

**SYNOPSIS OF THE ANNUAL STATEMENT OF THE UNITED STATES BRANCH**

**ATLAS ASSURANCE CO., LTD.**  
OF LONDON, IN THE KINGDOM OF GREAT BRITAIN.  
On the 31st day of December, 1910, made to the Insurance Commissioner of the state of Oregon, pursuant to law:

CAPITAL.		
Amount of capital paid up.....		\$1,720,000.00
INCOME.		
Premiums received during the year in cash.....	\$1,827,352.17	
Interest, dividends and rents received during year.....	74,950.89	
Income from other sources received during the year.....	19,371.17	
Total income.....		\$1,921,674.23
DISBURSEMENTS.		
Losses paid during the year.....	\$ 885,097.05	
Commissions and salaries paid during the year.....	506,495.80	
Taxes, licenses and fees paid during the year.....	55,177.54	
Amount of all other expenditures.....	187,241.34	
Total expenditures.....		\$1,584,011.73
ASSETS.		
Value of real estate owned.....	\$ 60,000.00	
Value of stocks and bonds owned.....	1,916,840.00	
Due for reinsurance on losses paid, etc.....	4,216.69	
Cash in banks and on hand.....	186,391.95	
Premiums in course of collection and in transmission.....	301,559.28	
Interest and rents due and accrued.....	20,010.32	
Total assets.....	\$2,489,018.15	
Less special deposits in any state.....	64,300.00	
Total assets admitted in Oregon.....		\$2,424,718.15
LIABILITIES.		
Gross claims for losses unpaid.....	\$ 144,184.53	
Amount of unearned premiums on all outstanding risks.....	1,506,836.21	
All other liabilities.....	72,384.79	
Total liabilities.....		\$1,723,405.53
Total insurance in force Dec. 31, 1910.....		\$274,886,892.00
BUSINESS IN OREGON FOR THE YEAR.		
Total risks written during the year.....	\$1,710,703.00	
Gross premiums received during the year.....	35,642.81	
Premiums returned during the year.....	9,163.10	
Losses paid during the year.....	6,093.87	
Losses incurred during the year.....	4,591.87	
Total amount of risks outstanding in Oregon, Dec. 31, 1910.....		\$2,526,928.00

**ATLAS ASSURANCE CO., LTD.**  
By FRANK J. DEVLIN, Manager.  
Statutory resident general agent and attorney for service:  
WM. MANNING, Resident Gen'l Agent,  
424 Sherlock Bldg., Portland, Or.

**SYNOPSIS OF THE ANNUAL STATEMENT OF THE LLOYDS PLATE GLASS INSURANCE COMPANY**  
OF NEW YORK, IN THE STATE OF NEW YORK.  
On the 31st day of December, 1910, made to the Insurance Commissioner of the state of Oregon, pursuant to law:

CAPITAL.		
Amount of capital paid up.....		\$ 250,000.00
INCOME.		
Premiums received during the year.....	\$ 519,078.15	
Interest, dividends and rents received during year.....	42,676.59	
Income from other sources received during the year.....	6,528.74	
Total income.....		\$ 568,283.48
DISBURSEMENTS.		
Losses paid during the year, including adjustment expenses, etc.....	\$ 180,572.32	
Dividends paid during the year on capital stock.....	3,422.55	
Commissions and salaries paid during the year.....	237,197.61	
Taxes, licenses and fees paid during the year.....	21,839.10	
Amount of all other expenditures.....	56,235.62	
Total expenditures.....		\$ 535,867.65
ASSETS.		
Value of real estate owned.....	\$ 265,000.00	
Value of stocks and bonds owned.....	523,396.75	
Loans on mortgages and collateral, etc.....	15,000.00	
Cash in banks and on hand.....	15,757.89	
Premiums in course of collection and in transmission.....	94,724.95	
Interest and rents due and accrued.....	3,880.64	
Total assets.....	\$ 918,159.33	
Less special deposits in any state.....	89,517.50	
Total assets admitted in Oregon.....		\$ 828,641.83
LIABILITIES.		
Gross claims for losses unpaid.....	\$ 36,608.71	
Amount of unearned premiums on all outstanding risks.....	282,824.19	
Due for commission and brokerage.....	31,574.68	
All other liabilities.....	7,651.43	
Total liabilities.....		\$ 358,458.91
Total premiums in force Dec. 31, 1910.....		\$ 567,695.92
BUSINESS IN OREGON FOR THE YEAR.		
Total risks written during the year.....	No amount specified in policies.	
Gross premiums received during the year.....	1,422.55	
Premiums returned during the year.....	230.51	
Losses paid during the year.....	559.16	
Losses incurred during the year.....	459.16	
Total amount of risks outstanding in Oregon, Dec. 31, 1910: No amount specified in policies.		

