serves a flow of the most eloquent who are fishing. adjectives in the dictionary. Alas, my

ushered me from one painting to the His opponent insisted that next, kindly explaining each in turn. portray an exact likness. She copies various tones of blue Gainsboro pro any picture she admires, giving her duced a masterpiece." This,

Many people place orders with her There is one picture whose color for paintings.

so real and lifelike. One especially Crater Lake is almost incredible. seemed to fairly breathe as a door The magnificent blue depths of the was opened for inspection

and beauty of the animal as it could but has added something seldon see spread of antlers arrested my attention next. The reflection seemingly supplied in the eddy at its left. The light and dawning was portyou all could see it.

On an oposite wall hangs a painting of Derham Cathedral. This was taken from a picture Mrs. J. R. Hunter brought from England of her home and asked Mrs. Goshert to

It shows the gray Cathedral with the prison towers, the tiny windows, the water's edge, the green foliage forming the grounds around the cathedral and along the banks. In the foreground a railing slopes down to the river. The rose hues in the sky and vivid autumn coloring fills it with radiant splendor. In the me room is a scene at Sunset of the Mounted Police on the Mexican Border as their weary horses slowly wend their way home at the close of day. The sage brush, men and horses are outlined vividly on the

Mt. Hood is also beautifully depicted and hangs in a bed room. along with "Scotland by the Sea, for which Mrs. Goshert apoligized because of its smoked condition caused during their fire. It has no been retouched since. I thought it was wonderful anyway.

In another room hung many paintings whose colors are so exquisite my descriptive powers fall far short of doing them justice.

To the right of the door hangs an throat is cleverly shown. This was painted in 1907 or 8 and is a natural as one in its wild state

Perhaps many of you, too, did not know that the hair on an elk resembles sticks it is so coarse. An elk you know, is much larger than a deer and the antiers stand out much

On the other side of the door can be seen a bear standing precariously on the brink of a cliff strewn with jagged boulders and dead limbs. A awe to realize an old master consolitary tree towers at its rear. Below the bear is seen the tops of has brought such paintings as Mrs. trees and the foot of a waterfall. Goshert copies to the art loving which has fallen from a great height This forms the background, supported by a mountain reaching majestically to the sky. This scene is one which can be seen in Yellowstone National Park.

Mt. McKinley was very impressive with the foothills rolling in blue bells wilted before she had waves down to the waters edge.

Holding the place of honor above the piano can be seen one of the most picturesque scenes ever put on canvas. It seemed to vibrate with a certain something" which the eyes love alone can see. It is truly a masterpiece and well it might be for a trace of romance is mingled with the paints for it was painted for Mr. Goshert and presented to him before their marriage.

This is a typical scene in autumn showing the mountain railway winding its way along the the course cut main is clearly outlined against the out of the mountain. The tops of pine trees, with pockets of fog hovering above, are seen at the extreme right. The train, its white smoke curling to the sky, is rounding a did not have time to mention. I am curve into sight. The title is "St. Peters Dome," and, as the name signifies, a huge dome towers to the sky. The harmony of proportion hour. I hope I have given enough and brilliant coloring make this a to show our readers what a talented magnificent scene.

"There's Lindberg!" pointed out Mrs. Goshert as we turned to view her conception of the great flyer on his initial flight across the ocean.

"The Spirit of St. Louis' 'like a silver eagle soars it solitary way between sky and sea. It is a cloudy moonlight night, the moon being partially obsurred by the scurrying clouds. While below the sea rages and tasses her angry waves high into the air as if trying to reach the

plane in its flight. Mrs. Goshert's brush has depicted

most wonderful scene.

Payette Lake are the subject of two of her paintings. One gives the marvelous view of the lake as it appears from their summer cottage The other shows the forest surrounding the beautiful lake. Out on When a hobby is the creation of the surface is a boat containing beautiful and spectacular paintings Mrs. Gothert's daughter and son it is worth mentioning, indeed, it de- child, Mr. Goshert and Mr. Ede

