LIABILITIES INCOME. Gross claims for losses Premiums received during the year in cash \$3,608,520.22 Interest, dividends and unpaid 47,988.16 Amount of unearned premiums on all out-335,279,20

6,108,97

Of New York, in the State of New York, On the 31st day of December, 1910, made to the Insurance Commis-sioner of the State of Oregon, pur-sioner of the State of Oregon, pur-icy-holders 3,148.35 icy-holders..... 482,740.89 Total liabilities \$ 875,265.57 Total insurance in force December 31, 1910... \$76,117,619.00 ...\$ 100,000.00 BUSINESS IN OREGON FOR THE YEAR. Total risks written dur-\$53,160,164,02 \$ 15,649.00 647.22 Premiums returned dur-21,839,301.30 ing the year..... Losses paid during the 231.81 year. 33.31 1,290,027.81 sses incurred during the year Total amount of risks 46.00 Total income \$76,289,493.13 outstanding in Oregon December 31, 1910 \$ 20,385.00 OLD COLONY INSURANCE COMPANY. By CHARLES D. HODGIS, Secretary. Statutory resident general agent and attorney for service : ments, annuties and ourrender values.... \$42,544,513.04 10, 575, 156.92 WILLIAM J. CLEMENS.

mopsis of the annual statement of the

quitable Life Assurance

Society of the U.S.,

CAPITAL.

INCOME.

DISBURSEMENTS.

and

Total expenditures \$65,506,928.47

ASSETS

Market value of real estate owned\$ 28,979,200 66 Market value of stocks and bonds owned 271,445,876.47

deferred premiums ... 5,014,105.57 Other assets (net)..... 5,124,823.56

LIABILITIES.

Total assets ad-mitted in Oregon \$485, 192, 957.33

Total liabilities....\$478,932,905.66

Octal insurance in force Dec. 31, 1910......\$1,347,158,092.00

BUSINESS IN OREGON FOR THE YEAR.

outstanding in Ore-gon Dec. 31, 1910....\$ 4,903,258.00

HE EQUITABLE LIFE ASSURANCE

5,067,547.19

9 903 523 09

200, 381, 39

59,319.45

59,319.45

ant to law :

up

Amount of capital paid

rents received during the year come from other

ources received dur-

ing the year

Paid for losses, endow

ries paid during the

licenses

fees paid during the the year mount of all other ex-

penditure

ouns on mortgages and collateral, etc....

Net uncollected and

nnual dividend poli-

Total risks written dur-

itto outside state \$41, -

917.00.

the year.... fotal amount of risks

ear

ахев,

Loans

hand

7,000.00 Synopsis of the annual statement of the

Penn. Mutual Life In-6,212,690 18

surance Company, Of Philadelphia, in the State of 1,100,021.14 On the 31st day of December, 1910, made to the Insurance Commis-sioner of the State of Oregon, pursuant to law

CAPITAL. Amount of capital paid up..... Nil. INCOME. Premium notes and policy loans Premiums received during the year Interest, dividends and \$18, 529, 895.90 rents received during 5,469,805 56 sources received during the year 431,556.04 Total income \$24,431,257.50 PUSBURSEMENTS. Paid for losses, endows

ments, annuities and surrender values....s Dividends paid fto policy holders dur-ing the year.... Dividends paid on capi-tal stock during the year .. \$ 9,872,178,10 £ 2,079,984.55 year Nil. Commissions and salaries paid during the year 2,552,009.10 Taxes, licenses and fees paid during the year 568,069.41 Amount of all other ex-ing year.......\$ 306,500.00 Gross premiums re-ceived during the year collected in state \$158,404.39. 1,106,410.73 above abatements the Company allotted to deferred distribution policies the sum of \$1,126,076.94 (which is carried in liabilities), making the total apportionment of surplus during 1910, \$3,206,061.49.

and attorney for service: ALEXANDER H. BIRRELT. Total expenditures \$16,178,651.89 ASSETS.

