

PRICE, THREE CENTS.

The Daily Reporter.

A DAKOTA LAND-SHARK.

He Cheerfully Relates How He Has Prospered Owing to the Misfortunes of Others.

On an east-bound train the other day, writes a Watertown, Dakota, correspondent of the New York Sun, was a well-fed and comfortable-looking man, who announced that he had been attending to business very strictly for three or four years, and that he was then on his way to the seashore for the purpose of having a little recreation. His wife was a plump, fresh-looking young woman several years his junior, who, besides being fashionably dressed, had an air of business about her which is met with in the fair sex more frequently in this part of the country than elsewhere.

"Yes," the tourist said, after settling himself back in his seat in the smokers' section. "I've been attending to business mighty close. In fact, I've had to. I'm a banker. When I came out in this country I had just about \$4,000 clean cash. Down where I came from everybody said \$4,000 wasn't enough to put in your eye. It might do to buy a home with or get a team, but as far as business was concerned it was only an aggravation. I had heard something about Dakota, and I made up my mind that I would show some of the smart men whether \$4,000 capital was good for anything or not. I went west along with the immigrants, set up a little office, put out a sign 'Money to Loan,' and sat down to await custom.

"I put my money out in small sums principally. A settler would come in and ask for \$50 or \$100. I would ask him what he had. Well, he might have an equity in his land, or he would have some household furniture, farm machinery, or horses and wagons. I would let him have the money, and take a mortgage on all that he had, deducting my interest, at 10, 12, or 14 per cent, in advance. Plenty of them would want a little money for a month or two months, and I'd always sock it to these fellows. I've had \$10 for the use of \$50 for thirty days many a time. A good many of the settlers were Scandinavians, and I could not talk to them in their own language, nor could they speak to me in mine, but I got up a printed form which they could understand, and in that way we managed to do business very satisfactorily.

"It requires a very clear head and good judgment to do a banking business out here. Particularly is this true in a new settlement in the winter time. I've changed my location three times since I've been in Dakota. After a township has been settled for awhile it is not much good to men in my line. When I have moved I have always gone into a new country. The people get along first-rate for a few months, but the first winter fetches them. They have to have money, and a man who stands by ready to help them is a sort of public benefactor. I have had at one time and another mortgages on the stuff belonging to several hundred farmers, sometimes taking mortgages for sums as small as \$10 or \$20. In fact, they are the ones that pay, as the men who give them are usually on their last legs, and about all that you have to do is to wait awhile and then gather in their stuff.

"I have come into possession of some of the best farming land in Dakota in this way. A man might get hard up and come to me for \$100 for six months. When the time was up he would be worse off than he was before, and by stretching the mortgage a little I would give him another hundred, the whole thing to be paid in three months. Then he might come around and make a poor mouth, and ask for an extension, and all that, but you see that wasn't what I was out there for. My capital wasn't very large, and I had to keep it moving, and then, too, there is no sentiment in business. I'd have to take the farm. In some such cases I have sold it back to the man at 12 or 15 per cent interest, on condition that he would pay me monthly, but he usually gets tired of that.

"Only the other day I was thinking about how much I had made out here,

for her to make a payment she was short, and so she came to me for money. I gave it to her and took a mortgage on all her property, real and personal. That is the kind of deals I like to make. If you can get one of those girls for a customer you are liable to have a farm after a while dirt cheap.

"Well, when the note fell due she couldn't pay it, and I gave her an extension at 12 per cent. I usually get 15 in such emergencies, but I took pity on her. Then that came due, and she had no money, and so I foreclosed on her. That made her mad. She wanted to make a compromise, and after a while I patched up a bargain with her, but as I repented of it I told her the place and all the things would have to be sold. A friend of mine bid them in for about the sum of my claim, and the girl got notice to leave, which she didn't do. Not much. She just staid there, and one day when I rode out to see if she had gone she opened on me with a rifle, calling me an old shark and thief. When I tried to get some help from the people round about they intimated that they would see me hanged first, and, by thunder, the girl had me. She was in possession, and there wasn't law enough in that county then to get her out.