A miniature copy of the famo vocabulary is so limited my meager "Blue Boy" by Gainsboro fascinated supply falls very short of even par- me. Mrs. Goshert tells of its origin tially describing these paintings. It thus, "Gainsboro and a fellow artis would take an artist's pen to do so. one day came to an argument ove Mrs. S. D. Goshert graciously colors and their adaptability in oil could not possibly be used singu She tells me she has been paint- larly. To prove his point, Gainsbor ing since she was a small girl. Mrs. gave the world one of the most loved Goshert stated that she always pieces of art. The subject was a la studies the habits, history, etc., of from his village showing his cast b her subjects to better enable her to the finery of his costume. By using own intrepretation in her choice of Goshert has copied most successful-

ing is identical regardless of the The brief interview did not afford artist. By carefully blending colors sufficient inspection of style and a particular shade is produced which choice of colors for each picture. many people who have never act However, you may rest assurred the ually seen the object, think a bit artist's personality and style are very overdrawn. This is absolutely unevident in each. Her subjects seem true because the blue waters of

lake with Wizzard island in the cen It was as if, at early dawn, I had ter comprises a picture which all of ome to the edge of a stream and us who have beheld, hold dear to our stumbled upon a moose having his hearts. Mrs. Goshert has not only early morning drink. I felt the power put this glorious scene on canvas be seen standing in the water, head in photographs see of Crater Lake raised, as if startled. The wide Her painting shows also the clu house on top the rim. Most picture are made from near the sides of the lake before the club house. Plea sure seekers throng to this "freal rayed most naturally. Would that of nature." The lake is in the crate of a once active volcano. The les end woven about this lake is know to all who visit Crater Lake.

Mrs. Goshert said, "All my paint ings are done in oil. They can be kept better than water colors and are more easily cleaned.'

Other beautiful paintings wer brought out but time does not per mit complete descriptions. The "Moonight on Des Moines River" is trast of "Sunset on Des Moines Int. rents and other assets 56,769,05 River." Both are certainly lovely

the Denver Post showing a snow scene is another pretty painting. At this time Mrs. Goshert is work

ig on "Depoe Bay." This is on the Pacific coast near Newport, Depos Bay is another piece of art with ts white concrete bridge spanning the dark blue sky, blends with th blue of the bay below. On the golden sands are seen dark objects. Thru he arches of the bridge, white all boats go merrily on their way. A splendid copy of a painting ione by the master Scrench can

also be seen. Many years ago Mrs. Gosher cainted two pictures which I adnired especially. One was a vase of full bloom roses in all their beauty. The other, clusters of grapes, so natural one would almost be tempted to pluck one from its stem. Niagara Concord and purple grapes with the spread of large green leaves make

Zinnias from her own garden aforded the text of another beautiful painting. The delicacy of outline and soft blending of colors combine the yellows, orange, pink, rose and

brown in a harmonous symphony. Two copies of originals Mr. Stam brought from Holland 16 years ago are breath taking. It fills one with ceived the idea and that his artistry

world. Ships in raging seas, tulips in their riot of colors, a windswept crypus tree and an unfinished painting of blue bells in a blue vase are some of the other paintings to be seen at Mrs. Goshert's home The completed the painting, which caused her to wait until the bluebells will

again bloom. Daniel Boone taking his family nto the wilderness is another piece of work only an artist could portray. The pioneer covered wagon, with its care worn and weary travelers, rolls along. Part of the party can be seen trudging by its side.

A jungle scene with a tiger seen behind the tall grass made me involentarily shudder. A mountain lion proudly overlooking his do sky. A shiny black horse with a glossy spots on his back seemed to

ask for a lump of sugar. There are many others which I sorry I was unable to more vividly describe this wonderful collection as my interview only lasted a half

artist Mrs. Goshert is. Another Hobby Next Week.

The Chimney Swift The chimney swift, chaetura pelagica, is a bird which has acquired a method of nesting with the advance of civilization. Before chimneys were common the chimney swift used to nest in dead trees. It has the unusual power of flying straight up and down, which makes it possible for it to get in and out of vertical apertures.

Clean Hands

FACTURERS' MUTUAL INS. CO.

State of Oregon, pursuant to law: INCOME IN 1936

Net premiums received \$3,292,504.61 Int. div. and rents 191,489.77

DISBURSEMENTS IN 1936

Claims for lesses unpaid \$156,601.84 Unearned premiums 2,461,466.67

Policyholders surplus ... \$2,464,656 55

Net premiums received\$20.806.0

Losses incurred 2,901.06
Central Manufacturers' Mutual Insurance Co., C. M. Purmort, Pres.
L. G. Purmort, Secretary
Att. for service, Comm. of Ins.