ceived during the Gross vear Premiums returned during the year Losses paid during the rents received during the year 360,080,69 the year Income from other souryear Losses incurred during ces received during the year ... the year 151.43 Total amount of risks outstanding in Ore-gon December 31, 1910. \$3,968,758.34 Total income . DISBURSEMENTS. ROCHESTER GERMAN INSURANCE CO. Losses paid during the year and adjustments \$1,719,810.35 Dividends paid during the year on capital 201,049,79 stock Commissions and salaries paid during the 1,055,867.68 year Taxes, licenses and fees paid during the year. Amount of all other ex-127,683,43 270, 474, 76 penditures Total expenditures. \$3,374,886.01 Assets. Value of real estate \$ 468,000.00 owned. Value of stocks and bonds owned Loans on mortgages 5,892,935.00 and collateral, etc.... Cash in bank and on 1,615,205.25 hand 226,150.85 Premiums in course of collection and in transmission 764, 562, 48 Interest and rents due 76, 228.86 and accrued..... Total assets \$9,043.082.44 Less special deposits in any state (if any there be) Total assets ad-\$ 61,800.00 mitted in Oregon \$8,981,282.44 LIABILITIES. Gross claims for losses \$ 309,579.27 uupaid Amount of unearned year prems. on all out-standing risks 4,553,041.75 Due for commission and brokerage 168, 464.29 91,598.00 All other liabilities Special reserve fund. 300,000,00 Capital and surplus... 3,558,599.13 Total liabilities \$8,981,282.44 Total insurance in force December 31, 1910 ... \$848,578 241.00 BUSINESS IN OREGON FOR THE YEAR. Total risks written during the year \$1,419,145.00 Gross premiums re-ceived during the year.... Premiums returned dur-20, 113, 11

ing the year. Losses paid during the

Losses incurred during

Total amount of risks

outstanding in Ore-

.....

gon, December 31,

surance Co.,

year.

1910

year

By A.T. OGBY, President. Statutory resident general agent and attorney for service : GEO. S. RODGERS. Synopsis of the annual statement of the Boston Insurance Company, Of Boston in the State of Mass achusetts, on the 31st day of December, 1910, made to the Insurance Commissioner of the State of Oregon, pur suant to law: CAPITAL. Amount of capital paid \$1,000,000.00 up..... INCOME. Premiums received dur-\$3,077,065.63 ing the year Interest, dividends and rents received during 245, 794.52 ces received during the year 5,696.13 Total income \$3,328,556.30 DISBURSEMENTS. Losses paid during the year Dividends paid during 1,629,110.03 the year on capital stock 300,000.00 Commissions and salaries paid during the 904, 791. 76 Taxes, licenses and fees paid during the year. Amount of all other ex-73,577.38 151,393.89 penditures Total expenditures. 3,058,873.08 ASSETS. Market value of real es-34,000.00 ftate owned Market value of stocks and bonds owned 4,769,345.00 Loans on mortgages and collateral, etc. ... 670,400.00 Cash in banks and on 414,254.93 hand . Premiums in course of collection and in trans-497,665.98 mission Interests and Trents due 3,287.80 84,617.34 and accrued. 8,755.65 \$6,470,283.25 Total assets 8,683.91 7,797.28 1,786,715.00 6, 462, 485, 97 in Oregon THE AMERICAN INSURANCE CO. By PHILEMON L. HOADLEY, Pres. Statutory resident general agent LIABILITIES. Amount of unearned premiums on all out-standing risks..... Gross claims for losses Synopsis of the annual statement of the unpaid Due for commission Amount of uncarned premiums on all out-403, 408.39 Rochester German Instanding risks 1,945,097,71 Of Rochester in the State of N.Y. On the 31st day of December, 1910, made to the Insurance Commis-sioner of the State of Oregon, pur-61,509.01 All other liabilities 79,248.23 Total liabilities ... Total insurance in force

TILLAMOOK RIVERS. BY ARTHUR WALLACE. 1,861.31 (In connection with Physical Geo-460.15

102,600.00

graphy Class). Tillamook County, one of the richest in the state, is situated in

the northwestern part of Oregon the northwestern part of Oregon with an area of about 700 000 acres. It has a mild climate with a heavy the party who lives in town, and rainfall, the average temperature as time goes on the tendency in the farming communities is more and being about 50.5 degrees The daily winds generally blow from direct and having them delivered the west or northwest or from the right at their door. As a result of these conditions in all the enterthe air over the land becomes much warmer on a warm day than the air over the sea. This heavy or cool modern medicine wagons, etc. air,"rises and flows in over the land as a cool refreshing sea breeze, pushing upward the warm light air

that rests on the land.

blowing from the south are steadily advancing toward a cooler region. and (2) in some places the air is forced to rise over highlands, like the Appalachians and New England. The rainfall of New England aver-

Tillamook County has eight important rivers and numerous other small streams. The eight and a biographic note of each are as follows: The Nehalem, the largest and longest, is in the northern part of the county about twenty seven miles from Tillamook City. It has two branches the South fork and the branches, the South-fork and the North-fork. Gasoline boats can travel several miles on each one, the average depth about twelve miles from mouth being ten feet. It is important for transportation to and

from Nehalem and other places on the river, also for fish.

