

# The Yamhill County Reporter.

VOL. XXIV.

Entered at the Postoffice in McMinnville, Oregon, as Second-class matter.

McMINNVILLE, OREGON, FRIDAY, NOVEMBER 23, 1894.

SUBSCRIPTION PRICE \$2.00 PER YEAR  
One Dollar if paid in advance. Single numbers 5¢ cents.

NO. 47.

**Royal Baking Powder** SHOULD be used wherever yeast has served heretofore. Yeast acts by fermentation and the destruction of part of the gluten of the flour to produce the leavening gas. Royal Baking Powder, through the action of its ingredients upon each other in the loaf while baking, itself produces the necessary gas and leaves the wholesome properties of the flour unimpaired. It is not possible with any other leavening agent to make such wholesome and delicious bread, biscuit, rolls, cake, pastry, griddle-cakes, doughnuts, etc.

ROYAL BAKING POWDER CO., 106 WALL ST., NEW-YORK.

## Charity Work in New York.

A Loan Bureau to Help the Deserving Poor.

So much is said in the public prints and in political speeches about the way the rich and well-to-do classes are oppressing the poor and driving them to starvation and degradation, that it is refreshing once in a while to catch a glimpse of what is being done on the other hand. While it is undoubtedly true that capital in the hands of meanness and avarice is directed against the cause of humanity, it is just as true that in the hands of the noble and generous-hearted it becomes the friend and ally of human progress and benevolence. Never in the history of the world has so much been undertaken in the way of practical charities as has been witnessed in the centers of population in the past few years, and especially during the pressure of these hard times. Lodging and eating houses where the poor could obtain the necessities of life for a pittance or the lowest possible cost, and states where fuel, provisions and clothing were supplied in the same manner, have been opened by scores. The latest great practical charity in the city of New York is described in *Harper's Weekly*.

When the Rev. Dr. David H. Greer, rector of St. Bartholomew's Episcopal church, started out to raise a fund to lend money to the deserving poor, the burden of his plea was that credit and not charity was the demand of the hour. He knew that there were many in straitened circumstances who would not know how to accept charity, and yet whose needs were most pressing.

The fund of \$25,000 was raised in February last, and on the 12th day of that month the loan bureau was opened at the parish house, No. 209 East Forty-second Street. Applications for loans came upon the bureau like an avalanche. There were actually more of them in the first week than the bureau has been able to investigate up to the present time, and the average number per day since then has been not much below twenty. For several weeks the output of the bureau was limited to \$500, but when Dr. Greer was satisfied that a large majority of the clients would pay promptly, the limit was gradually increased, until it is now \$1000, which is divided into from twenty to thirty loans per week, the number depending on whether the loans are small or large, and the limit never being exceeded. Loans as small as \$4 have been made, but the largest amount that can be secured by any client is \$50. These figures were settled upon to keep the business of the office within the boundaries proposed by Dr. Greer, the giving of prompt financial aid in a small way to deserving people who are momentarily embarrassed, and who have ample security in the way of household effects to mortgage for the amount borrowed.

It was the policy from the start to investigate each case so carefully as to render fraud and imposition almost impossible. The result is that of the hundreds to whom loans have been made there are only a few units that have given the bureau any undue trouble. To make payment easy for the borrower, and to enable the bureau to readily keep track of clients, the system of monthly instalments was adopted. The borrower of \$50 is allowed to pay a minimum of \$5 per month, and the smaller loans range from \$1 to \$4 per month. In all cases the interest is six per cent., and this is paid with the monthly instalment, so that the calculation is made for each succeeding month after deducting the instalment paid.

The kind of people who have patronized the loan bureau may be judged from the fact that fully ninety-eight per cent of them have paid each month with religious regularity. The few delinquents are not less anxious to pay, but have been prevented through sickness or other dis-

couraging circumstances, and gentleness has been shown them in the hope and belief that their affairs may soon improve. But in many trades there is scarcely any change for the better in the labor field. Vast numbers of the working people, who have always been busy at this season of the year, are suffering untold embarrassments through enforced idleness, and are in consequence not only unable to meet their obligations to creditors, but find it difficult to supply their families with bread.