DISBURSEMENTS IN 1936

ASSETS
Realty, book value \$183,177.76
Stocks, bonds amortized 3,373,774.40

LIABILITIES

1936 BUSINESS IN OREGON

ges, collateral, loans 269,199.00

Losses and adjustment expe

All other expenditures .

Total expenditures

Total admitted ass

Total liabilities except

Zapital paid up Surplus over liabilities Policyholders surplus

t premiums received

YNOPSIS OF ANNUAL

Oregon, pursuant to CAPITAL

rom other sources

rom other sources

sses paid & adjustme

Policyholders dividends

Commissions and salarie Faxes, licenses and fees All other expenditures

Total expenditures

Int. and rents due

capital

191,489.77 15,311,26

\$3,499,305.64

dends 797,341.99 salaries 750,561.56

...\$2,994,093.02

624,519,49

148,026,25 19,203,39

\$3,975,542,21

\$2,110,800.61

\$3,479,638.91

ets \$5.529.150.53

1,000.000.00

\$5,529,150,53

ASSETS
Realty owned, book value \$326,500.00
Stocks and bends, bonds and a pure heart, of course, but cer-4.312.215.15 tainly clean hands.

amortized Mortgages and collateral loans 165,944.05 Cash in banks & on hand 426.874.42 Premiums in collection 426.085.27 Int and rents due 55,565.66 spoke a thinking citizen

> housewives, for children-for everyone of us, because

\$3,242,528.00 germs.

Wis., on the thirty-first day of De-cember, 1936, made to the Insurance Commissioner of the State of Oregon

Dividends on capital stock 500,000. Commissions & salaries \$1,848,657.1 Taxes licenses and fees 324,259.7 324,259.75 563,210.41

Realty (Book value \$1,261,210.15 Stocks and bonds, Mkt. Loans on mortgages, etc., 1,225,030,00 Cash in banks & on hand 601,276,02 Premiums in collection 769,535.62 Int. & rents due & accrued 72.876.67

ash in banks & on hand 980,718.88 remiums in collection 665,511.44 Total admitted assets \$10.575,22.

LIABILITIES
Claims for losses unpaid \$303,424.24
Unearned premiums \$5,132,465,22
Commission and brokerage 98,109.38
United States State Claims for losses unpaid \$1,603,923,53 Unearned premiums _____1,380,633.06

298,653,54 \$3,450,490.79 \$2,078,659.74

1936 BUSINESS IN OREGON

Central Surety And Ins. Co., Dennis Hudson, President G. T. Smothers, Secretary Milton, R. Klepper, Att. for service YNOPSIS OF ANNUAL STATE-SYNOPSIS OF ANNUAL STATE-MENT of LOYAL PROTECTIVE INS. CO., of Boston, Mass., on the hirty-first day of December, 1936, hade to the Insurance Commission-MENT of GREAT WESTERN INS. CO., of Des Moines, Iowa, on the thirty-first day of December, 1936, of the State of Oregon, pursuant

CAPITAL INCOME IN 1936 Net premiums received \$1,210,276,48 Interest, dividends & rents 42,241,79 From other sources 25,400,36 Income from other sources 618,139,49

\$1.277.918.63 DISBURSEMENTS FOR 1936 ses and adjustment

Taxes, licenses and fees ... Com. and salaries All other expenditures ... Total expenditures \$1,178,602.94 Stocks and bonds, bonds amortized Realty (Book Value)

1.373.823.58
Bonds owned (Mkt. value)
Loan on mortgages, etc.

Interest and rents due and accrued Total admitted assets : Claims for losses unpaid \$278.069,27 Unearned premiums 253.799.07 Commission and brokerage 4,548.41 All other liabilities 54,510.86 Contingent reserve

Total liabilities, except Capital paid up Surplus over liabilities Policyholders surplus

1936 BUSINESS IN OREGON Losses incurred 19,629 20
Losses incurred 19,629 20
Loyal Protective Insurance Co.,
John M. Powell, President
Brooks A. Heath, Secretary
Att. for service, Insurance Comm.



