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THE McMinnville Mutual.
The Article from the Coast Review Causes Discussion.

We have been asked to publish, in reply to the article published in the HEADLIGHT, taken from the Coast Review, in regard to the McMinnville Fire Relief Association, an answer to it, which was sent to the editor of the Coast Review. It reads as follows:

"My attention has been called to an article in the October number of the Coast Review with reference to the McMinnville Mutual or Oregon Fire Association. I have been a representative of stock companies for several years and have always regarded the Coast Review as a reliable source of information, and have thought you took great pains to publish actual facts and figures and thereby represent all things in their true light. There are several inaccurate statements and figures in this article which do the association referred to a great injustice and which I believe you will be glad to correct. My home being in the home county of this association and being an agent for some reliable stock companies I have naturally kept posted as to the workings of the institution referred to.

"The basis of your report is evidently taken from the July report of the Oregon Fire Relief Association, as the amount of losses given in that report, though I do not find any other figures that exactly correspond with this report. Now the association referred to takes the insurance rates used by the board and estimates the annual premium according to these rates as the basis for all assessments. Their applicants for insurance are required to pay a membership fee of \$1.00 and not \$3, as stated in your article. In addition to this they are required to pay \$1.00 for certificate fee and also an advance assessment, amounting to 25 per cent of the annual premium estimated at board rates. Its July report showed that they had 7,590 certificates in force and not 9,804 as stated in your article, and that the annual premium as basis for assessments on these certificates amounted to \$50,452.59. This makes an average annual premium, on each certificate, of \$6.65, and an advance assessment of \$1.66. This shows the original average cost to each member to be \$3.66 or 66 cents more than claimed in your article. Their certificate must be renewed every five years, but no new membership fees is required. This makes the average cost for renewals of every five years \$2.66 or an annual cost for renewals of 53 cents. The by-laws of the association require that the expenses be kept within the receipts from membership and renewals. This really requires them to keep their annual expenses below 53 cents per member, making an expense ratio equal to 8 per cent of board rates, and by referring to their reports you will find that their expenses for the quarter were considerable less than these advance assessments.

"In reference to their losses, you state that their quarterly report shows a loss

ratio of 67 1/2 per cent of board rates. The losses during the quarter, as shown by their report, were \$3,771.90, and if the same loss ratio should continue throughout the year the losses would amount to \$15,087.60. As before stated their report shows that the annual premiums on insurance in force at board rates would amount to \$50,452.59, which would indicate a loss ratio of 29.8 per cent of the board rates. It is hardly fair, however, to judge the ratio of any institution by a single three months' record. By referring to the annual report of the association, issued for the year ending October 8, 1898, I find that their losses for the year amounted to \$7,864.20, which shows that the losses for the other nine months of the year amounted to but little more than for the three months in report you refer to. The annual report shows the annual premium on insurance in force at board rates to be \$56,948.44, and losses reported would show the loss ratio for the year to be 14 per cent instead of 67 1/2 per cent as estimated in your article. Add to this the maximum allowed for expenses and you have the cost to the members 22 per cent of board rates, instead of 102.7 per cent as estimated in your article. The annual report also shows the amount used for expenses to be less than their allowance by more than \$1,000.00. The above estimates are based on board rates for a single year. If we take three or five-year rates in comparison, it will make a difference. But in making comparison with these it is but fair to make some allowance for the interest on the premiums required to obtain the three or five-year rates. For the members of the Oregon Fire Relief Association to obtain the five-year rates on the amount of insurance in force, would require an advance payment of \$170,845.32. Interest on this at 6 per cent would amount to \$10,250.72 per year. Taking this interest into consideration it would cost the members of the association for one year's insurance at the five-year board rates, \$44,419.78. The maximum annual expense ratio is one-fifth of the cost of renewals or \$4,542.02. Add to this the losses for the year, \$7,875.20, and you have a cost of \$12,418.22. From this it will be seen that the annual interest on the five-year premium only lacks \$2,167.50 of paying all losses and the maximum annual allowance for expenses, and that the members of the Oregon Fire Relief Association have had their insurance for less than the five-year board rates by \$32,001.56.

