

The Observer
MORO, OREGON.

FRIDAY, April 23, 1920

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 to be date at which you wish to receive it.

Advantages of Egotism.
It is to be said in favor of self-appreciation that people may not take you at your estimate of yourself, but they will be sure to accept any underestimate that you may make.

Be Chary of Taking Advice.
A man who succeeds must be careful whose advice he takes, and he must have enthusiasm enough to rise above the advice of those who do not know as much about the matter as he does.—Minneapolis Journal.

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Political Notices

To the Voters of Sherman County
I hereby announce myself as a candidate for the office of Sheriff for Sherman County, Oregon, at the Republican Primary nominating election, to be held on May 21, 1920.
If nominated and elected, I pledge to give my best and careful attention to the duties of the office.
HUGH CHRISMAN

To the Voters of Sherman County
I hereby announce myself as a candidate for the office of County Assessor for Sherman County, Oregon, at the Republican primary nominating election to be held on May 21st, 1920.
If nominated and elected I pledge to give my best and careful attention, in the future as in the past, to the business conduct of this office.
OTTO PEETZ

To the Voters of Sherman County
I hereby announce myself as a candidate for the office of county clerk for Sherman county, Oregon, at the democratic primary nominating election to be held on May 21, 1920.
If nominated and elected I will give my careful attention to the duties of the office.
MARY L. HOSKINSON.

To the Voters of Sherman County
I will be a candidate at the republican primary election to be held on 21st May 1920, for the office of county treasurer. If elected to this office I will fulfill the duties thereof to the best of my ability.
GEO. B. BOURHILL.

To the Voters of Sherman County
I hereby announce myself as candidate for the office of County School Superintendent of Sherman County, Oregon, at the Democratic Primary nominating election to be held May 21, 1920.
If elected, I will endeavor to work to the best interests of the schools of the county.
GRACE L. MAY.

Subscribe for the Observer.

PROTESTANT PASTORS

IN NEED OF RELIEF

Survey By Interchurch World Movement Reveals Pulpit's Poverty.

\$1242 IS HIGH AVERAGE SALARY

Local County Conference in April Will Show Necessity for Clinics and Homes for Aged and Infirm.

A large portion of the funds to be raised in the United Simultaneous Campaign of the Protestant denominations associated with the Interchurch World Movement will be used for American Ministerial support and relief. It is greatly needed, according to leaders of the Interchurch Movement, who early in April are to hold the conference in this county.

As a result of the campaign now being made by the Interchurch World Movement the combined Protestant churches of America will provide many more hospitals, clinics and homes for the aged and infirm. An interesting feature of these Protestant hospitals will be free treatment for ministers, as recent surveys made by the Interchurch organization have made the need for special dispensations very obvious.

The following startling facts were divulged as to the average salaries in the various denominations. Starting with the highest, the average for Episcopal ministers is \$1,242; the average for Presbyterian (North), \$1,177; for the United Presbyterian, \$1,096; for the Reformed Church (Dutch), \$1,170; for the Methodist Episcopal (North), \$1,176; Congregational, \$1,042, and for the Baptists (Northern), \$950.

With government experts announcing that \$1,500 is the lowest salary upon which a family can be decently maintained and suggesting budgets for some lower, ministers have a discouraging outlook. Such things as hospital bills are almost impossible to meet, and yet every normal family has some illness in its midst every year. Accordingly the Interchurch Movement, while on its way to obtain higher average salaries, will assist by providing free care in its institutions.

INTERCHURCH MOVEMENT PLANS MEDICAL AID FOR CHINA

In no part of China is there a medical force at all adequate to the needs of the situation. In one province there is but one doctor to five millions of people, and missionaries living in lonely stations must travel many days to procure medical help in case of need.

INTERCHURCH MOVEMENT TO HOLD PROGRAMIZING CONFERENCE HERE SOON

This county is due for a thorough Protestant overhauling, according to speakers at the Interchurch World Movement county conference representing the home survey department of the state. This department is making extensive investigations in every section of Oregon.

The programizing conference in Benton county, where the surveys have been completed, shows what may be expected here," said he. "The first finding of the committee appointed to estimate and report on conditions was a declaration for a minimum wage for pastors of \$1200 and house.

"Rural communities where formerly two or more churches laboring under financial handicaps had been struggling along most unsatisfactorily were recommended to the sole care of one or another of the Protestant churches of the county, with the result that in these rural districts hereafter there are to be fewer, but stronger, churches."

WHAT'S THE MATTER WITH CHINA?

Much that was constructive or preservative in China under the old social regime is either helpless in the face of modern problems or has itself commenced to disappear, according to the surveys of the Interchurch World Movement, made public at the county conference. Very little more can be said according to the survey with reference to her religions. Each of them—Confucianism, Taoism, Buddhism—contains elements of spiritual value and admirable ethical teachings which have doubtless contributed to China's strength in the past. But despite their elements of worth they have admittedly proved unequal to the task of producing the highest type of individual character or of initiating forces and movements capable of regenerating society. And this is China's all-inclusive, vital need, for she is drifting in a way that makes her a peril to herself and a menace to the world.