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SYNOPSIS OF ANNUAL STATE-MENT of the NORTHWESTERN NATIONAL INS. CO., of Milwaukee

MENT of the CENTRAL SURETY AND INS. COR. of Kansas City. Mo., on the thirty-first day of December, 1936, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

CAPITAL. pursuant to law:

CAPITAL

Capital stock paid up INCOME IN 1936 690,959.47 124,284.12 stock paid up __\$1,000,090.00 From other sources Net premiums received \$3,808,312.57 Int., div. and rents 148,026.25

\$5.018.218.96 DISBURSEMENTS IN 1936 Losses and adjustment expenses \$1,508,724.0

Total expenditures

Total liabilities, except capital 88,170,988,61
Capital paid up \$2,000,000,00 Capital paid up \$2,000,000,000 Surplus over all liabilities 5,402,375,57 Policyholders surplus \$7,402,375,57

13,222.82

Northwestern National Ins. Co., Alfred F. James, President L. M. Stuart, Secretary Att. for service, Insurance Comm.

suant to law: sioner of the State of Oregon, pur-\$200,000.00 | Capital stock INCOME IN 1936

DISBURSEMENTS IN 1936

osses, endowments, etc. \$138,017.88 coupons to policyholders 642.31
 xpense
 \$608,283.27
 Coupons to policyholders
 642.31

 . paid on capital stock 24,000.00
 Dividends on capital stock 17,500.00

 xes, licenses and fees
 55,468.63
 Commissions & salaries 126,087.40

 n. and salaries
 324,943.89
 Taxes, licenses & fees 14,867.58

 other expenditures
 165,907.15
 All other expenditures
 656,977.41
 Total expenditures ..954,092,58 ASSETS
Realty (Book Value) \$328,722.73
Bonds owned (Mkt. value 1,577,411,49

5.808.23 Notes and policy loans Cash in banks & on han Uncollected premiums Interest and rents -1,802,30 Other assets (net)

253.799.07 te 4.548.41 54.510.86 100.000.00 Claims for losses unpaid 3.500.00 All other liabilities 440.008.55

Total liabilities, except capital \$2.272.467.84 Capital paid up \$250,000.00 Surplus over all liabilities \$150,000.00 Policyholders surplus \$400,000.00 Total \$2,672,467.84 1936 BUSINESS IN OREGON

ross premiums received ... \$1,094.06 osses paid during the year 141.32 Great Western Ins. Co.. Great Western Ins. Co.
W. G. Tallman, President
B. H. Gross, Secretary
Att. for service, Comm. of Insurance



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MENT of the GUARANTEE MU-TUAL LIFE CO., of Omaha, Neo., on the thirty-first day of Decem-ber, 1936, made to the Insurance Commissioner of the State of Ore-gon, pursuant to law:

Guaranty fund Surplus over lial Policyholders su Total

1936 BUSINE gon, pursuant to law INCOME IN 1936

st. dividends & rents 827,832 327,759.14 \$4,665,064,81 DISBURSEMENTS IN 1936 Paid for losses, endowme Dividends paid to policyholders 237,316.75 Commissions and salaries 831,424.07

All other expenditures 744,077,48 Total expenditures\$3,624.731.65 ASSETS Realty (Book value) \$1,313,233... Stocks and bonds (Stocks, Market 10,170,598.)

Value)

Oans on mortgages, (Bonds, Amortized Value)

1,826,636,83

Totes and policy loans 3,506,595,40

Sash in banks & on hand 995,468,83

Net uncollected premiums 798,725,97

Int. & rents due & accrued 155,623,37

Other assets

35,372,09

Total admitted asets \$18,802,254.07 LIABILITIES
ves \$15,384,723.00
n losses unpaid 114,405.00
liabilities 1,051,551.64
acy Reserve 925,000.00
Commissions and salaries 1,414,898.35
Taxes, licenses and fees 1,418,402.89
All other expenditures 1,412,783,58
Total expenditures \$18,004,596.45 Claims fon losses unpaid All other liabilities Contingency Reserve Total liabilities, except capital \$17,475,679.64

Policyholders surplus \$1,326,574.43 1936 BUSINESS IN OREGON

Premiums and dividends returned Losses paid during the year 46,392.06 Guarantee Mutual Life Company J. W. Hughes, President A. D. Hunter, Secretary

SYNOPSIS OF ANNUAL STATE-MENT of the HARDWARE MU-TUAL CAS. CO., of Stevens Point, Wis., on the thirty-first day of December, 1936, made to the Insuranc Commissioner of the State of Ore gon, pursuant to law:

