Tillamook Headlight.

Published every Thursday evening.

OFFICIAL PAPER OF TILLAMOOK COUNTY.

TOM COATES - - EDITOR AND PROPRIETOR

RATES OF SUBSCRIPTION.
(STRICTLY IN ADVANCE.)

One year ..... $1.50.
Six months ..... 75.
Three months ..... 50.

ADVERTISING RATES.

1 inch, per month	$0.75	per year	$6.75
3 " " "	2.25	" "	20.00
¼ col. " "	3.75	" "	33.00
½ " " "	6.75	" "	60.00
1 " " "	11.00	" "	100.00

Local notices, 10cts. per line; and 5cts. after the first insertion. Only 5cts per line for first insertion for regular advertisers.

Lost, Found, For Rent, For Sale, Wanted, and Special notices, in classified "ad" columns, at the rate of one cent per word for first insertion and half rates thereafter.

Legal notices, Nonpareil, 10cts. per line for first insertion and 5cts per line for each subsequent insertion.

All local notices will be "starred" or otherwise designated as advertisements.

No special position will be agreed upon for any advertisement, though we take especial pains to display advertising matter effectively and give as favorable position as possible, frequently changing the "make-up" of the paper.

We make a special effort to change or re-build advertisements as often as our patrons desire, but make no contract to that effect.

No cuts will be used, except out-line cuts on metal bases.

We reserve the right to reject any advertisement that we deem objectionable.

TERMS: Cash in advance for small advertisements, and payment is required monthly or quarterly on large contracts.

Correspondence on topics of general interest, invited.

Address all communications to
THE HEADLIGHT,
TILLAMOOK, OR.

TILLAMOOK, ORE., July 13, 1893.

LIFE INSURANCE VAMPIRES.

The Journalist, of New York, has a long article scoring the Life Insurance Congress at Chicago, and especially condemns the methods used by Mr. McCall, of the New York Life, in getting new business. The following is an extract:

"The insurance press has been teeming with notices of McCall's 'enterprise' and 'liberality,' and has been exclaiming admiringly over the vast volumes of new business written. It is a business axiom that one can get anything he wants if he is willing to pay enough for it, and Mr. McCall's 'liberal' distribution of watches, scarf-pins, trips to Chicago and similar gift enterprise schemes seems to sroduce the desired result. It would be interesting to know, however, what the poor policy-holder, who can't afford to go to Chicago, and out of whose dividends these extraordinary expenses are taken, thinks of this peculiar brand of 'liberality' and expensive enterprise. An insurance paper, published in the interests of the policy-holder, would be valuable, and would do much good in the business. To-day the insurance press exists for the agents and the company, which is the explanation for the enthusiasm displayed by the insurance press over Mr. McCall's funny liberality."

Some of the citizens of this place could explain where a part of the money came from to pay for this 'liberality' and 'enterprise,' An agent of one of the leading insurance companies represented that a policy-holder could withdraw at any time after the first two years and the full value of the policy would be returned. With this understanding several policies were taken, but when the holders wished to withdraw, they found that instead of getting the amount of money they had paid in, as they had been led to believe, they were only offered about one-fourth of that amount. In order to obtain this, a long and tedious delay that would wear out an ordinary person had to be gone through (in a few cases a long and expensive legal process being necessary) and although some four months has elapsed in one case since the first application to withdraw was made, the money has not yet been received.

CIGAR-SHAPED RAFTS.

John Robinson, the patentee of the plan for the cigar-shaped rafts, which has been so successfully carried on at Fort Bragg, where a large plant is situated, has extended his line of operations to Coos Bay, and will shortly launch two large rafts of piles there, which will be towed to this city, (San Francisco,) and broken up. The piles will be used in the construction of the new ferry slip at the foot of Market street. The two rafts will each contain about 1,200 piles. The Fort Bragg cigar-shaped rafts of piles that are being brought here every six or seven weeks are broken up at the Potrero and the logs cut into lumber at the saw mills near the Pacific rolling mills, It is claimed that the slabs and sawdust which remain after the boards are cut sell for enough to pay for the towing of the raft to port. The return from this source is equal to about 50 cents per 1000 feet of logs. The cargo rate on lumber from mills along the northern coast is $3.50 per thousand feet, when brought by steam schooners or sailing vessels.—Pacific Lumberman.

THE BANKING SYSTEM.

An exchange says the banks can not pay their depositors because they can not get the money out of their loans. The cash in the banks is not equal to the deposits, because the same money has been loaned over and over a dozen times.

For example, Smith takes a thousand dollars to the bank and deposits it. The banker lets it out the next day to Brown, and Brown pays it out for wheat. The farmer takes it back to the bank and deposits it; and the next day the banker loans it to Jones, who immediately pays it out for cattle, and the farmer goes and deposits it again. And so that money is deposited and loaned over and over a dozen times. Now when all of these depositors go to get their money the banker must collect in all of these loans or he can't pay these depositors. But as there is only a basis of a single thousand dollars for all these deposits and loans, it is simply an impossibility. And this shows the weakness of our old party financial system.

But, says one, if the banker can't loan the deposits he can't do business or make money. That may be true; but we answer that it is an unsafe financial system which must base so much business and such a great amount of loans on so small amount of money. It should be the busines of government to furnish money on proper security to do the business of the country simply as a means of exchange. That is all money is for anyhow.

[When a man has been trying to borrow money from a bank, if he has any complaint to make, it is that the bank wants too much security, perhaps a mortgage on property worth several times the amount of the loan. If the banker can not realize on the security he has exacted from each borrower, what would constitute 'proper security' on which the government should furnish money?—Ed.]