"It is not the purpose of this article to enter into any discussion of the merits of mutual vs. stock company insurance, but simply to correct misleading statements. I am an advocate of 'insurance that insures.' I have represented board companies since 1888, during which time no loss has occurred to property insured by me, and I have never found it necessary to misrepresent other institutions in order to do business. It is my opinion that the stock companies would profit by using some of the same careful methods adopted by the Oregon Fire

Relief Association.
STOCK COMPANY AGENT.

THE YOUNGSTERS PRATTLE.

"I feel like a store with a bargain sale," groaned Tommy, as he approached from the direction of the pantry, the immediate surroundings of his mouth being a suspicious dark red.

"What's the matter, my dear?"
 "Jam inside."

"My papa makes pictures and he's a painter," said one little tot proudly to another.

"My papa," declared the other, as she swelled to the limits to her tiny proportions, "makes busts and he's a—he's a—he's a buster, that's what he is."

"There!" exclaimed 6-year-old Mabel, throwing down a book. "I just ain't going to school another day."

"Why," asked her mother, "what's the matter?"

"It's no use wasting time," replied the little miss; "I can't never learn to spell. The teacher just keeps changing the words every day."

"Tommy," said the teacher to one of the juvenile class, "how many is the half of eight?"

"On top or sideways?" asked Tommy.

"What do you mean by on top or sideways?" inquired the puzzled teacher.

"Why," replied the bright little fellow, half from the top of 8 is 0, and half of it sideways is 3—see?"

"Why, Willie," ask a woman of her little nephew, aged 4, "what are you crying about? Tell auntie your troubles, and perhaps I can help you."

"N-no you c-cant't," sobbed the little fellow; "I've g-got on my S-Sunday c-clothes, and m-mamma says I've g-got to k-keep them c-clean, and I c-cant't have n-no fun, s-so I c-cant't."

Minnie, aged 5, had been to Sunday school, and upon her return home her little brother asked her what she had learned there.

"Well," she replied, "I learned that all our days are numbered."

"Pshaw!" exclaimed the little questioner in disgust, "I'd think that anybody who ever saw a calendar would know that much."

In Lafayette Square, early one recent hot morning, says a writer in the Washington Post, I came upon two little girls who were sitting on one of the benches, and while the time away in that characteristic amusement of childhood, bragging.

"We got an organ in our house," said one.

"That's nothing," said the other. "My grandpa's going to give me a really, sure-enough piano next year."

"We've got a piano now, remarked the first child. "And we've got a new dining table all solid mahogany."

The second child was equal to the occasion.

"Humph!" she said contemptuously, "most everything in our house is that. Why, even our potato masher is solid mahogany."

GROWING BALD.

As age creeps upon us we try to stay young and frisky as long as we can, and show to the world by both action and tongue

We are a mighty good man. We laugh at gray hairs as no token of age, But look in the mirror appalled,

As we find we are facing that worrying stage When a fellow begins to get bald.

It fastens a look of deep care in the eyes, It anchors a dread in the soul, For here is a feature we cannot disguise, A skating rink up on the poll.

The fiend of anxiety tortures the brain, Our taste for enjoyment is pallid, Our pleasure is tinged with a color of pain

When a fellow begins to get bald. We blow in our money for tonics and creams,

We try all the lotions in sight, But ev'ry preventive we plaster on seems To hasten the hair in its flight.

We wear out our shoes on the specialist's stairs Experts into council are called,

But every day adds to the burden of When a fellow begins to get bald.

We sit away back at the naughty display Of tights at the high-kicking show, Through fear that our friends may inhumanly say

We've hit the old bald-headed row. At night our once pleasant, delectable dreams

By visions of wigs are enthralled, When waking, the brain with keen misery teems

When a fellow begins to get bald. Whenever we meet lady friends on the street

We blush while uplifting our hat, And though they may smile us a greeting most sweet

We know they have got us down pat. We seem to care little when to our reward

In the realms of the best we are called, For half of the pleasure of living seems floored

When a fellow begins to get bald.

Catarrh Cannot be Cured
 with LOCAL APPLICATIONS, as they cannot reach the seat of the disease. Catarrh is a blood or constitutional disease, and in order to cure it you must take internal remedies. Hall's Catarrh Cure is taken internally, and acts directly on the blood and mucous surfaces. Hall's Catarrh Cure is not a quack medicine. It was prescribed by one of the best physicians in this country for years, and is a regular prescription. It is composed of the best tonics known, combined with the best blood purifiers, acting directly on the mucous surfaces. The perfect combination of the two ingredients is what produces such wonderful results in curing Catarrh. Send for testimonials free.

