

FLAME AND FIRE.

The Only Safe Negative Reduced to a Science.

GENUINE HOME PROTECTION.

An Albany Enterprise in Which the People Take Pride.

ITS CONSERVATIVE MANAGEMENT.

In the Hands of Mature Experience and Unquestioned Ability—Its Prosperity Assured.

It is as impossible to estimate the business possibilities of the people of any locality, when thoroughly aroused, as it is to count a flock of sparrows while on the wing. All that is necessary to wake up the people of any community is to show the wanted matter up in its true and proper light; this done, all is plain sailing, and there will be no want for the best and leading men of means to enter into the true spirit of the enterprise with hand, heart and purse, and ere long we cast about us only to find an established business in our midst, with each passing year takes on greater proportions, broadens its field of operations, increases its volume of business, and in time takes its place in the front rank of the staid business developments of state and country. This is true of the debut and first annual existence, and we predict the future of "The Farmers and Merchants Insurance Company" of Albany, Oregon.

In September, 1887, a portly stranger, who was nearing the meridian of life, was seen upon the streets of our city in conference with some of our leading business and professional men. His stay was prolonged for two months or more. The general inquiry was, "wonder what he's up to?" His neat personal appearance, easy manner, quiet, but fluent conversational powers, and the imprint of his countenance, told "experience" in some line, while the twinkle of his keen blue eye gave him the cast of an Eastern professional man. Further information acquainted us with Mr. J. K. Elderkin, an experienced and professional insurance man. Wishing to extend the present distant acquaintance of Mr. Elderkin with the people of Albany and the state, that his and their associations may ripen into the warmest friendship, we will add that he was born, reared and educated in Ohio. At the early age of 15 years he entered the Union army and marched to the front in defense of his country's flag. He served through the rebellion and was mustered out in Texas, when he received an honorable discharge. After the war he returned to Cincinnati, Ohio, where he finished his classical course and entered the law profession, being admitted to the bar of his native state, where he enjoyed for many years a lucrative practice, and at the same time represented a number of the best insurance companies of the East, with an aggregate of millions of paid up capital. The subject of our sketch always had a natural bent for the insurance business, and this was the cause of his labbling in the business while practicing law. Natural adaptation and a resolute inclination finally claimed his own, and Mr. Elderkin found himself into the insurance business up to his eyes. Like the masters of old, pace by pace, he gradually achieved, merit in his second choice and found by round he reached the top of the ladder and gave twenty of the best years of his life to the business, completing it in every detail and minutia. Laying hold of Horace Greely's advice—"young man, go west and grow up with the country," Mr. Elderkin sought greener pastures and hied himself away to the Pacific Coast. Reaching Portland he engaged with the Northwestern Fire and Marine Co., and successfully piloted that company through the troubled waters of its first years' existence, when he severed his connection and arrived in Albany, as stated before, where we first saw the subject of our sketch.

Mr. Elderkin had the workings of a legitimate, safe and sound insurance company in his mind, fostered by long years of practical experience. He came to Albany for the purpose of putting his plan in operation. In the meantime Hon. J. W. Cusick and Judge R. S. Strahan had originated and suggested the scheme of organizing an insurance company at this place, and they together with other enterprising citizens had practically matured plans for the organization of such a company. An organization was at once effected, with the following leading men as incorporators: Hon. Cass E. Volverson, attorney; Hon. J. L. Cowan, banker and mayor of Albany; Chas. Monteith, merchant; D. B. Monteith, real estate; and J. W. Cusick, banker. Mr. Volverson was unanimously chosen president because of his personal standing in the county and state, both as a man and lawyer. J. K. Elderkin was chosen secretary and manager, with the following gentlemen for directors: Hon. R. S. Strahan, member of the supreme bench of Oregon; J. O. Writsman, capitalist; Chas. Monteith, one of the leading merchants of Albany and Spokane Falls; Hon. Chas. Wolverson, one of Oregon's ablest attorneys; G. F. Simpson, leading grain dealer of the Pacific Coast; J. W. Cusick, banker; Hon. J. L. Cowan, mayor of Albany and banker and D. B. Monteith, real estate dealer and capitalist. After the company had been organized for a while, W. H. Haymond was chosen assistant secretary, and each man connected with the home office is of good standing, while its bookkeeper is the ex-superintendent

ent of the public schools, and well known in Linn county.