**LLOYDS PLATE GLASS INSURANCE COMPANY**  
By CHARLES N. JAMBERS, Secretary.  
Statutory resident general agent and attorney for service:  
W. F. ZWICK, Portland, Or.  
WEBBETT & CO., Agents, Chamber of Commerce Bldg., Portland, Or.

**SYNOPSIS OF THE ANNUAL STATEMENT OF AMERICAN CENTRAL INSURANCE COMPANY**  
OF SAINT LOUIS, IN THE STATE OF MISSOURI.  
On the 31st day of December, 1910, made to the Insurance Commissioner of the state of Oregon, pursuant to law:

CAPITAL.		
Amount of capital paid up.....		\$2,000,000
INCOME.		
Premiums received during the year in cash.....	\$2,673,372.49	
Interest, dividends, and rents received during the year.....	239,654.86	
Income from other sources received during the year.....	37.50	
Total income.....		\$2,913,064.85
DISBURSEMENTS.		
Losses paid during the year.....	\$1,335,172.15	
Dividends paid during the year on capital stock.....	48,800.00	
Commissions and salaries paid during the year.....	724,779.92	
Taxes, licenses, and fees paid during the year.....	75,771.58	
Amount of all other expenditures.....	247,330.50	
Total expenditures.....		\$2,624,054.15
ASSETS.		
Value of stocks and bonds owned.....	\$4,415,043.00	
Loans on mortgages and collateral, etc.....	491,800.00	
Cash in banks and on hand.....	254,294.59	
Premiums in course of collection and in transmission.....	574,023.40	
Interest and rents due and accrued.....	25,843.04	
Other liquid assets.....	2,520.91	
Total assets admitted in Oregon.....		\$5,713,724.94
LIABILITIES.		
Gross claims for losses unpaid.....	\$ 261,639.09	
Amount of unearned premiums on all outstanding risks.....	2,393,061.95	
Due for commission and brokerage.....	85,180.83	
All other liabilities.....	82,502.17	
Surplus as regards policy holders.....	2,891,339.85	
Total liabilities.....		\$5,713,724.94
BUSINESS IN OREGON FOR THE YEAR.		
Total risks written during the year.....	\$1,602,058.00	
Gross premiums received during the year.....	40,000.00	
Premiums returned during the year.....	10,791.02	
Losses paid during the year.....	19,942.34	
Losses incurred during the year.....	21,891.16	
Total amount of risks outstanding in Oregon December 31, 1910.....		1,256,128.00

**AMERICAN CENTRAL INSURANCE COMPANY**  
By B. G. CHAPMAN JR., Secretary.  
Statutory resident general agent and attorney for service:  
W. F. ZWICK, Portland, Oregon.  
MOTTER & CO., Agents, Commercial Building, Portland, Oregon.  
MANN & CO., Agents, Hamilton Building, Portland, Oregon.

