

Short History of The Hop Growers' Fire Relief Association Its Aims, Benefits, Cost, Etc.

Butteville, Marion County, Oregon.

To the Public:

The Hop Growers' Fire Relief Association was organized fourteen years ago, by the Hop Growers near the town of Butteville, Marion County, Oregon.

The membership at that time was confined to certain limited territory, and was quite small. As the hop industry increased the limited territory was extended from time to time until at the present writing it embraces the entire Willamette Valley.

The Hop Growers organized for the purpose of securing safe protection against fire at a reasonable cost; how well they have succeeded is testified to by the extremely low average per year for the past fourteen years, which is \$2.90 per \$1,000 for entire year on hop kiln risks. Although each loss sustained has been fully paid, for the past eight years no assessment has been necessary, the small annual renewal fee exacted of members being more than sufficient to cover all losses.

This highly desirable condition has been brought about by the care exercised in accepting risks, the safeguards required, and the caution the individual members exercise, in hop drying time.

The honesty, integrity and business capacity of the Board of Directors, in managing the affairs of the Association, is best attested to by the extremely low annual dues the members are paying for what has always been considered the most hazardous of risks.

The uniform safe way in which hop kilns are built throughout this valley is largely accounted for because of the conditions necessary to insure same in this Association.

(For particulars how to join, cost, etc., see By-Laws contained in this book.)

Hop Growing is one of if not the leading agricultural industries of this valley. Last year Oregon produced some 90,000 bales of about 200 pounds each, or 18,000,000 pounds. Oregon hops lead the world in quality, flavor and beauty.

Thirty-six thousand men, women and children are employed annually and enjoy a healthy, profitable outing in gathering and harvesting this crop. These pickers in addition to gaining health, carry off from the hop fields, as a result of their industry, \$1,000,000—one million dollars each season.

If the growing crop will yield 80,000 bales in this state, or about 16,000,000 pounds, at the price now obtainable by contract, the value of the crop will reach \$3,500,000.

The hop industry has a great future in Oregon. The Hop Growers' Fire Relief Association will keep pace with the industry, and endeavor at all times to be up to date.

This little hand book is presented you by The Hop Growers' Fire Relief Association. It is the first of its kind ever attempted. We hope that it will enable you to keep a record of your business in a concise and systematic manner. We beg that you may appreciate its good points and overlook its faults.

If this book will save you time, keep you posted and faithfully record the year's transactions for future reference, then we consider our object attained.

With best wishes for your welfare, success of this Association, and prosperity of the hop industry of the state, we are,

Yours very truly,

THE HOP GROWERS' FIRE RELIEF ASSOCIATION,

By HENRY L. BENTS, Secretary.

Directors.

W. R. McKay, C. F. Barrett, W. F. Young, John Murray, T. C. Ackerson.

Officers.

John Murray	President
Henry L. Bents	Secretary
W. E. Iler	Treasurer

GROWTH OF THIS ASSOCIATION.

SUMMARY YEAR 1890.

First Year-1890.

Amount of property at risk\$	40,000.00
Largest sum on any one risk	1,000.00
Cash in treasury	35.39

Fifth Year-1895.

Amount of property at risk	\$215,490.00
Largest sum on one risk	1,000.00
Cash in treasury	
Number of policies in force	

Tenth Year-1900.

Amount of property at risk	.\$348,514.00
Largest sum in any one risk	. 1,000.00
Cash in treasury	
Number of policies in force	

Fourteenth Year-1904.

Amount of property at risk	\$926,839.00
Largest sum on one risk	2,000.00
Cash in treasury	. 2,555.30
Average cost per \$1,000 for 14 years	. 2.90
Number of policies in force	

Regulations and By-Laws

of the

HOP GROWERS' FIRE RELIEF ASSOCIATION

of Butteville, Oregon.