F. J. Cheney & Co., Props., Toledo O Sold by all druggists, price 75c. Hall's Family pills are the best.

Did you ever See a Snow Storm in Summer?

We never did; but we have seen the clothing at this time of the year so covered with dandruff that it looked as if it had been out in a regular snow-storm.

No need of this snow-storm. As the summer sun would melt the falling snow so will

Ayer's Hair Vigor

It restores color to gray hair in but ten times out of every ten cases. And it does even more: it feeds and nourishes the roots of the hair. Thin hair becomes thick hair; and short hair becomes long hair.

We have a book on the Hair and Scalp. It is yours, for the asking.

If you do not obtain all the benefits you expected from the use of the Vigor, write the doctor about it. Probably there is some difficulty with your general system, which may be easily removed. Address: DR. J. C. AYER, Lowell, Mass.

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O.R.&N.

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"FAST MAIL ROUTE." Leaves for the East via Walla Walla and Spokane daily at 7:20 p.m. Arrives at 10:15 a.m.

Leaves for the East via Pendleton and Huntington daily at 8 p.m. Arrives via Huntington and Pendleton at 7:20 a.m.

Dallas accommodation leaves daily except Sunday at 6:30 p.m. Arrives daily except Sunday at 6:30 p.m.

THROUGH FULFMAN AND TOURIST SLIPPERS. Water lines schedule subject to change without notice.

OCEAN AND RIVER SCHEDULE. OCEAN DIVISION.—Steamships sail from Astoria dock at 8 p.m. For San Francisco: Geo. W. Elder sails October 4, 11, 20 and 29; Columbia sails October 5, 14 and 23; State of California sails October 8, 17 and 26.

COLUMBIA RIVER SUMMER SCHEDULE DIVISION. PORTLAND, ASTORIA AND THE COAST. Steamer R. R. Thompson leaves Portland daily, except Sunday, at 8 p.m., on Saturday at 10 p.m. Returning, leave Astoria daily, except Sunday, at 8 a.m.

WILLAMETTE RIVER ROUTE. PORTLAND AND SALEM. Steamer Ruth, for Salem and way points leaves Portland Mondays, Wednesdays and Fridays at 6 a.m. Returning, leaves Salem Tuesdays, Thursdays and Saturdays at 7:15 a.m.

YAMHILL RIVER ROUTE. Steamer Modoc, for Dayton and way points leaves Portland Tuesdays, Thursdays and Saturdays at 7 a.m. Returning, leaves Dayton for Portland and way points Mondays, Wednesdays and Fridays at 7 a.m.

Steamer Almota leaves Riparia Mondays, Wednesdays and Fridays at 1:45 a.m., a ter arrival of train from Spokane and Portland Leaves Lewiston, returning, Sundays, Tuesdays and Thursdays at 6 a.m.

Steamer Lewiston leaves Riparia Sundays, Tuesdays and Thursdays at 1:45 a.m.; after arrival of train from Spokane and Portland Leaves Lewiston Mondays, Wednesdays and Saturdays at 6 a.m.

W. H. MUKLBURT, General Passenger Agent. V. A. SCHILLING, City Ticket Agent. Telephone (Main) 712.

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COME TO TILLAMOOK COUNTY!
 The Paradise of the Coast for Dairying, Stock Raising, Timber, etc.

The Soil Surprisingly Productive.
 Fine Schools and Churches.
 The Land is Cheap.

Crop Failure Never Known.
 Good Class of People.
 Stock Always Fat.

GRASS IS KING!

One Acre of Land in Tillamook County will raise three times the amount of Grass to that raised in any other section of Oregon. It grows and keeps green the year round, and is the ideal pasture for dairying.

TILLAMOOK BUTTER AND CHEESE

Owing to its fine quality, is at a premium, bringing the Highest Cash Price in the San Francisco and Portland markets. No county in Oregon offers better advantages than Tillamook, where the industrious Home Seeker is bound to be successful.

Those desiring information regarding Tillamook county can secure it by writing to the HEADLIGHT OFFICE, or to any of the perfectly reliable business men of Tillamook city.