INCOME IN 1936 remiums received \$8,537,477,55 nterest, dividends & rents 301,260,60 23,363,28

losses and adjustments Dividends to policyholders Commissions & salaries

Caxes, licenses and fees All other expenditures . Total expenditures \$7,702,358,45 ASSETS Realty (Book Value) \$ Stocks and bonds owned (amortz. value) \$ 465,740,85 6,341,181.04 oans on mortgages, etc. Cash in banks and on hand 852.802.81 Premiums in collection 710,490.89 710,490.89 erest, rents due & other

68,659,05 Total admitted assets \$8,509,838.64 LIABILITIES Inearned premiums \$3,452,301,00 \$3,452,991.33 age 7,345.16 mmission and brokerage

Total liabilities, except \$6,809,535.05

Surplus over liabilities Policyholders surplus \$1,700,305.59 \$8,509,838.64 1936 BUSINESS IN OREGON \$84,606.41 39,005.20 60,326.08 Premiums received

Losses paid Losses incurred Hardware Mutual Cas. Co.
Carl N. Jacobs, President
Joseph B. Beach ,Secretary
O. P. Hovind, Spaulding Eldg. Port
land, Resident Att. for service.

SYNOPSIS OF ANNUAL MENT of the GENERAL EMENT of the GENERAL CHANGE INS. COR. of New York.

V on the thirty-first day of made to the In-N. Y., on the thirty-first day of December, 1936, made to the In-surance Commissioner of the State of Oregon, pursuant to law: CAPITAL

\$4,000,000.00 Capital stock paid up INCOME IN 1936 onds, Amor-1,826,636,83 | Premiums received \$31,462,932.04 | 1,826,636,83 | Interest, dividends and rents 890,392.70 490,345.90

\$32,843,670,64 Total income DISBURSEMENTS IN 1936 Losses and adjustment expenses \$13,758,511.63

ASSETS
Stocks owned (market value) Bonds ...\$40,424.459.60 amortz. val.

Cash in banks and on hand Cash in banks and on hand 2,516,793,15
Premiums in collection 2,959,245,04
Interest and rents due 139,731.08 Interest and rents due

Total admitted assets \$45,974,224.14 LIABILITIES Claims for losses unpaid \$1,584.998.75 Unearned premiums 20,010,057.23 20,010,057.23 6,992,797.79 All other liabilities

Total Liabilities, except \$28,587,853,77 \$ 4,000,000.00 Capital Capital paid up Surplus over liabilities 13.386,370.37 Policyholders surplus \$17.386,370.37

Total \$45,974,224.14 1936 BUSINESS IN OREGON emlums received sses paid General Exchange Insurance

Corporation
Livingston L Short, President
eorge H. Bartholomew, Secretary
J. McLaughlin, Portland, Attorney for service.

SYNOPSIS OF ANNUAL STATEof Boston, Mass., on the thirty-first day of December, 1936, made to the Insurance Commissioner of the State of Oregon, pursuant to to law

CAPITAL \$200,000.00 2,593.95 From other sources

DISBURSEMENTS IN 1936 10.915.04 \$20,350,48 Total expenditures ... Stocks and bonds (amortized

Cash in banks and on hand 16,824.59 Net un collected permiums 3,906.57 Int. & rents due & accrued 3,356.26 Total admitted assets ... Net reserves
Claims for losses unpaid
All other liabilities 2,910.47

Total liabilities, except capital \$11,218.47 Capital paid up Surplus over liabilities Policy holders surplus \$422,843.46

Gross premiums received Loyal Life Insurance Co. John M. Powell, President Brooks A. Heath, Secretary 66,004.73 Att. for service, Insurance Commissioner of Oregon.

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IRO

Fred Fish house and mill here v start runni Stanley Va Canyon Ci relatives he Mr. and and the la White mad er last Mon Mrs. Got Paul and M visited rela The Free winter.

cattle hom ieson where Gordon trip to W daughter companied Eldorado session on tendance. present. Mrs. W. Ontario ta A succes the Comm on the 20 charge of

Floyd Whi and Bruce Mr. and the happy bern at the Vale. The Sylv to Vale la show. granddaug their daus Cleave we the Ralph Mr. and thur and Cleave and viistors to

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