NO EDUCATIONAL FOUNDATION

Practically all the education for Central African natives is in the hands of the missionaries, according to the surveys of the Interchurch World Movement, made public at the county conference. In some cases governments subsidize these schools. The generally sparse population of Africa means that greater distances must be covered by the missionary in reaching a given number of people

Dr. C. E. Gard

DENTIST

Office in the Bank of Moro building, upstairs.

MORO, OREGON

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DENTIST

Vogt Bldg.
THE DALLES, OREGON

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Dentist

Office on First street,
MORO, OREGON

GLENS FALLS INSURANCE CO.
Office in the state of New York, on the thirty-first day of December, 1919, made to the insurance commissioner of the state of Oregon, pursuant to law:

CAPITAL	
Amount of capital stock paid up	\$ 1,000,000.00
INCOME	
Net premiums received during the year	\$ 5,407,281.78
Interest, dividends and rents received during the year	881,281.88
Income from other sources received during the year	96,329.57
Total income	5,884,893.23
DISBURSEMENTS	
Net losses paid during the year, including adjustment expenses	2,455,226.19
Dividends paid on capital stock during the year	185,000.00
Commissions and salaries paid during the year	1,697,061.14
Taxes, licenses and fees paid during the year	203,213.95
Amount of all other expenditures	503,815.17
Total expenditures	4,944,316.45
ASSETS	
Reinsurance due on policies	\$ 45,720.87
Bank acceptances	99,000.00
Loans on mortgages and collateral (net value)	220,408.55
Value of stocks and bonds owned (market value)	5,353,320.41
Loans on mortgages and collateral, etc.	1,804,663.38
Cash in banks and on hand	882,967.21
Premiums in course of collection written since September 30, 1919	860,733.11
Interest and rents due and accrued	56,487.31
Total assets admitted in Oregon	\$ 9,328,298.85
LIABILITIES	
Gross claims for losses unpaid	\$ 941,569.27
Amount of unearned premiums on all outstanding risks	4,175,439.74
All other liabilities—Taxes, salaries, etc.	196,053.51
Total liabilities, exclusive of capital stock of \$1,000,000 for the year	\$ 5,313,062.52
Net premiums received during the year	\$ 20,354.00
Losses paid during the year	1,279.39
Losses incurred during the year	6,775.49

GLENS FALLS INSURANCE CO.
E. W. WEST, President.
F. M. SMALLEY, Secretary.
Statutory resident attorney for service: JOHN H. BURGDAR, Lewis Building, Portland.

BURNETT FIRE & MARINE INSURANCE COMPANY
Office in the state of Rhode Island, on the thirty-first day of December, 1919, made to the insurance commissioner of the state of Oregon, pursuant to law:

CAPITAL	
Amount of capital stock paid up	\$ 750,000.00
INCOME	
Net premiums received during the year	\$ 871,630.68
Interest, dividends and rents received during the year	80,753.69
Income from other sources received during the year	890,149.01
Total income	1,842,533.41
DISBURSEMENTS	
Net losses paid during the year, including adjustment expenses	\$ 307,802.94
Dividends paid on capital stock during the year	62,500.00
Commissions and salaries paid during the year	294,314.48
Taxes, licenses and fees paid during the year	16,201.92
Amount of all other expenditures	100,413.42
Total expenditures	781,232.73
ASSETS	
Value of real estate owned (market value)	\$ 81,650.00
Value of stocks and bonds owned (market value)	1,972,096.00
Loans on mortgages and collateral, etc.	76,100.00
Cash in banks and on hand	151,924.54
Premiums in course of collection written since September 30, 1919	41,558.23
Interest and rents due and accrued	27,333.54
Recoverable for reinsurance on	10.18
Total assets	\$2,980,704.29
Less item 37 (overdue and accrued interest on defaulted bonds)	250.00
Total assets admitted in Oregon	\$2,980,454.29
LIABILITIES	
Gross claims for losses unpaid	\$ 186,119.62
Amount of unearned premiums on all outstanding risks	543,100.50
All other liabilities—Taxes, salaries, etc.	81,195.94
Total liabilities, exclusive of capital stock of \$750,000 for the year	\$ 769,416.06
Net premiums received during the year	\$ 281.47
Losses paid during the year	13,720.88
Losses incurred during the year	5,519.83

BURNETT FIRE & MARINE INS. CO.
GEORGE D. LOYDEJOY, Vice President.
E. V. CHAPLIN, Assistant Secretary.
Statutory resident attorney for service: A. E. FEINER, Casso Building, Portland; BURNETT GOODPASTER FRANK L. MCGUIRE, Agents, Portland, Oregon.