**SYNOPSIS OF THE ANNUAL STATEMENT OF THE ST. PAUL FIRE & MARINE INSURANCE COMPANY**  
OF ST. PAUL, IN THE STATE OF MINNESOTA.  
On the 31st day of December, 1910, made to the Insurance Commissioner of the state of Oregon, pursuant to law:

CAPITAL.		
Amount of capital paid up.....		\$ 500,000.00
INCOME.		
Premiums received during the year in cash.....	\$5,016,032.76	
Interest, dividends and rents received during the year.....	282,335.56	
Income from other sources received during the year.....	875.10	
Total income.....		\$ 5,299,243.42
DISBURSEMENTS.		
Losses paid during the year.....	\$2,519,922.35	
Dividends paid during the year on capital stock.....	60,000.00	
Commissions and salaries paid during the year.....	1,485,082.28	
Taxes, licenses and fees paid during the year.....	141,065.44	
Amount of all other expenditures.....	177,490.52	
Total expenditures.....		\$ 4,483,562.59
ASSETS.		
Value of real estate owned.....	\$ 301,671.97	
Value of stocks and bonds owned.....	5,232,284.00	
Loans on mortgages and collateral, etc.....	73,800.00	
Cash in banks and on hand.....	356,584.73	
Premiums in course of collection and in transmission.....	528,187.08	
Interest and rents due and accrued.....	42,436.85	
Total assets.....	\$7,038,929.53	
Less special deposits in any state (if any there be).....	35,853.67	
Total assets admitted in Oregon.....		\$ 6,940,166.31
LIABILITIES.		
Gross claims for losses unpaid.....	\$ 353,654.94	
Amount of unearned premiums on all outstanding risks.....	4,057,506.29	
Due for commission and brokerage.....	3,112.10	
All other liabilities.....	25,090.69	
Surplus to policy holders.....	2,450,687.73	
Total liabilities.....		\$ 6,940,166.31
BUSINESS IN OREGON FOR THE YEAR.		
Total risks written during the year.....	\$ 4,258,396.00	
Gross premiums received during the year.....	35,478.44	
Premiums returned during the year.....	11,001.41	
Losses paid during the year.....	67,926.91	
Losses incurred during the year.....	69,724.72	
Total amount of risks outstanding in Oregon December 31, 1910.....		1,906,942.00

**ST. PAUL FIRE & MARINE INSURANCE COMPANY**  
By F. R. BIGELOW, Vice-President.  
Statutory resident general agent and attorney for service:  
W. F. ZWICK, Portland, Or.  
FLEEDER & BOYCE, Attorneys Bldg., Portland, Or.  
& CO., Burlington Bldg., Portland, Agents Fire Department.  
WEBBETT & CO., Chamber of Commerce Bldg., Portland, Or.

**SIGNED IN A HURRY.**

Curious Incident That Brought the Savages to Terms.  
The ambassador who would protect his country's rights must exercise tact and call into use the deepest learning. And, after all, his plans may be frustrated or unexpectedly furthered by some happening entirely beyond his control. In a biography of Sir Robert Hart, Juliet Bredon instapaces a treaty without parallel as a case of good luck.  
During one of those terrible storms which periodically sweep the shores of Formosa an American vessel was wrecked and the crew eaten by the aborigines. The nearest American consul thereupon journeyed inland to the savage territory in order to make terms with the cannibals for future emergencies.  
Unfortunately the chiefs refused to listen and would have nothing to do with the agreement prepared for their signature.  
The consul was irritated by their obstinacy. He had a bad temper and a glass eye, and when he lost the first the second annoyed him. Under great stress of excitement he occasionally slipped the eye out for a moment, rubbed it violently on his coat sleeve, then as rapidly replaced it. This he did there in the council hut, utterly forgetful of his audience and before a soul could say the Formosan equivalent of "Jack Robinson."  
The chiefs paled, stiffened, shuddered with fright. One with more presence of mind than his fellows called for a pen.  
"Yes, quick, a pen!" the word passed from mouth to mouth. No more obstinacy, no more hesitation; all of them clamored to sign, willing, even eager, to yield to any demand that a man gifted with the supernatural power of taking out his eye and replacing it at pleasure might make.