The company was duly incorporated under the laws of Oregon, in September, 1887, for \$100,000, when that amount was increased to \$500,000, followed by another increase to \$500,000, thus placing "The Farmers and Merchants Insurance Company" of Albany upon a safe financial basis, with a guarantee in hard gold to each and every one of its policy holders, thereby making it the only genuine home protection against flame and fire. The company is capitalized by such representative men as Judges Lord and Strahan, of the supreme court, Judge Burnett, Hon. J. C. Fullerton, Chas. Nickell, J. O. Writsman, and G. F. Simpson, and a hundred other leading representative citizens of Oregon, who are too well known to require any introduction from us.

The company began operations a little over a year ago, and to-day it has premium receipts to the amount of \$60,000 and has done more business than any other company of a like character, and occupying the same field in Oregon. It is an Albany enterprise in which the people of Oregon take a special pride, for they realize that a sound and reliable insurance company is the only safe negative for flame and fire, and while, under conservative and safe management, the insurance and assurance is reduced to a positive science, and while in the hands of mature experience and unquestioned ability such as found in Mr. J. K. Elderkin, its manager, with thousands at its back, makes its coast clear and lays the foundation for a business that must add volume to its increase with each passing year and in time become one of those towering business establishments whose field knows no bounds, and whose strength cannot be estimated, for it is founded upon the most liberal principles, culled from the tried, tested and true plaus of all companies through all ages. The policy of this company contains no "catch clause" or bars to the holder's interest; he gets every dollar of his insurance, and, as in the past year, within ten days of loss. While the methods of conducting the business at the home office cannot be improved upon, and their quarters are palatial in the extreme, enjoying the comforts and conveniences of the best appointed insurance office in the state.

AT YAQUINA.

The Government Work Being Actively Pushed.

THE SALMON FISHING INDUSTRIES.

The Commercial Importance of the Port-Pictouque Railway Society—Yaquina as a Summer Resort.

The commercial importance of Yaquina Bay as a factor in the mercantile interests of the Pacific Coast, and especially of Oregon, is now generally recognized, and the business done over this route is steadily increasing in quantity. Two splendid vessels now make regular trips on the line between Yaquina and San Francisco and another fine ship is soon to be placed on the route. The bulk of the wheat crop of the Willamette Valley goes this way, while the season's vessels are laden with merchandise for the business men of the different Oregon towns. The two principal towns on the bay are Yaquina City, where the Oregon Development Company's docks, depot and machine shops are located, and Newport, at the entrance of the bay. At each of these places thriving towns have grown up and a considerable volume of business is transacted. Small steamers ply constantly between the two towns, and the small coast craft make frequent trips into the harbor with merchandise.

On the south beach the government works are located, where a large force of workmen are completing the work of the south jetty, the last Congress having appropriated \$120,000 for this purpose. The appropriation in the river and harbor will now before Congress gives another \$200,000 for the improvement of this harbor, and a jetty on the north beach is to be commenced. This work when completed will give a sufficient depth for the largest vessel that floats, the depth of water now being ample for the entrance of the largest vessels that ply between the Columbia and San Francisco. The government work is being energetically pushed and will be prosecuted all winter.

An important industry of the bay is its salmon fishing industries. The amount of salmon canned during the past year was not as large as the year previous, owing to the fact that large shipments of fresh salmon were made to Albany, Salem, Portland and other Oregon cities. The canneries of Allen Parker, Hays & Baker and John Williams made an output of about 6,000 cases.

less than a year ago, has already become known to the people of Albany and Linn county as the place for big bargains. Mr. Simpson recently purchased several bankrupt stocks, to which he has added a complete assortment of general merchandise. His system of book prices is still maintained, and he is actually selling goods at less than original cost. The result has been that he has been compelled to increase his force of clerks to wait upon his hundreds of customers. He conducts his business upon the principle that goods well bought are half sold, and that by purchasing in very large quantities he is enabled to sell goods at prices actually starting low. His stock consists of men's clothing, boots and shoes, ladies' fine dress goods, workmen's wear, furnishing goods; in fact everything that pertains to a well stocked general merchandise store. He makes a specialty of dealing in country produce.

THE ALBANY CANDY FACTORY.

