

OREGON FIRE RELIEF ASSOCIATION ANNUAL MEETING AT MC MINNVILLE

The Big Mutual Insurance
Company Makes Fine
Yearly Showing.

OLD OFFICERS
ARE RE-ELECTED

Some Important Changes Are
Proposed—Chas. Cleve-
land a Trustee.

About twelve and a half years ago a new venture in the fire insurance field was launched at McMinnville, Or. It was a mutual concern, and was suggested by Charles Grissen, one of McMinnville's most respected citizens. F. J. Martin was the first man interested in the new scheme of getting insurance at cost, and he, together with Mr. Grissen, organized and placed upon its feet the first successful mutual fire insurance association of Oregon, known as the Oregon Fire Relief Association. The writer heard of this association for the first time about 10 years ago. We were then interested more or less in old-line fire insurance, and had been suddenly made acquainted with Oregon's baby mutual by being asked by a policy holder to cancel his policy and pay him the return premium, so that he might insure in the new association. Of course we promptly predicted the failure of the new concern. It would go the way of so many mutuals, and our friends would be the losers. Some way or other, though, the thing appeared to grow, and the policy mentioned was not the last by a long way that we were called upon to cancel. But, of course, it couldn't last. The first big fire would wipe it out, and then what? Well, it didn't, and it hasn't wiped out. It is still here, and so with many others of like kind, we finally grew to have more or less faith in the association that every farmer wanted insurance in, and at last was persuaded to carry a good sized policy in the concern ourselves. Then

annual stockholders' meeting, on Tuesday, the 8th day of January, we decided that it would pay us to go and see for ourselves. We arrived in McMinnville Monday night and was at once placed in charge of mine host T. A. White, of the Hotel Elberton, where we were feasted and rested, as one can only do in a first-class hotel.

After supper, a visit to the Commercial Club was in order, and very much enjoyed after which we were taken to the O. F. R. A. building and there introduced to the officers and directors, and by them invited to come down to the offices on the morning when they would take pleasure in explaining to us more or less of the splendid system of the association.

At 10:30 a. m. Tuesday, a number of stockholders had gathered in the large hall secured for their meeting, and were promptly called to order by President B. F. Rhodes, who after a few preliminary remarks called for the reading of the minutes by Secretary W. C. Hagerty. The minutes were read and approved, and then came the election of three trustees for the ensuing three years. J. H. Nelson, of McMinnville, S. A. Riggs, of Salem, and Charles Cleveland, of Gresham, were the retiring trustees, and were again the unanimous choice of the stockholders to succeed themselves. Judge William Galloway, in a very neat speech, said that no better choice could have been made than that of the three mentioned. He spoke especially of Mr. Charles Cleveland, as being a broad-minded, capable, business fellow, and one with whom he was glad to be associated. After the election of the trustees, the resolutions of condolence expressed by the board of trustees concerning the death of the former president and founder, Hon. Charles Grissen, were affirmed and the secretary instructed to send a copy of the minutes recording the action to the family of deceased. The meeting then adjourned. The trustees immediately retired to their office, where they re-elected the old officers, as follows: B. F. Rhodes, president; E. Northrup, vice-president; W. C. Hagerty, secretary; E. C. Apperson, treasurer; Hewitt & Sox, of Albany, counsel. After lunch we again went to the association's offices and were shown through the building. President Rhodes took pleasure in explaining the detail work of the office, which, by the way, is one of the best equipped in the state. Every labor-saving device known for the keeping of insurance records is used, mostly on the card system. Two large vaults have been constructed in the rear of the building, which is situated on Third and C streets (on the main street of the city), is a fine two-story brick 26x80 feet, and was erected in 1885 at a cost of about \$8500, the lot representing about \$1500 and the furniture and fixtures represent a thousand or two more. All insurance records and other papers of value are kept in the big vaults.

The work of the office is arranged in departments, each officer or clerk having charge of one or more. Miss Una Linden is attached to the secretary's department and looks after stenographic and other work of that office. Miss Muriel Grissen writes all the certificates. Miss Lila Wangman does most of the stenographic work for the president and other officers. Miss Alplid Peterson looks after the agency records, and Miss Laura Pennington opens the letters and keeps a record of all moneys received, which account must balance with that of the



HON. B. F. RHODES, PRESIDENT

bookkeeper every night. To this strict attention to detail is to be ascribed the accuracy with which the association's books are kept. The loss accounts are largely cared for by Mr. M. D. Warren. Mr. W. M. Martin has charge of the map department, and Mr. C. C. Jacobs is the head bookkeeper and cashier. With the assistance of this efficient working force, the president and secretary find no difficulty in caring for the great volume of business constantly going through the office. In fact the wonder is that so small a force can so successfully care for the \$125,221,787.00 insurance in force, \$9,127,855 of which was written during the year

the Democratic ticket by a majority of 242 votes over the Republican nominee in a strongly Republican county.

Vice-President E. Northrup has held various offices in the association and for nearly 20 years has been connected with McMinnville College, mostly as professor of mathematics.

Secretary W. C. Hagerty was for some years prominent as a school teacher, deputy sheriff, lawyer and journalist, resigning the latter profession to accept the office of secretary, of which he certainly has made a pronounced success.

E. C. Apperson, the treasurer, is vice-president of the McMinnville National Bank and is said to be one of the finest financiers of the state.

The trustees have been selected by the stockholders for their true worth each having made a decided success in his own field, and have all proven that they are highly capable of directing the affairs of the association.