The Big Nestucca, the second in size and length, is in the southern part of the county, about sixteen miles south of Tillamook City. It is over 50 miles long and flows into the Pacific Ocean. It has an average depth of eight feet, eight miles from mouth. It is impartant for transportation in and out of Cloverdale and for fish pro-1,945,097.71 duct.

> The Tillamook river, the third in size and sixth in length, is about four miles south of Tillamook City. It is about 30 miles long and flows into the Tillamook Bay. The greatest importance of this river is the trout and salmon caught in it. It

MODERN METHODS OF BUY ING ON THE FARM.

Average Farmer Prefers to Buy His Goods Direct and Have Them Delivered at His Door.

The average farmer of today feels more towards buying their supplies modern medicine wagons, etc. There is no getting around the fact that these institutions for the convenience of the farmers are here to stay.

One thing that is particularly not-At night the land breeze blows on medicines, stock toilet articles, over the water because the land cools ing extracts, spices, toilet articles, etc., thought the medium of the by radiation faster than the water, thus sliding out over the water and pushing up the warm air that rests there. The winds that blow from the south and southwest as a general rule are a sign of storms for two reasons. (1) The south of storms for two there is a state in the salesmen of today has grown to an enormous proportion in the 10 to 15 years. Of course, all manufacturers are right after the farmer's trade and as a result of this competition there has been a great improvement in the south of today has grown to an enormous proportion in the 10 to 15 years. Of course, all farmer's trade and as a result of this competition there has been a reasons: (1) Those winds which are the goods handled by these wagons, and our farmer friends tell us that it is a recognized fact in the farming communities that a superior line of goods is handled by these wagons, compared with similar lines of goods usually sold over the county in town.

The rainfall of New England aver-ages about 114 inches per year. The heaviest rains occur from November to the first of January. There are four seasons of Tillamook County, as follows: Summer from June to September, Fall from September to December, Winter from December to March, and Spring from March to June. Tillamook County has eight imsalesmen practically leave their goods on trial with their customers and ask no money unless the goods are satisfactory. This plan of sellare satisfactory. This plan of sell-ing naturally appeals to the farmer and as a result most every farmer buys at least a part of his supplies

country that there were a lot of old peddlers of fake nostrums traveling about the country marketing an entirely different line of stuff, but the enactment of the pure food laws seems to have driven this undesirable class of venders out of the field and it is very doubtful if one of these old time fakirs could go into the average farming com-munity and do enough business to keep a going. The farmer of today demands the best goods because he has the money to pay for them. Times are not what they were 25 years ago when grain and stock were selling at a low price and every farm had a mortgage upon

The farmer of today is the most independent person on earth. They are independent and they know it, and woe to the person who tries to dictate as to how and were they shall spend their money. – Duluth Telegraph-Herald, May 28, 1909.

R. R. Roberts, representing J. R. Watkins Medical Co., who has the agency for Tillamook county, is now located in Tillamook City, and will call on you soon. He carries \$2,489,263.34 is also important for rafting logs. The Wilson river being fourth in it. It spices and extracts, toilet articles, stock and poultry, tonic and med-icine. Residence one block west of blacksmith shop

TILLAMOOK HEADLIGHT, MARCH 16, 1911.