"So after awhile I came to the conclusion that I would have to reason with her. It was getting to be about time for me to climb out of there, but I couldn't bear the idea of losing the farm. Then I got a man to negotiate with her for an interview, and after a while I called on her, making myself as agreeable as possible. The upshot of it was that I asked her to marry me, and she consented. I'm pretty well satisfied with the deal, for to tell you the truth I would never have got that farm if I hadn't taken her along with it."

REPORTER DIRECTORY.

- STATE OFFICERS.
- United States Senators..... Jos. N. Dolph
Representative in Congress..... J. H. Mitchell
Governor..... Z. F. Moody
Governor's Secretary..... C. B. Moore
Secretary of State..... R. P. Earhart
Assistant Secretary..... F. E. Hodgkin
State Treasurer..... Ed. Hirsch
Assistant Treasurer..... A. F. Wheeler
Supt. of Public Instruction..... E. B. McElroy
State Printer..... W. H. Byars
Olerk School Land Board..... E. P. McCormack
Supt. Insane Asylum..... Dr. Josephi
Supt. Penitentiary..... Geo. Collins
Warden Penitentiary..... Geo. K. Jackson
- Supreme Judges..... W. P. Lord
R. S. Strahan
W. W. Thayer
- DISTRICT JUDGES.
- First District..... L. R. Webster
Second District..... Robert Bean
Third District..... R. P. Boise
Fourth District..... E. D. Shattuck
Fifth District..... Frank J. Taylor
Sixth District..... M. L. Olmstead
- CITY OFFICERS.
- Mayor..... Hon. J. W. Cowls
Recorder..... J. J. Spencer
Treasurer..... J. L. Rogers
Marshal..... Geo. Kauffman
Street Commissioner..... C. A. Wallace
- COUNCILMEN.
- Wm. Campbell, D. C. Narver,
Geo. W. Jones, J. S. Nash,
S. A. Manning, T. A. Turner.
- COUNTY OFFICERS.
- Senators..... R. P. Bird
J. W. Watts
R. R. Laughlin
Representatives..... F. N. Little
Chas. Lafollett
Judge..... L. Loughary
Clerk..... Geo. W. Briedwell
Sheriff..... T. J. Harris
Treasurer..... W. W. Nelson
Assessor..... Wyatt Harris
Commissioners..... J. S. Hibbs
Geo. Dorsey
School Supt..... J. A. C. Freund
Surveyor..... Jeff. D. Fenton
Coroner..... D. C. Narver
Sheep Inspector..... A. J. Nelson

D. C. IRELAND & CO.,

Fine Job Printers,

McMinnville, Oregon.

MISCELLANEOUS BUSINESS.

THE GREAT
TRANSCONTINENTAL ROUTE.

NORTHERN PACIFIC RAILROAD!

SHORTEST! BEST! QUICKEST!

THE DINING CAR LINE
THE DIRECT ROUTE! NO DELAYS! FASTEST TRAINS!
Lowest Rates To CHICAGO and all points EAST.
Tickets sold to all PROMINENT POINTS
Throughout the East and Southeast.
TO EAST BOUND PASSENGERS!
BE CAREFUL AND DO NOT MAKE A MISTAKE—BUT BE SURE
—TO TAKE THE—
Northern * Pacific * Railroad
And see that your ticket reads via Portland and
St. PAUL or MINNEAPOLIS,
To avoid changes and serious delays occasioned by other routes. Through
Emigrant Sleeping Cars are run on Regular Express Trains Full
Length of the Line. Berths Free.
LOWEST RATES! QUICKEST TIME!
GENERAL OFFICE OF THE COMPANY,
No. 2 Washington St., Portland, Oregon.
A. D. CHARLTON, General Western Passenger Agent.