Judge H. H. Hewitt, of Albany, who presides over the Circuit Court of the Third Judicial District, is too well known to need any mention at our hands. The same may also be said of Circuit Court Judge William Galloway, of McMinnville, who has been in the public eye for many years. Dr. J. H. Nelson, of McMinnville, is also another prominent and successful man, as is also H. B. Pershin, a retired farmer and capitalist, of Portland. S. A. Riggs, of Salem, was for a number of years Commissioner of Polk County and is undoubtedly one of the most successful business men of the state. Mr. Henry Gee, the popular hardware merchant of McMinnville, is yet another example of what push and enterprise will do. D. C. Rose, a prominent fruit grower and farmer of Corvallis, and William Merchant, of Carlton, are also trustees in whose business ability every stockholder has great faith. Last but not least we come down to the ninth trustee, Charles Cleveland is Eastern Multnomah's greatest stock grower and one of our most enterprising and far-seeing business men. We know him to be able to match up with the other eight men who stand shoulder to shoulder with him in the keeping up of the association, which is giving to its stockholders absolute protection at one-third its cost in old-line concerns. With men at the helm who have been eminently successful in their different lines of work stockholders need not fear but that their interests will be safeguarded and their insurance continued in force at

the lowest possible cost. Their usual careful foresight is seen in their desire to safeguard the stockholders' interests as well as for the benefit of the officers when it was decided to have the books of the association experted. Messrs. F. M. Redfield, of Albany, and John W. Roland, of Salem, two of the best known expert accountants in the state, were employed for that purpose, and after having thoroughly gone over several years of the accounts, say that no error worth mentioning has been discovered, and that in so far as their observation has gone, the books have been kept in almost perfect order. This will doubtless prove true of the books up to the present time, and is but another laurel in the cap of the ever-popular Oregon Fire Relief Association.

This sketch would not be complete without a word in behalf of that prince of good fellows, John Brown. Everybody knows or ought to know of John Brown—not the one of Harper's Ferry fame, but the John Brown of Rockwood the genial agent of the Oregon Fire Relief Association. The gentleman who wrote nearly a quarter of a million dollars worth of fire insurance for the association in 1906, a hustler and an accommodating, obliging gentleman. He is the one who will soon call on you for your insurance, and he doesn't know what "No" means, especially if you have an extra good risk and are not carrying insurance. So keep your eye on Mr. Brown and don't disappoint him when he comes, for he is alright.

Prize Winners at Cedar Grove Farm

There has recently arrived on the Cedar Grove Farm at Gresham several head of registered Shropshire sheep of the highest type and quality that can be gathered together. Among the lot are two very fine ewes imported from England. A ram lamb, also imported, and one of the first prize pen of lambs at the Shrewsbury show in England and one of the tops at the sale at the International show at Chicago. Besides others from the leading Shrop breeders of Canada and the United States. Mr. Cleveland prides himself on having the best bunch of this good breed of sheep in the state and refers to his winnings of recent years in the show ring as proof. The demand for the best bucks of this popular breed for range purposes and as flock headers for small bunches is great and for the last few years breeders who raise stock of this kind have been unable to fill their orders and very good prices have been obtained.

Additional Montavilla Items

W. A. Loomis has bought lots between Villa avenue and the Barr road and will erect thereon a substantial dwelling as soon as the weather will permit.

A fine baby was born to Mr. and Mrs. Drake, on Grove street near the school house, January 11th.

Installation of the officers of Villa lodge No. 124 occurred January 12th. The following officers were installed: N. G., H. B. Dickenson; V. G., D. E. Dougherty; Recording Secretary, Robert Thompson; Treasurer, E. Epton; Financial Secretary, C. R. Haworth; Warden, H. P. Hiatt; R. S. N. G., Mr. Woodard; L. S. N. G., N. W. Bowland; R. S. V. G., J. W. Spiller; L. S. V. G., J. N. Souvenir; Chaplain, J. W. Higgins; Inside Guard, J. W. Wilson; Outside Guard, Mr. Peterson; R. S. S., D. W. Butler; L. S. S., F. D. Heurich. J. W. Newcombe, living on the Ream road, two miles east, has bought a house on South Meridian street.



JOHN BROWN, Agent

of course we had more than a passing interest in the Oregon Fire Relief Association, and but a short time ago went a little farther and took out two more policies, so when the genial agent of the association, John Brown, of Rockwood, invited us to attend the



OREGON FIRE RELIEF ASSOCIATION BUILDING (Formerly occupied by the McMinnville National Bank)

"LORAIN"
RANGES

WE ARE
SELLING
THEM

The Best at
the Lowest
Price



Sample Hats.

I bought a line of sample hats, about 100 in number, — All the Latest Styles and Shapes — All drummers are out with Spring and Summer Goods and these Winter samples are to be sold direct to you. REGULAR \$2.20 to \$3 VALUES at \$1.50 to \$2 each. An elegant chance to get a fine hat cheap. Call and inspect before it is too late. All in fine condition, not soiled at all.

Phoenix Pure Paint

I have accepted the agency for Phoenix Pure Paint and have just put in a stock of 200 gallons for the coming season and want to furnish you with anything you want in this line. This paint needs no introduction to you as it is as well known as any paint on this coast, put up by W. P. Fuller & Co. and is guaranteed strictly pure.

2 Cars Mill Feed, Car Barley, Car Salt

JUST ARRIVED

Which goes to show that our prices and methods of doing business are satisfactory to the people.

Folger & Co's Teas

Fine Shipment Just Received

We want all our patrons to have a

TRIAL ORDER



Brown
Shoe Co's
Shoes

ARE HERE

Call, See Them

Superior Stoves, Ranges

We have just added to our stock a full and complete line of Steel Ranges, including Superior, Mohawk, Lorain and Niagara, all prices and all grades, which we are selling at prices that satisfy, and on any terms to suit you. Call and see them and get our terms.

LEWIS SHATTUCK,

Dealer in "Goods of Quality" GRESHAM, ORE.