Timely help from the loan bureau has been received by the occupants of mansions as well as those of tenements. No distinction is made as to calling, race, color, or social standing. Dr. Greer simply wants to know that the applicant is of good repute and deserving, and that he or she can give ample security for the money advanced. The experience of the bureau has proved that a great many institutions of a similar kind should be in operation in this metropolis. In hard times like the present, wage-earners who have been out of work for several months, with large families to support, are obliged to borrow a little money to tide them over. Thousands who had savings in the banks have been forced to draw out their last cent. Work is still a few weeks or a month ahead, and the landlord is clamoring for his rent, with a dispossession warrant in one hand and the unpaid bill in the other. The citizen in desperation goes to a money-lender. He has already pawned the last trinket that the pawn shop will accept, and now he must give for security the little furniture of his household. He thinks \$50 will see him out of his difficulty. The money-lender looks over his property, and says, "Yes, we can let you have \$50 on it; but you know I am only the broker, and my commission will be \$25."

In thousands of cases such terms are submitted to, and there is an organized gang of these sharks operating in all parts of the city, who manage to evade the law and plunder helpless people at discretion. Many of their victims have come to Dr. Greer's bureau to be helped out of their clutches, and we have proceeded in this way: A, for instance, has taken a loan from a shark of \$50, and given his note at 90 days for \$75, with a mortgage on his household effects for the amount. For six weeks he has made regular payments of over six dollars a week, and comes to a point where he cannot carry the burden any longer. Then the shark threatens to foreclose on his home, and he comes to Dr. Greer's bureau to escape this fate. In many cases we have settled such accounts with these gentry at a considerable saving to their victims by insisting on a rebate. They all know that their operations are contrary to law and that prosecution might be had on them, but there is good reason to believe that they, like other breakers and defiers of law, have contributed freely to the "Pantata" fund, and their system is so well organized that they rely upon it and their "pull" to assure them immunity.

The person of moderate means who has no bankable securities is driven to the necessity of patronizing these cormorants, whose business is preying upon the helpless. A single institution conducted in a fair and decent way cannot seriously affect their business, but if a sufficient number of such offices were opened to meet the demands of small and honest borrowers, much grief and misery would be removed from the already overburdened poor.

While the loan bureau is a strictly business enterprise, and its full success cannot be assured until its first year's operations are ended and the books balanced, it is also a benevolent concern in the truest sense, and so must expect some experience with impostors. Ingratitude and depravity, like honor and fame, "from no condition rise," but they often break out where least expected, and are the only reward for services which one would expect to render them impossible. One client of the bureau, a female with a husband as worth-

less as herself, was given a small loan, and then took the first opportunity to dispose of her belongings and leave the city. When the bureau came to her relief during those bleak days of March she had neither fuel nor food in her miserable home, her husband was lying sick, and the corpse of her dead child was about to be removed to potter's field. Who could think that any human being would forget kindness bestowed in an hour like that?

Cases now and then appear which make one think there are some people who are utterly unworthy. An agent of the bureau called one day to see a man who had applied for a loan. He found the man with his wife weeping over their misfortunes, and contemplating self-destruction. Their effects were sufficient for a small loan, but the unfortunate man was so broken in spirit that the prospect of his ever paying was not inviting. He had been accustomed to clerical work, was past middle life, but said he would gladly do anything to earn a living. A place was secured for him as conductor on a street railroad, and we made him a loan to purchase his outfit. In less than ten days he came and wanted to know if he could have an easier situation, as it blistered his hands to climb along the sides of the open cars! It is not a part of the bureau's business to secure work for people, but this incident served to show its benevolent side, and one class of persons who have been helped by it.

Clients of the bureau represent almost all trades, crafts and professions—painters, authors, mechanics of all kinds, lawyers, merchants, actors, singers, etc., and many of them are looking for employment and work in their various lines. Artists and others engaged in work which is essentially a luxury have been especially unfortunate during the hard times, and there are well-known portrait painters, for example, who have received good prices for their services in good times, who will paint fine portraits now at figures which the clothing men would label "panic prices." The bureau would gladly give information to persons requiring the services of any of these deserving people. It is impossible for the loan fund to accommodate all applicants, but its success thus far proves the principle which Dr. Greer advocates, viz, that it is safe, and may be made profitable to lend money to the deserving poor at fair rates of interest.