The Increasing Business of F. H. Pfeiffer's Soda and Candy Works.

Elsewhere in these columns will be noticed the advertisement of F. H. Pfeiffer, the well known proprietor of the Albany Soda and Candy Works. He has been constantly adding to the business, and has in addition to the store, a commodious building for his factory and a large ice house.

He has increased his facilities so that he is now enabled to furnish choice fresh candies to the wholesale trade. The business in this direction is constantly growing, and country dealers, as well as local merchants, find it profitable to patronize home enterprise by purchasing their candies of this enterprising house.

He will, during the coming year, put in a first-class, new soda fountain, and make a specialty of furnishing choice candies and confections, refreshments, etc., for his retail customers. His oyster parlors are well patronized, the public appreciating the excellent style in which these delicious bivalves are served.

LINN COUNTY BANK.

One of the Leading Moneyed Institutions of the State.

Among the solid moneyed institutions of Albany is the Linn County Bank, which is well known through-

WINTER COMFORT. IF YOU HAVE A GOOD STOVE. W. C. TWEEDALE. Carries a Superior Line of the Best Stoves and Ranges in the Market. He also carries A Complete Line of Shelf Hardware. Plumbers Goods.



SALMON FISHING AT YAQUINA.

G. L. BIA KWAN.

The Elegant Quarter of This Enterprising Druggist.

One of the finest business blocks in the city is occupied by the enterprising druggist. An idea of the quarters of the establishment in the Odd Fellows Temple will be obtained from the view of the building seen elsewhere. It is three stories high and is a credit to the city. Mr. Blackman is a thorough druggist. His assistant druggist, Mr. D. O. Woodworth, is also a graduate of one of the leading schools of pharmacy, and his clerks are courteous. He carries a complete stock of drugs and patent medicines, besides an elegant line of plush goods and toilet articles. He is the immediate successor of the well-known drug firm of E. W. Langdon & Co., and has during the past year enjoyed a large trade.

WALLACE THOMPSON & CO.

The Increasing Business of This Enterprising Firm.

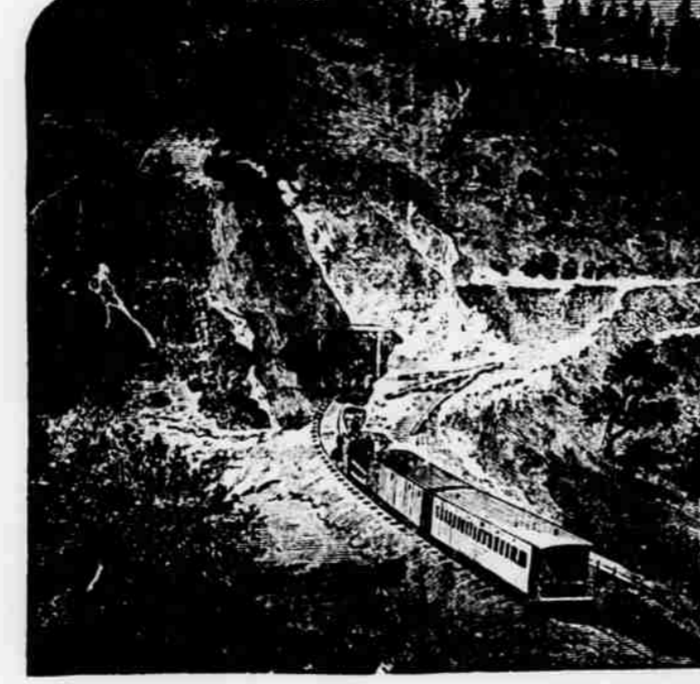
On another page will be found the adv. of Messrs. Wallace, Thompson & Co. It is in keeping with their manner of doing business, on the broad gauge. The business of this firm has steadily increased during the year, and its capital has been increased by the addition of a third member of the firm, Mr. Eugene LaForrest, an energetic young business man well known in this city. These enterprising wholesale and retail grocers have moved during the year into their elegant new quarters in Flinn's brick, and their name will be found on the excellent view of the building in this issue. They keep a very large stock of staple groceries, as well as a complete assortment of choice table delicacies, and by their method of quick sales and small profits they carry at all times a fresh stock and maintain a thriving trade.

W. F. READ.

An Enterprising General Merchandise and Dry Goods Dealer.

