Net losses paid during the year including adjustment expenses...$ [illegible]
Dividends paid on capital stock during the year... [illegible]
Commissions and salaries paid during the year... [illegible]
Taxes, licenses and fees paid during the year... [illegible]
Amount of all other expenditures... [illegible]
Total expenditures...$ [illegible]

ASSETS

Value of real estate owned (market value)... [illegible]
Value of stocks and bonds owned (market value)... [illegible]
Reinsurance due on paid losses... [illegible]
Cash in banks and on hand... [illegible]
Premiums in course of collection written since September 30, 1918... [illegible]
Interest and rents due and accrued... [illegible]
Total assets...$ [illegible]
Less special deposits in any state (if any there be)... [illegible]
Total assets admitted in Oregon...$ [illegible]

LIABILITIES

Gross claims for losses unpaid...$ [illegible]
Amount of unearned premiums on all outstanding risks... [illegible]
Due for commission and brokerage... [illegible]
All other liabilities... [illegible]
Total liabilities, exclusive of capital stock...$ [illegible]

BUSINESS IN OREGON FOR THE YEAR

Gross premiums received during the year...$ [illegible]
Premiums returned during the year... [illegible]
Losses paid during the year... [illegible]
Losses incurred during the year... [illegible]

THE PALATINE INSURANCE CO., LTD.
A. H. Wray, U. S. Manager.
Statutory resident attorney for service:
[illegible], 601 Wilcox Bldg., Portland, Ore.