A vast majority of the bureau's clients are sturdy citizens, who fully realize and appreciate their obligation to Dr. Greer's enlightened benevolence. Hundreds of them have said that the help came to them like a special providence when they knew not where to turn. It is a new experiment in benevolence, and its promoters are aware that it cannot fill the whole field. Its success will lead to the establishment of a great many other institutions of a similar kind. One is now being organized in Brooklyn, and Dr. Greer has received hundreds of inquiries from cities throughout the Union which will lead to the extension of an enlightened system of benevolent money-lending.

On October 12th the bureau completed eight months of its career, with results which are far from unsatisfactory to Dr. Greer and others who are particularly interested in the problem of lending money to the worthy at low rates. A total sum of \$24,554.50 had been loaned up to that day, and the repayments amounted to nearly \$8000. Loans were made to 768 different families, embracing nearly all trades and professions, many nationalities, and a great variety of religious belief. The losses sustained by the fund thus far have been extremely few and small, and no mortgages have been foreclosed. The holders of outstanding loans are paying their monthly instalments regularly, and over sixty loans have been paid off and cancelled.

To completely rid New York of the usurers and extortioners who prey upon helpless people it is only necessary to increase this fund, and to establish others of a similar character. J. A. MacKNIGHT, Manager St. Bartholomew Loan Fund.

### The Best Plaster.

Dampen a piece of flannel with Chamberlain's Pain Balm and bind it on over the seat of pain. It is better than any plaster. When the lungs are sore such an application on the chest and another on the back, between the shoulder blades will often prevent pneumonia. There is nothing so good for a lame back or a pain in the side. A sore throat can nearly always be cured in one night by applying a flannel bandage dampened with Pain Balm. 50 cent bottles for sale by S. Howarth.

Heavy earthquake shocks were experienced in Italy on the 17th. The village of Sao Procopio was almost entirely destroyed and 60 people killed. Slight shocks were felt on the same day in parts of Nevada and California.

## CURIOUS FACTS ABOUT ESKIMOS.

Mrs Peary, the only lady to take part in any Arctic expedition, spent a year in Greenland. She has recently published her journal, the contents of which are summarized in the *Spectator*, London. We quote: "The wooden house which the exploration party built on the north coast of Inglesfield Gulf, some miles due north of Whale Sound, was the base of operation for Mr. Peary's expedition to the north coast of Greenland, across the inland ice. The explorers sighted Greenland on June 24, 1892, and at the end of July landed and built the house. Mr. Peary, his leg having been broken by a blow from the ship's tiller, was unable to take any active part in work, and it was not till the spring was at hand that the broken limb recovered its real strength, just in time, indeed, for the ice journey. When the house was finished, several men of the expedition were sent to search Herbert and Northumberland Islands for an Eskimo settlement, and to induce a family to settle down near the house and make themselves useful—the man to act as hunting guide and the women to do the sewing of the many skin garments. They returned with one family, and the first proof of his skill the Eskimo gave was to cut up a huge walrus with a six-inch pocket knife.

"Of course the prevailing characteristic of the Eskimos in Mrs. Peary's estimation was their dirtiness, and it was a very great favor that she finally allowed the very best sewer to squat on the floor in her own room. Indeed the habits of the Eskimos never failed to excite her disgust, and she tells with horror how, when the Eskimo man having been given leave to bring home a cached seal, the most awful smell pervaded the place from the two-year-old corpse. Ikwa, the Eskimo, was most indignant at the refusal to allow it to be carried in the boat, declaring it to be 'the finest kind of eating for himself and family.' On November 23, Mrs. Peary notes that it was impossible to read ordinary print at noon, and henceforth the only difference between day and night at Redcliffe House was the addition of a 'large Rochester lamp' to the bracket lamps from 8 a. m. to 10 p. m., called by the Eskimos the 'baby sun.' A rule was made by the commander of the expedition that no man should occupy his bunk between 8 a. m. and 7 p. m., unless ill. The best sewer was a woman named M'gipsu, and she was Mrs. Peary's favorite, having also the additional distinction of forming with her husband and children the most northerly family on the globe. Mrs. Peary tells us the manner of preparing the clothes for the great ice journey. How the natives prepared the skin, let Mrs. Peary relate:

"The native method of treating the skins of all animals intended for clothing is first to rid them of as much of the fat as can be got off by scraping with a knife; then they are stretched as tight as possible, and allowed to become perfectly dry. After this they are taken by the women and chewed and sucked all over in order to get out as much grease as possible; then they are again dried and scraped with a dull implement so as to break the fibres, making the skins pliable. Chewing the skins is very hard on the women, and all of it is done by them; they cannot chew more than two deer-skins per day, and are obliged to rest their jaws every other day.

"More Eskimos arrived, till the permanent camp of the expedition became an Eskimo village. Two of the men were reported to 'swap' wives every year; they were the only two men in the tribe who did so; and though the other men regarded it as reasonable, the women were not satisfied with it. One of the newcomers, who had recently lost her husband, drowned by a seal, was asked by Mrs. Peary if the three children she had with her were all; she burst into tears and left the room. On questioning her favorite, M'gipsu explained, after much hesitation, that Klauyuk, the widow, had just strangled her youngest child, about two years old. She could not support the child herself, and no man would take her to wife with a child in the hood, where the women carry their children till they can get about themselves. M'gipsu, when asked if this was always done, said, 'Oh, yes; the women are compelled to do it.' When M'gipsu sat in Mrs. Peary's room, her husband, Annowkah, came in as often as he could find an excuse for doing so. He frequently rubs his face against hers, and they sniffle at each other; this takes the place of kissing. I should think they could smell each other without doing this, but they are probably so accustomed to the (to me) terrible odor that they fail to notice it."

Francis A. Teal, the original proof reader of Poe's "Raven" and "The Bells," and principal editor of the *Century* dictionary, died in New York City on the 16th.

## LOCAL NEWS.

Silverware at Dietschneider's  
The coming event is the ball—26th inst.

C. N. Howard, of Amity, has become a McMinnville resident.

C. E. Magers of Willamina has been commissioned a notary public.

J. P. Lowe, the jeweler who opened a shop here a few weeks since, has removed to Oregon City.

Leave your subscriptions for any newspaper or magazine at C. Grissen's book store.

U. S. Booth is filling a position as salesman with Chas. Grissen until after the approaching holidays.

New styles in jewelry and holiday goods arriving daily at Wm. F. Dietschneider's, the jeweler.

D. G. Stults, lately from Iowa, has bought the W. M. Jones farm about three miles southeast of Amity.

J. A. Campbell, formerly of this place, has settled for the winter at Winlock, Wash., and is engaged in barbering.

Hear Prof. Toney's orchestra at the opening of the coming grand ball. It will be a treat for intelligent people.

A. J. Nelson's condition of health has again grown worse, and he is confined to his bed. His son Ira of Corvallis was down to see him Saturday.

All persons indebted to R. Jacobson will please call and settle as we have waited patiently, and now are obliged to make collections to meet obligations.

There will be Thanksgiving services at the Episcopal church on next Thursday, the 29th inst., at eleven o'clock a. m., conducted by Bishop Morris. All invited.

D. O. Durham had to submit to the taking off of his entire thumb, from which the end was accidentally chopped a few weeks ago, because it began to mortify.

Strictly eastern prices on books. C. Grissen has been receiving freight shipments from the publishers and offers a long list of good books at 25 and 35 cents each.

The Friends' church at Newberg is receiving the brick veneering upon the outside. This is probably the finest church in the valley outside of Salem and Portland.

Union Thanksgiving services will be held in the Baptist church at 10:30 a. m., Thanksgiving day. Rev. E. E. Thompson has been chosen to deliver the sermon, and the music will be prepared by the different choirs of the city. All are invited.