THE EQUITABLE LIFE ASSURANCE	the second se	made to the Insurance Commis-		trout and salmon caught in it. It	spices and extracts, toilet articles,
SOCITEY OF THE U.S. By W. A. DAY, Vice-President.	Market value of real estate owned \$1,929,455.32	sioner of the State of Oregon, pur- suant to law :	Total liabilities \$2,489,263.34 Total insurance in force	The Wilson river being fourth in	icine. Residence one block west of
Statutory resident general agent ad attorney for service-Jesse G.	Market value of stocks	CADITAL	December 31, 1910 302, 114, 678.00	size and fifth in length, is about	the new blacksmith shop in the Alderman property. Both phones.
Connett, Portland, Or. David C.	and bonds owned 41, 390, 148.33 Loans on mortgages	Amount of capital paid	BUSINESS IN OREGON FOR THE		Alderman (Toperty. Dom phones.
Oregonian building, Portland, Or.	and collateral, etc 49,075,500.33	up\$ 500,000.60	YEAR.	It is about forty miles long and	Warning to Railroad Men.
Jesse G. Bennett, Agency cashier.	Premium notes and policy loans	INCOME.		flows into the Tillamook Bay. This river is very important to Tilla-	Look out for severe and even dangerous kidney and bladder
Party and a second seco	Cash in banks and on	Premiums received dur- ing the year\$ 1,584,895.35	Gross premiums receiv-	mook City and county for the saw-	trouble resulting from years of
Synopeis of the annual statement of the	i set unconected and de-	Interest, dividends and	Premiums returned dur-	logs that is brought down it year	railroading. Geo. E. Bell, 639 Third St., Fort Wayne, Ind., was many
Old Colony Insurance Co.	ferred premiums 1.905,264.40 Interest and rents due	rents received during the year		after year, for its fish and rich sed-	years a conductor on the Nickel
Of Boston in the State of Mass-	and accrued 1.397,233,53	Income from other sour-	year 1,561.21		Plate. He says : "Twenty years of railroading left my kidneys in ter-
achusetts,	Other assets (net) 11,147.43		Losses incurred during the year 1,696.20	The Treak river being fifth in size	rible condition. There was a con-
on the 31st day of December, 1910, made to the Insurance Commission-	Total assets \$116 803, C21.49	Concernant and the second seco	Total amount of risks	and third in length, empties into	tinual pain across my back and hips and my kidneys gave me much
er of the State of Oregon, pursuant	Less special deposits in any State	Total income\$ 1,747,843.93	December 31, 1910 365,301.00	the Tillamook river. It is about	distress, and the action of my
to law:		DISBURSEMENTS.	and for any other sectors and the sector sector and and the sector of	fifty miles long, is just south of	painful. I got a supply of Foley
CAPITAL.	Total assets ad- mitted in Oregon \$116, 794, 321, 49	Losses paid during the year \$ 809,305.48	BOSTON INSURANCE COMPANY, By WILL RUEDGE, Vice-President.	Tillamook City. Trask river is an- other river of very much importance	Kidney Pills and the first bottle
Amount of capital paid up \$400,000.00		year \$ 809,305.48 Dividends paid on capi		to Tillamook City and county on	made a wonderful improvement and four bottles cured me completely.
INCOME.		tal stock during the year	GEO. S. RODGERS,		Since being cured I have recom-
Premiums received dur-	Net reserve	Commissions and sala-	146 Second St., Portland, Oregon.	timber and rich land about it.	of my railroad friends."-C. I.
ing the year in cash. \$ 513,835.33 Interest, dividends, and	All other liabilities, in-	ries paid during the year 534,091.19	"Foley's Honey and Tar is the	The Little Nestucca river, the sixth in size and fourth in length,	Clough.
rents received during	cluding dividend ac- cumulation 12,627,865.55	Taxes, licenses and fees	best cough remedy I ever used as it quickly stopped a severe cough	is about forty-five miles long and	A Special Medicine for Kidney
the year	Surplus 4,602,681.13	paid during the year. 71,575.24 Amount of all other	that had long troubled me, says J	flows into the Big Nestucca river,	Many elderly people have found
ces received during	fotal liabilities\$116,794,321.49	expenditures 145,646.08	W. Kuhn, Princeton, Nebr. Just so quickly and surely it acts in all	This river is important for trans-	in Foley's Kidney Remedy a quick
the year 7.65	Total insurance in force Dec. 31, 1910 499,563,062.00	Total expenditures. \$1,631,217.99	cases of coughs, colds, lagrijpe and lung trouble. Refuse substi-	portation in small boats and for	kidney and bladder ailments and
Total income\$ 546,580.41	BUSINESS IN OREGON FOR THE	Assets.	tutesC. I. Clough.	The Kelchis river being seventh.	from annoying urinary irregulari- ties due to advancing years. Isaac