**FORCE OF LIGHTNING.**

An Ordinary Stroke is About Equal to Fifty Thousand Horsepower.  
Frequently surprise is expressed at the effect of a stroke of lightning which splinters a large tree or wrecks a tall chimney, but if the enormous power developed by an ordinary stroke of lightning is taken into consideration the wonder will be that the effect is so small.  
Scientists estimate that an "ordinary" stroke of lightning is of 50,000 horsepower. That is force sufficient to drive the largest battleship ever built at top speed. The lightning stroke, however, travels at a speed of 186,000 miles per second. We think we see a flash of lightning, but as a matter of fact what we see is only the memory of a flash. The electrical current has been absorbed by the earth long before we are conscious of having seen the flash. A person struck by a direct flash would never see it.  
The average electromotive force of a "bolt" of lightning is about 3,500,000 volts, and the current is 14,000,000 amperes. In such a "bolt" there is energy equal to 2,450,000 volts, or 3,284,182 horsepower. Some day a wizard will arise who will capture and bind a "bolt" of lightning and with it turn all the wheels of a great city.  
The time required for the discharge of a "bolt" of lightning is about one twenty-thousandth of a second.—Chicago Tribune.

**Nothing to Do.**

The following bit, quoted from Lord Cromer by Helen Barrett Montgomery in her "Western Women in Eastern Lands," presents a picture of the monotony and deprivation of the life of the Egyptian lady that pages of statistics might fail to convey: The seclusion of women exercises a most baneful influence on eastern society. This seclusion by confining the sphere of woman's interest to a very limited horizon cramps the intellect and withers the mental development of one-half the population of Moslem countries.  
An Englishwoman once asked an Egyptian lady how she passed her time.  
"I sit on this sofa," she replied, "and when I am tired I cross over and sit on that."

**Wit Not Appreciated.**

Stubbs was feeding his way to the kitchen stove in the dark when he fell over the coal scuttle.  
"Oh, John," called Mrs. Stubbs sweetly, "I know what you need. You should get what they have on battle ships."  
"What's that?" growled Stubbs as he rubbed his shins.  
"Why, a range fender."  
And what Stubbs said about woman's wit was, plenty.—New York American.

**A Crazy Spell.**

The opera was "Trovatore."  
Though I no more may hold thee,  
Yet is thy name a spell,  
sang the basso to the prima donna.  
And it was. Her name was Sophronia Czeczinskiwicz.—Judge's Library.

**Stung!**

"I would like to exchange this five dollar opera bag for a five dollar chaffing dish."  
"Sorry, miss, but those opera bags have been marked down to \$3.98"—Washington Herald.

**The Recipe.**

Mrs. John—I do wish I had a good recipe for falling hair. John—Most women nowadays just pick it up again and hang it on the back of a chair.—Youngstown Telegram.

If you would hit the mark you must aim a little above it. Every arrow that flies feels the attraction of the earth.

**GETTING EXACT TIME.**

**A Very Simple Matter, According to This Man's Idea.**

There is nothing like having one timepiece to correct the mistakes of another. Those people who keep a clock in every room of the house will no doubt be glad to learn of the expedient adopted by an old colored janitor in an office building in Chicago. One day a man whose office was under this janitor's charge asked him if he had the exact time. "Just a moment, sir," he said and pulled out a battered silver watch from a vest pocket, looked at it, put it back and then took a pencil out of another pocket and jotted down something on the back of an envelope.  
Next he produced a second silver watch from his trousers pocket, looked at it and began to figure out something on the paper. By and by he said:  
"When you asked, sir, it were just twenty-seven minutes past 3—that's exact."  
"Much obliged," said the other, who had been fingering his watch nervously. "But will you please tell me what you were doing all that arithmetic for?"  
"Why, you see," said the old man, "this watch that I carry in my vest is a mighty good watch, only it gains ten minutes every day. And this one is a mighty good one, too, but it loses ten minutes every day. So I just look at them both and then strike an average. You'd be surprised, sir, to see what a simple matter it is."—Exchange.