Whereas, The present high rate of insurance on the property of Hop Growers is out of proportion to the risk incurred by insurers, we, the Hop Growers residing within the hereinafter described territory, do hereby associate ourselves as a co-operative society for our mutual protection, and not for profit, and for the purpose of securing such protection and insuring our property against fire upon

WEIGHTS KILN NO. 1. How 12th 1906 Grower. John Murray No. Wt. No. Wt. No. Wt. No. Wt. No. Wt. 20411 20321 20231 19941 200 2 199 13 197 92 211 32 193 42 203 206 13194 23211 33 20543 202 3 20414200 24202 34198 44198 4 201 15 20025 202 35 202 46 198 5 20716204262003620046208 6 20417 200 27 202 87 20347 199 7 20318 19828200 38 202 48 204 B 20219207292013919749202 9 10 204 20 20 480 198 40 199 30 206 2036 2007 2029 1998 2020 GROSS WT. 10090 lbs TARE . 250 NET. WT. 9840 @15% \$ 1476 SOLD TO Jachmond & Pineus

KILN NO.....

Dryers' Tally of Loads. Date						
No. of Load	No. Sacks	No. Boxes	'Pounds	Brot. in A. M.	Brot. in P. M.	From Yard No.
	Colorester Colorester	AT	A STATE	Brot. in A. M. das a. Q. Q. Q. Q. Q. Q. Q. Q. Q. Q.	Brot. in P. M. 3 50 3 50 1 1, 1, 4 7 50 50 50 50 50 50 50 50 50 50	xard No. 3,50 3,50 3,50 3,50 3,50 3,50 2,62 3,50 3,
11	13 "		1			350

1.89 2.00. 196 197 197-197 199 196 205 193 197 201 200 201 200 200 202 204 199 195-196 194 A 19.8 199-1.92 19.6. 19.8 198. 199-196-Ford.20-0 Amt. Brot. \$7.5 969. 19.8 5

SUMMARY OF YEAR'S BUSINESS

ALL EXPENSES

To hired help during year . 2029 1999 To picking expenses To baling expenses 1993 To burlap, etc. 1991 To 9000 To 2001 To 1934 70 1994 To 1993 To 1978 To 1903 To 400 To 222 To Z 8 TO TOTAL EXPENSES

INSURANCE

FRANCIS FELLER, Pres.

JOHN MURRAY, Treas.

HENRY L. BENTS, Sec.

THE -

Farmers' Fire Relief Association

Butteville, Oregon

STRONGEST, CHEAPEST, MOST RELIABLE

By insuring in the Farmers' Fire Relief Association you keep your money in your pocket until a loss occurs and then you contribute your mite to assist a worthy neighbor and friend. We have none of the expenses with which other companies are burdened. We insure for mutual protection and not for profit, or in other words, "at actual cost."

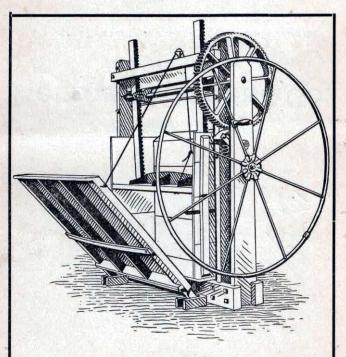
Cost to Join.—Any person wishing to join may do so by paying \$1.00 membership fee, 25 cents per \$100 for dwellings and contents; 50 cents per \$100 for barns, school houses, churches and contents. This entitles the applicant to a life membership, and a certificate of insurance good for five years, subject to such assessments as may be necessary to cover losses as they may occur during that time.

Withdrawal.—Any member may withdraw at any time by returning his certificate to the Secretary, requesting its cancellation, provided, all dues and assessments up to that time have been paid.

For further particulars address the secretary,

HENRY L. BENTS Aurora, Oregon, F. R. D. No. 3

BOARD OF DIRECTORS: Francis Fuller, W. R. McKay, W. E. Iler, W. T. Coleman, J. S. Vaughu, John Murray, Henry L. Bents.

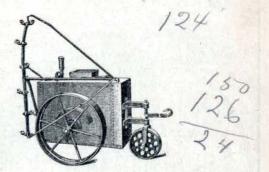


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Hops

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