Oregon Pacific Railroad.
Only Route via Yaquina Bay
To San Francisco.
Fast Time, Sure Connection, New Equipment
**225 Miles Shortest
20 Hours Less Time.**
Accommodations unsurpassed for comfort
and safety. Fares and Freights MUCH
LESS than by any other route between all
in Willamette valley and San Francisco.
DAILY PASSENGER TRAINS,
(Exc. pt. Sundays.)
Leave Corvallis at 2 p. m. Leave Yaquina
at 7:10 a. m.
Oregon and California, West side, trains
connect at Corvallis.
The Oregon Development Company's
FINE A1
Steamship Yaquina City
SAILS
From Yaquina, From San Francisco,
Sunday..... Oct. 10 Monday..... Oct. 14
Friday..... " 22 Saturday..... " 18
Wednesday..... Nov. 3 Thursday..... " 28
Monday..... " 15 Wednesday..... Nov. 10
Saturday..... " 27 Monday..... " 22
The Company reserves the right to change
sailing days. Fares, between Corvallis and
San Francisco, Rail and Cabin, \$14; Rail
and Steerage, \$9.88.
For information apply to
CHAS. C. HOGUE,
Acting Gen. F. and Pass. Agent,
Corvallis, Oregon.

ST. CHARLES HOTEL,
F. MULTNER, Prop.,
Corner Third and B streets,
MCMINNVILLE - OREGON
New house! New furniture! Unsurpassed
in the country. Rates—\$1 to \$2 per day ac-
cording to room. Single meals 25 cents.
Lodging, 25 to 50 cents according to room.
Board and Lodging, \$4 to \$6, per week. Two
Fine Sample Rooms for commercial men.
Give me a call and see for yourself.

Brewster's Patent Rein Holder.
Your lines are where you put them—not
under horses' feet. One agent sold 12 doz. in
3 days, one dealer sold 6 doz. in 15 days.
Samples worth \$1.50 FREE. Write for terms.
E. E. BREWSTER, Holly, Mich.
For sale at this office.
THIS PAPER is on file in Philadelphia
at the Newspaper Ad-
vertising Agency of Messrs.
N. W. AYER & SON, our authorized agents.

OVERLAND TO CALIFORNIA
VIA
The Oregon and California R. R.
And Connections.
TIME, 2½ DAYS.
Fare from Portland to San Francisco \$32;
to Sacramento, \$30.
Close connections made at Ashland with
stages of the California, Oregon and Idaho
stage company.
(DAILY EXCEPT SUNDAYS.)
East Side Division.
BETWEEN PORTLAND & ASHLAND
Mail Train.
LEAVE. ARRIVE.
Portland.... 7:30 A. M. Ashland.... 4:15 A. M.
Ashland.... 9:30 P. M. Portland.... 4:25 P. M.
Albany Express Train.
LEAVE. ARRIVE.
Portland.... 4:00 P. M. Lebanon.... 9:20 P. M.
Lebanon.... 4:45 A. M. Portland.... 10:05 A. M.
Pullman Palace Sleeping Cars
daily between Portland and Ashland.
The O. & C. R. R. Ferry makes connection
with all the regular trains on the east side
division from foot of F street.
West Side Division.
BET. PORTLAND AND CORVALLIS.
Mail Train.
LEAVE. ARRIVE.
Portland... 7:30 A. M. McMinnville... 10:12 A. M.
McMinnville 10:13 A. M. Corvallis... 12:25 P. M.
Corvallis... 1:30 P. M. McMinnville... 3:43 P. M.
McMinnville 3:44 P. M. Portland... 6:15 P. M.
At Corvallis connect with trains of the
Oregon Pacific for
Yaquina Bay.
Express Train.
LEAVE. ARRIVE.
Portland... 4:50 P. M. McMinnville... 8:00 P. M.
McMinnville 5:45 A. M. Portland... 9:00 A. M.
Local tickets for sale and baggage checked
at the company's up-town office, corner of
Pine and Second streets. Tickets for prin-
cipal points in California can only be pro-
cured and baggage checked at company's of-
fice, Corner F and Front streets Portland, Or.
Freight will not be received for shipment
after five o'clock p. m. on either the east or
west side divisions. E. P. ROGERS,
R. KOEHLER, G. F. & P. Agent.
Manager.

CITY STABLES.

HENDERSON BROS.
Ample room to care for horses. Livery
teams at as reasonable rates as anywhere in
Oregon. New stable Third St., McMinnville.