DISBURSEMENTS.	YEAR.	Book value of real		in size and length, is about three	N. Regan, Farmer, Mo., says:
Losses paid during the	Total risks written dur-	estate owned\$ 793,135.67	nia is disorders of the stomach.	miles north of Tillamook. It is	"Foley's Kidney Remedy effected a complete cure in my case and I
year \$338,839.49	Gross premiums re-	Market value of stocks	Chamberlain's Stomach and Liver	about twenty-five miles long and flows into Tillamook Bay. It is im-	want others to know of it."-C. I.
Dividends paid during the year on capital	ceived during the	Loans on mortgages	enable you to sleep. For sale by	portant for its fish and timber.	Clough.
stock	year 191 607.12 Premiuma returned	and collateral, etc 233,665.00. Cash in banks and on	Lamar's Drug Store.	The Miami river, the eighth in	I ttacks School Principal.
commissions and salar- ies paid during the	during the year 10,785.35 Losses paid during the	hand	Ista D. Lawalau	Rize and length, is about eleven	A severe attack on school prin- cipal, Chas. B. Allen, of Sylvania,
year 158,218.62	year 68,227.00	collection and in	John B. Langley	miles north of Tillamook City. It is very important for its timber and	Ga., is thus told by him. "For
Taxes, licenses, and fees paid during the year. 24,702.80	Losses incurred during year	transmission 240,686.15 Interest and rents due	CORDER STORES AND ADDRESS OF A DECISION OF A DECISIONO OF A DECISIONO OF A DECISIONO OF A DECISIONO	good trout fishing. It is about	more than three years," he writes,
Amount of all other ex- penditures	Total amount of risks		TEAMING AND HAULING	twenty miles long and has more	from rheumatism, liver and stom-
Agents' balances chgd.off 201.84	outstanding in Ore- gon Dec. 31, 1910 4,888,384.00	Total assets\$ 2,643,098.60	CDAUEL CODUENED OD	timber than any other river in the	ach trouble and diseased kidneys. All remedies failed till I used Elec-
Total expenditures \$535 920 45	THE PENN. MUTUAL LIFE INSUR-	Less special deposits	GRAVEL SCREENED OR	coutity.	tric Bitters, but four bottles of this
Assers.	ANCE COMPANY.	in any State (if any there be)	UNSCREENED.	Has Millions Of Friends.	wonderful remedy cured me com- pletely." Such results are com-
Value of real estate	By JOHN HUMPHREYS, Sec.	Total assets admitted	Name and the second state of the		mon Thousands bless them for
owned\$ 900.00	and attorney for service ;	in Oregon \$2,508,123.60	WOOD FOR SALE.	your friends by millions as Buck- len's Arnica Salve does? Its as-	complaints, kidney disorders, bil-
Value of stocks and bonds owned	Er Lo HARMON.	LJABILITIES.		tounding cures in the past forty	iousness, and for new health and
ouns on mortgages	- in hardnam broki, i ornana	Groves claims for losses capaid	Bell Telephone, 1297,	years made them. Its the best	Chas, I. Clough.
and collateral, etc 53,000.00	Synopsis of the annual statement	Amount of unearned		eczema, burns, boils, scalds, cuis,	The Plan Dille
33,948.28	of the	premiums on all out-	C VIEDECV	corns, sore eyes, sprains, swellings, bruises, cold sores. Has no equal	Neutralize and remove the poisons
collection and trans-	The American Insurance	Due for commission	Tillamook Bakery,	for pil rs. 25c at. Chas. I. Clongh.	that cause backache, rheumatism, nervousness and all kidney and
mission		All other liabilities, 984,438.87	And Dakery,		bladder irregularities. They build
and accrued	Of Newark in the state of New Jersey.		OPPOSITE THE ALLEN HOUSE.	A Cold, LaGrippe, then Pneumonia.	up and restore the natural action of these vital organsC. I. Clough
Total assets \$875, 265.57	On the 31st day of December, 1910, made to the Insurance Commis-	Total liabilities \$2,508,123.60 Total insurance in force	Corner Stillwell Ave. and Firs	Foley's Honey and Tar expels the	a contraction of the second second
	sioner of the State of Oregon, pur- suant to law :	December 31, 1910, \$228,386,920.42	St. West, and both Phones.	cold, checks the lagrippe, and pre-	A Mother B Bareguara.
in other States (if any	CAPITAL	BUSINESS IN OREGON FOR THE	and the second se	and reliable cough mediciae that	t children. Is best and satest for all
there be)		YEAR.	PEDIALTY IN ALL KIND OF CARES	for your children as yourselfC. 1	e coughs, colds, croup, whoo, ing- cough and bronchits. No opta-
Total assets admitted in Oregon \$ 875,205.57	Amount of capital paid up	Total risks written dur- ing the year 104,100.00	ALL KIND OF BREAD.	Clough,	-C. L Clough.
				a second and a second	To opte
		A TO POLICE AND A DECEMBER OF	And the second se		- Luo

Mother's Safeguard.