THE FRANKLIN FIRE INSURANCE COMPANY
Office in the state of Pennsylvania, on the thirty-first day of December, 1919, made to the insurance commissioner of the state of Oregon, pursuant to law:

CAPITAL	
Amount of capital stock paid up	\$ 1,000,000.00
INCOME	
Net premium received during the year	\$ 2,170,407.22
Interest, dividends and rents received during the year	172,551.59
Income from other sources received during the year	562,884.89
Total income	\$2,905,843.70
DISBURSEMENTS	
Net losses paid during the year, including adjustment expenses	\$ 767,704.72
Dividends paid on capital stock during the year	70,000.00
Commissions and salaries paid during the year	661,020.69
Taxes, licenses and fees paid during the year	50,987.38
Amount of all other expenditures	94,489.21
Interest paid on increased capital stock	14,378.84
Total expenditures	\$1,658,580.84
ASSETS	
Value of real estate owned (market value)	\$ 181,446.81
Value of stocks and bonds owned (market value)	4,411,268.74
Loans on mortgages and collateral, etc.	4,500.00
Cash in banks and on hand	801,899.82
Premiums in course of collection written since September 30, 1919	451,944.98
Total assets	\$5,890,191.85
Total assets admitted in Oregon	\$ 5,890,191.85
LIABILITIES	
Gross claims for losses unpaid	\$ 375,037.00
Amount of unearned premiums on all outstanding risks	1,878,682.00
All other liabilities	1,245,463.40
Total liabilities, exclusive of capital stock	\$3,500,172.40
Net premiums received during the year	\$26,261.45
Losses paid during the year	2,955.31
Losses incurred during the year	2,955.31

The Franklin Fire Insurance Company of Philadelphia, Pa., Eldridge G. Snow, president, Wilfred Kern, Secretary.
Statutory resident attorney for service: Miss Helen Donnelly.

Dr. C. L. Poley

Physician and Surgeon.

Moro, Oregon.
Office in residence.

C. J. BRIGHT, W. C. BRYANT.

Bright & Bryant

Attorneys-at-Law
offices at
The Dalles and Moro, Ore.

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Just Where and How Is the Money to be Spent?



A businesslike Answer to a businesslike Question

THIRTY denominations cooperating in the Interchurch World Movement have budgeted their needs. No business could have done it more scientifically.

They have united to prevent the possibility of duplication or waste. At least a million dollars will be saved by the fact that thirty individual campaigns are joined in one united effort.

Each denomination has arranged its budget under six main heads:

- 1 FOR THE CHURCH'S WORK AT HOME.** A score of millions come under this head. Consider only one. Five and a half million people in the United States cannot even read and write the English language. Who is to carry forward this vast work of Americanization if the church does not?
- 2 FOR HOSPITALS AND HOMES.** Every year thousands of men and women seriously ill are turned away from Church hospitals because of lack of room. The children's homes are compelled to turn away more children than they can receive.
- 3 FOR HIGHER EDUCATION.** Of the 450,000 American students in institutions of higher grade, one-half are in institutions founded and supported by the Churches. Many of these institutions have had great endowment campaigns, but their needs are just as pressing as the needs of larger schools; and you have only to read their list of alumni and alumnae to measure the value of their contribution to America.
- 4 FOR RELIGIOUS TRAINING AT HOME.** At least 11,000,000 children and young people under 25 years of age are entering American life without any religious training at all. Remembering the faith of Washington and Lincoln, do you think that America will continue to be a menace. So long as one-third of the babies of India die before their second year, our own babies are not safe. A Christian doctor or teacher sent abroad is working for America as truly as though he worked at home.
- 5 FOR THE CHURCH'S WORK ABROAD.** Influence came first from the Orient thirty years ago; now it is coming from the West. So long as China has only one physician to every 400,000 people the Orient will continue to be a menace. So long as one-third of the babies of India die before their second year, our own babies are not safe. A Christian doctor or teacher sent abroad is working for America as truly as though he worked at home.
- 6 PASTORS' SALARIES.** The "forgotten man," and well he may be. Eight out of ten preachers are paid less than \$20 a week!

Each denomination has its own detailed budget, and will administer its own funds. Your pastor has copies of the budget; examine them for yourself. In the week of April 25th-May 2nd you will be given your opportunity to help. You can do it with the full satisfaction of knowing that every dollar of your gift has its post assigned to it in advance.

Every dollar for better America and a better world. When your church calls on you give—and give with your heart as well as your pocket-book.

United Financial Campaign April 25th to May 2nd

The INTERCHURCH World Movement of North America

The publication of this advertisement is made possible through the cooperation of thirty denominations.

"Nothing wrong with our balance"
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THE right balance of costly Turkish and Domestic tobaccos, proportioned by experts—that's why Chesterfields "Satisfy."

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