**THRASHING SERVANTS.**

Domestic Life in England in the Time of Henry VIII.  
In that remarkably minute chronicle of domestic life in England in the time of Henry VIII., Tusser's "Five Hundred Points of Good Husbandry," the learned and pious author seems to take it for granted that the only way of dealing with maidservants is to thrash them unmercifully.  
He tells us in his inimitable doggerel that "a maid must be forced to be cleanly" or she is to be "made to cry creak." Mistresses are advised "to go about with a holly wand in their hand, although they may not always have occasion to use it, and to pay home when they fight"—that is to say, thrash—"but not to be always chiding." As regards the laundry, the domestic serfs are "warned to take heed when they wash or run in the lath and to wash well, wring well and beat well, so that if any lack beating it will be themselves."  
As for the unhappy Cicely, the dairymaid, she is to be thrashed—if her cheese is to be thrashed—if her cheese is "hoven" or puffed up, and if the cheese be tough Cicely is to have "a crash." If the cheese be spotted Cicely is to be amended by the bays, and if it be too full of whey the wretched dairymaid is to have "a dressing." Finally, if any maggots are found in the cheese, "mistress is to be Cicely by and by."

**An Artist's Joke.**

Holman Hunt, who began life as a clerk to an auctioneer and estate agent, was constantly drawing portraits when he should have been drawing up leases, and in his chosen profession he was never slow to seize the flying moment. The windows in his room were made of ground glass, and as he had little to do he spent much of his time in drawing flies upon its roughened surface. A blot of ink sufficed for the body and some delicate pencil strokes for the wings, and at a distance the deception was perfect. Day by day the number increased, and one morning his employer came in, stopped before the window and exclaimed: "I can't make out how it is. Every day that I come into this room there seem to be more and more flies." And, taking out his handkerchief, he attempted to brush them away.

**Patchwork.**

The idea that patchwork had its origin in America is not founded on fact. A thousand years before the Christian era a queen of Egypt went down the Nile to her last resting place under a wonderful canopy of skins that were dyed and pieced together in a mosaic pattern. Years before this work had reached perfection and acquired a definite place among the arts. Then, too, patchwork quilts were made in England in the eighteenth century, as witness the lines written by Cowper to a Mrs. King upon receipt of a kind present of a patchwork quilt of her own making.—Woman's Home Companion.

**A Mighty Man.**

Topham, the prince of English strong men, had knots of muscles where the armpits are in the ordinary man. He could take a bar of iron one and one-half inches in diameter and five feet long, place the middle of it over the back of his neck and then force the ends forward until they met before his face. On one occasion he called upon a village blacksmith and made of him an everlasting enemy by picking up a number of horseshoes and snapping them in two as easily as if they had been pine sticks.

**A Bite and a Peak.**

His Wife—This paper tells of a woman who suffered two weeks from the effects of a mosquito bite. Her Husband—That's nothing. I know a man who has suffered for years from the effects of a henpeck.—Chicago News.

**Your Vocation.**

It is well for a man to respect his own vocation, whatever it is, and to think himself bound to uphold it and to claim for it the respect it deserves.—Charles Dickens.