With the commencement of the new year Mr. W. F. Read purchased the general merchandise store of N. H. Allen, and has now become firmly established in one of the leading mercantile houses of the city. He makes a specialty of ladies' fine dress goods, and has a complete and well selected stock of general merchandise. His big advertisement will be found on another page. Mr. Read is secretary of the Albany Business Association, and is one of Albany's energetic business men. He carries a large stock and his business is steadily growing. His prices will be found most reasonable and the quality of his goods unsurpassed.

Chamberlain's Eye and Skin Ointment is invaluable for eye troubles, many cases have been permanently cured by it. For sale by Fosby & Vason.



TUNNEL ON THE OREGON PACIFIC NEAR THE SUMMIT.

are made which present not even surpassed by the famous Central Pacific line.

The natural advantages of Yaquina combined with the liberal appropriation for its improvement and the new and shorter route from the seaboard to an important railroad junction at Albany, established by the Oregon Pacific Company, has opened a new era for this harbor, the important influence of which upon the commerce of the coast is being daily demonstrated.

CONRAD MEYER.

One of the Old Established Houses of the City.

The old established Star Bakery and grocery store of Conrad Meyer, on the corner of First and Broadway streets, is one of the best known stores in the city. He carries constantly in stock between \$50,000 and \$100,000 in choice family groceries, both staple and fancy, and in addition to his fine line of groceries he keeps a well selected stock of crockery, China ware, etc. He furnishes fresh baked bread every day, as well as the best pies, cakes, etc.

G. W. SIMPSON.

A House to Which the People Go for Big Bargains.

The general merchandise store of G. W. Simpson, which was opened

out the state. It was organized on Sept. 1885, by Messrs. J. L. Cowan and J. W. Cusick. During the past year Mr. Cusick retired, and Mr. Cowan assumed entire control of the bank. Mr. E. D. Cusick, son of J. W. Cusick, acting as cashier and book keeper. The bank occupies the brick building adjoining the Foster block, an excellent view of which is given

Now is the Time to Invest Choice Lands. City and Country Property. Great Willamette Valley. For sale at prices which will enable the purchaser to double his money. ALBANY

Is the growing metropolis of the Valley, and investments in real estate here are safe and sure. Full particulars, price and description of lands furnished by BURKHRT & KEENEY, Real Estate, Loan, Collection and INSURANCE AGENTS. ALBANY, OREGON

BANK OF BROWNSVILLE. BROWNSVILLE LINN CO. OREGON. CAPITAL STOCK \$25,000. Transacts a general banking and exchange business. Loans made, bills discounted. Collections made on reasonable terms. Deposits received on current accounts subject to check. Exchange bought and sold on New York, Chicago, San Francisco, Portland and Albany. J. M. MOYER, President. J. F. GARRETT, Cashier.

STOP AND SEE ME. If you are going East, I can save you money. Best winter routes in the world. Agent Southern Pacific. DR. J. C. AWBREY, DENTIST. ODD FELLOWS TEMPLE. ALBANY, OREGON. Children Cry for Pitcher's Castoria.

AGRICULTURAL DEPOT. DEYOE & ROBSON, PROPRIETORS. ALBANY, OREGON. Have removed into their new building, and have enlarged the stock of 1888. A FULL LINE OF GARDENER'S AND CARPENTER'S TOOLS. STUDEBAKER AND NEWTON FARM WAGONS, RACES AND BUGGIES. The City Liquor Store, M. BAUMGART, Proprietor.

Illinois Furniture House! THOS. BRINK. Best Line of Furniture in the City of Albany! Fancy Wicker Chairs Lounges Parlor Cornice Poles Mirrors Feather Pillows Spring Mattresses. Window Shades Walnut Extension Tables Suits. CANNOT BE UNDERSOLD. ALBANY, OREGON

JULIUS GRADWOHL'S. He has enlarged his stock equal to any on the Coast, consisting of Roper Bros' Silverware, French, China and Crystalware. Boys' Wagons and Doll Carriages. Fancy Goods and a General Assortment of Crockery and TOYS.

GOLDEN RULE BAZAAR. He Buys Direct and Carries the Largest Stock in the Willamette Valley, to which will soon be added a complete line of FAMILY GROCERIES. Ici on parle Francais. Hier wird deutsch gesprochen.