A citizen of Yamhill county, who is 27 years of age, three-fourths of whose life has been passed within its borders, visited the county court house last week for the first time. Oregon is one of the greatest places in the world for home-stayers.

The Presbyterian Sunday school has decided to observe Christmas eve with a unique and pleasing feature. It will be a snow house, with brownies to assist Santa Claus in the distribution of presents. A Christmas program will be rendered.

The ladies of the Degree of Honor, who constitute the biggest part of the best women in town, gave the Workmen one of those alleged surprises in the way of a splendid supper, Friday night. While most of the men knew all about it, they are always willing to bow to the wish of the ladies and accept such favors as surprises.

McMinnville Camp No. 128, Woodmen of the World, elected the following officers Monday evening for the ensuing year: F. M. York, consul; N. S. Booth, adviser; T. B. Kay, banker; T. J. Bridgeford, clerk; B. F. Wright, watchman; G. D. Fleisher, escort; H. Gee, sentry; L. W. Parker, manager; J. F. Calbreath, physician.

Mrs. F. H. Barnhart and children arrived home Friday evening last from a six weeks visit with relatives and friends in Kansas. The elements behaved with remarkable docility during their stay and many things contributed to render the visit enjoyable, but they are glad to be back in Oregon, where the roses and chrysanthemums still smile across the garden fence and the green grass grows all round.

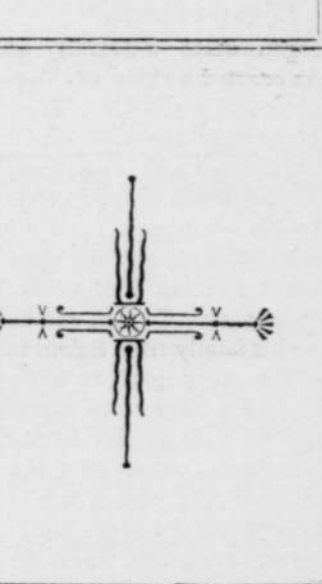
The children of Mrs. P. W. Chandler arranged a surprise party for her one evening recently at Forest Grove, and many pioneer friends attended. Mrs. Chandler and her husband, Dr. Chandler, who died several years ago, came to Oregon in an early day as missionaries, and were founders of the Baptist church in this state. A. C. Chandler and family of this city were present. The occasion celebrated the 80th birthday of Mrs. Chandler.

There were fifteen Indian war veterans present at the meeting called last Saturday. Resolutions were passed, to be forwarded to congress, asking that pensions might be granted to Indian war veterans on a basis similar to that employed for the survivors of the Mexican war, and that each might be given a land warrant for 160 acres. The names of all veterans of the Indian war residing in the county, 36 in number, were forwarded. None of these veterans is under 55 years of age.

The directors of the fair association met last Saturday and adjourned till tomorrow to complete the business they have in hand. It is understood that a deed will be made to the directors who have been carrying the debt on the property, and in this event the said directors contemplate the holding of a fair next fall, believing that they can make it a success. An annual county fair properly conducted would certainly prove a benefit to Yamhill county and to McMinnville, and we believe a majority of the people would co-operate to make it win.

**The Same is True of Staples.**  
People know about how much such articles sell for. One merchant might mark a bolt of calico at 10c a yard, sell it at 20 per cent. off, or 8 cents, and the same customer could go to another merchant, who is not making a discount sale, and find the same article selling at 8c, marked price. We say the MIGHT do it, but he would be found out, and it would recoil with fearful force. Hence staples cannot be discounted.

**Kay & Todd, Clothiers.**



**THIS MEANS SHOES AND RUBBER GOODS!**  
Mackintoshes \$5 and upwards.  
Men's Suits \$6 and upwards.  
THE NEW TARIFF TAKING EFFECT JANUARY 1  
Will affect the price of clothing. We wish to clear our stock. This is your opportunity.

Men's Nice All Wool Black or Blue Cheviots, \$10.

**Cash Counts.**

**A DISCOUNT SALE**

*The Entire Stock at 20 Per Cent Off.*

**See Our Prices.**

A GENUINE TWENTY PER CENT DISCOUNT SALE!  
FOR CASH UNTIL JANUARY 1ST.