**CURIOUS PERUVIAN TREE.**

It Produces a Copious and Continuous Supply of Rain.  
The rain tree of Peru grows very large, is rich in leaves and is called by the Indians tamalcupi. It has the power of collecting the dampness of the atmosphere and condensing it into a continuous and copious supply of rain.  
In the dry season, when the rivers are low and the heat great, the tree's power of condensing seems at its highest, and water falls in abundance from the leaves and oozes from the trunk. The water spreads around in veritable rivers, part of which filters into the soil and fertilizes it. These rivers are canalized so as to regulate the course of the water.  
It is estimated that one of the Peruvian rain trees will on the average yield nine gallons of water per diem. In a field of an area of one kilometer square—that is, 3,250 feet each way—can be grown 10,000 trees separated from each other by twenty-five meters. This plantation produces daily 385,000 liters of water. If we allow for evaporation and infiltration we have 135,000 liters or 29,531 gallons of rain for distribution daily. The rain tree can be cultivated with very little trouble, for it seems indifferent as to the soil in which it grows. The tree increases rapidly and resists both extremes of climate.—España Moderna.

**A BRAVE TOREADOR.**

One of the Most Thrilling Incidents of the Bull Ring.  
The famous Spanish toreador Reverte figured in one of the most thrilling incidents ever witnessed in the arena. It was at Bayonne. After disposing of two bulls Reverte had twice plunged his sword into a third of great strength and ferocity, and as the best continued careering wildly the spectators began to hiss Reverte for bungling. Wounded to the very quick of his pride, the Spaniard shouted, "The bull is slain!" and, throwing aside his sword, sank on one knee with folded arms in the middle of the ring. He was right, but he had not allowed for the margin of accident. The wounded beast charged full upon him, but the matador, splendid to the last, knelt motionless as a statue, while the spectators held their breath in horrified suspense. Reaching his victim, the bull literally bounded at him, and as he sprang he sank in death, with his last effort giving one fearful lunge of the head that drove a horn into the joint. Still Reverte never flinched, but remained kneeling, exultant in victory, but calmly contemptuous of applause, till he was carried away to heal him of his grievous wound.

**Killing the Bad Taste.**

"Maybe I won't have to take medicine again, and even if I do have to take it maybe the doctor will prescribe an ambrosial mixture, but if I should be condemned for my sins to swallow vile doses I know how I'll take them," a city salesman volunteered. "A man who was doctoring himself in the drug store showed me the way."  
"The druggist had mixed a particularly obnoxious dose. The man before taking it asked for cracked ice. The errand boy brought it, several spoonfuls nearly pulverized. The sick man held that in his mouth until it melted, after which the medicine seemed as mild as tea."  
"I always prepare my mouth that way for a disagreeable medicine," the man said. "The ice numbs the nerves, and the medicine slips down without leaving any taste, good or bad."—Exchange.

**Origin of a Song.**

The grumbling of a negro groom led to the composition of the immortal "Old Folks at Home." While waiting for a change of horses at a Kentucky hostelry the composer, Stephen Foster, author of so many beloved darky melodies, heard a melancholy negro murmur as he threw a set of harness to the ground: "I's sick an' tired o' dis life. I wish I was back wif de ole folks at home."  
"Where may that be, Sam?" asked Foster.  
"Oh," answered the darky, "way down on de Suwannee river."  
The result was the song as we have it today.

**Counter Diplomacy.**

"I think you will like this grock, madam," urged a salesman in a Euclid avenue shop. "It is just the thing for a stout, middle-aged lady."  
"Sir," squeaked the customer in a rage. The clerk saw his faux pas and recovered himself quickly.  
"Pardon me," he smiled. "I mistook you for the young lady who was in here yesterday looking for something for her grandmother. Now that I look at you again, I see that this was an older person. Now, if you are buying for yourself, we have something over here that—"  
—Cleveland Plain Dealer.

**Literary Note.**

The teacher had been talking to her pupils on Quida's story, "The Dog of Flanders," and she followed her talk by an oral test.  
"Now, what is the name of the author?" she queried.  
"Small and Stinky Boy—Oh, You Ida.—Boston Record.

**The Joke on Mr.**

"I suppose being the wife of a humorist is a continuous joke," said her former schoolmate.  
"Yes," she sadly sighed, looking at her faded and old-fashioned gown, "and it's on me."—Exchange.

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Portland, Oregon

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