HEMLOCK FOR BUILDING.

The Bulletin and West Coast Lumberman have always contended that one of the greatest sources of wealth to the state of Washington will be found in that large stretch of virgin Alaska pine lying close to the Ocean from the California line to British Columbia. The trees are large and handsome, and the wood is of fine grain and promises to be extremely valuable to the lumbermen of this coast at no distant day. Susceptible as it is of a fine finish and possessing none of the defects of the eastern hemlock lumber, being lighter than fir and capable of standing much wear and tear, it is no wonder the lumbermen of the Gray's Harbor country are making preparations to put it on the eastern market.—Aberdeen Bulletin.

The midsummer Cosmopolitan, the first at the new price of 12½ cents per copy, though unchanged in size, excels any other issue of that magazine in the number of its distinguished contributors, in the interest of its contents and its overflowing illustrations by famous artists. Francois Coppee, William Dean Howells, Frank Dempster Sherman, H. H. Boyesen, Charles DeKay, Thomas A. Janvier, Colonel Tillman, Agnes Repplier, and Gilbert Parker, are a few of the names which appear on its title page. Three frontispieces, all by famous artists, furnish an unusual feature, and among the artists that contribute to the 119 illustrations that adorn its pages, are Laurens, Rheinhart, Fenn, Toussant, Stevens, Saunier, Fitler, Meaulle and Franzen. The midsummer number is intended to set the pace for the magazine at its new price of 12½ cents per copy, or $1.50 per year. The magazine remains unchanged in size and each issue will be an advance upon its predecessors. Literally, every known country is being ransacked for material in the hope to bring the Cosmopolitan forward as the leading magazine in the world.

The Jersey City Herald asks what right has a newspaper man to seek office. It answers the question itself thus:

"None at all. His business is to try to get an office for the other fellow; to sound the praise of the candidate and keep his own feelings perfectly quiet to whoop her up for his man, and let his man forget all about him when he is elected; to defend his candidates against the unjust attacks of the opposition and see whatever favors his candidate has to bestow generally go to the other fellow. It is also his business to boom the town for all that it is worth, month after month; to defend it against the aspersions of rival towns, and then in return to see much of the printing go to New York because they were successful in getting it done a few cents cheaper. It is the business of the newspaper to give to every enterprise a frequent send-off and catch a genuine tongue-lashing because he had failed to mention that some prominent citizen had been absent a few days visiting friends, or that some prominent friend from a distance had visited him. It is business to subscribe liberally to every public charitable and church entertainment; frequently advertise them for nothing; generally pay his own way to everything and then be called prejudiced, uncharitable, and mean spirited, because a large space in his paper is not devoted to the exclusion of other matter. Do you wonder that there are so many cranks in the newspaper business?

COHN & CO

WE NEED ROOM!

Our Immense Stock of Fall Goods will soon be here an we must make room for it.

We are Selling Below Cost.

In order to reduce our present large stock of goods and make room, we are now offering some of the biggest bargains you ever heard of in this county.

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We Deal in all kinds of Country Produce.

New Goods Every Steamer.

COHN & CO., Tillamook, Ore.

Everything New!

New Building, New Goods and everything bright and new at the

TILLAMOOK BOOK STORE

A full supply of School Books, Stationery, Magazines, and Periodicals always on hand.

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Is the place to find Bargains in

DRY GOODS,

The Largest stock of Boots and Shoes in the City.

Hats & Caps. Gents Furnishing Goods.

Complete line of Ladies Dress Goods.

Can fit you in Clothing and foot wear.

N. P. ROBERTS,

—Dealer in—

Hardware, Tinware and Stoves.

TOOLS, CUTLERY, NAILS, DOORS.

A TIN SHOP IN CONNECTION. ☆ ☆ PLUMBING DONE TO ORDER

Cor. First St. & 1st Ave. E Tillamook.

TILLAMOOK BAKERY AND CONFECTIONERY.

NOW OPEN.

Fresh bread, pies, cakes etc. always on hand. Home-made and French candies, oranges, nuts and lemons.

First Class Restaurant in Connection.

MEALS AT ALL HOURS.

CORNER FIRST ST. & STILLWELL AVE.

CARL P. KUDSON,

Blacksmith.

All kinds of wood work and wagon work done.

Horseshoeing a Specialty.

Place of business: In Wm. Heitmiller's shop, Tillamook, Ore. 39tf

Nels Thompson,

Cabinet Maker and Carpenter.

Furniture, Cabinet Work, etc., made to order.

SCROLL SAWING.

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Next door to Fred. Larsen's Blacksmith Shop. TILLAMOOK, OREGON.

THE OLD RELIABLE

DRUG STORE

A complete Stock of Drugs Patent Medicines, Toilet Articles, Notions on hand.

Dr. H. V. V. Johnson.

All Prescriptions carefully compounded. Fifty years experience in this business.

ALFRED WILLIAMS,

DRUG STORE!

Hutchins Corner. Tillamook, Oregon.

A FULL LINE OF

DRUGS & PATENT MEDICINES.

Prescriptions Compounded

At all hours.

A. G. REYNOLDS,

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PORTRAITS IN ALL THE LEADING STYLES

Instantaneous process for babies which insures success every time.

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Views of the most important places of interest in the county.

STUDIO: COR. 1ST ST. AND 3RD AVE. E., OVER HEADLIGHT OFFICE