Daily Christmas Hint

A Gift For the Society Maid or Matron

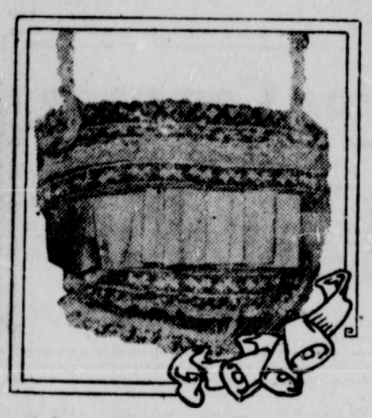
The French reach all sorts of extremes in the matter of corsage bouquets, and here is a most beautiful conceit in the way of a water lily with soft yellow petals and deeper yellow center. The stems are of light green twisted chenille with dark green velvet

leaves. The center of the flower is dotted with brilliant dewdrops. The long stem, drooping leaves and buds give an exquisite long line when the flower is pinned to the bodice. This would be an appropriate gift for the maid or matron who goes out much.

Daily Christmas Hint

Make Her a Pretty Home-made Present

The girl or matron never has sufficient of the pretty perishable things called corset covers or camisoles. The one seen in the illustration was devel



oped from a good deal of valenciennes lace, a tiny bit of fine muslin and a pretty shade of ribbon. Pink and blue are the prettiest colors, though for an elderly woman a delicate lavender shade of ribbon might be used.

Daily Christmas Hint

The Baby Must Have a Christmas Gift

There are always Christmas babies, and their needs are many and various. Illustrated here are two hints for the very wee babies' comfort, which will doubtless be more appreciated by the mother whose baby is remembered by

such a gift than by baby himself. These models were cut of tricot flannel, a material that will stand repeated launderings, and was quite elaborately embroidered.

But there are a great many materials which would be suitable for these babies' garments. Thin white bedford cord is used. A thick quality of peau de soie also makes pretty coats and coatees. Cashmere also is used.

Daily Christmas Hint

Give Your Chum a Hand-made Gift

The pretty collar pictured here is to be made of sheer batiste, embroidered and with tiny insets of lace. Any girl who is handy with her needle can

make a useful and handsome gift for her girl chum, her sister or her mother. Any girl would prefer a useful present like this rather than the useless ones with which she is sometimes inundated.

Daily Christmas Hint

Old China Well Liked by Housewives

A pitcher and platter of really old Wedgwood which was first originated by Josiah Wedgwood some 150 years ago, show in a pale blue coloring on a white ground the famous willow pattern, after the Chinese influence of

that day, in which the house of the father, the house of the lover, the fleeing pair and the irate parent all figure. These dishes are the treasure of many a china chest and are sought after by lovers of the antique.

Daily Christmas Hint

Grandmothers' Gifts to the Tiny Tot

These tiny bootees were made of swansdown and ornamented with a design in cross stitch. The little cap

was made of the same material and also was embroidered. If grandmother has idle moments these gifts would be particularly timely for the baby granddaughter or grandson.

But "grandma" may have no idle moments, so perhaps she would be glad to know that all of the layette shops keep these articles on hand. The shops now are filled with dainty articles for the tiny stranger who selected this holiday time to make his protesting debut.

Daily Christmas Hint

For the Girl or Woman Who Sews

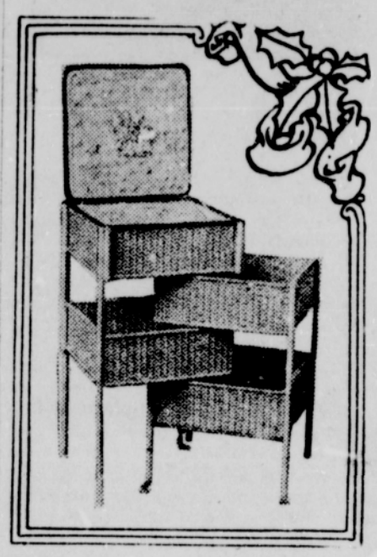
A nice gift, one that will be greatly appreciated by the girl or woman who has been vexed by losing her sew

ing things, is the little bag illustrated here—scissors, thread, needles, pins, darning cotton, thimble, measuring tape and all the other things you can think of are contained therein

Daily Christmas Hint

Baskets Are Always Acceptable Gifts

Only the busy housewife knows the necessity of many baskets. For the socks and stockings which must be darned, for the unfinished piece of embroidery, for the mending that must be done—all these things require the



special basket. Illustrated here is a nest of baskets which can be used for all the things mentioned, while in the topmost basket can be kept all of baby's toilet articles. The convenient point about these baskets is that they can swing one underneath the other, thus taking up very little room.

Daily Christmas Hint

A Gift For the Literary Woman

The charming lamp illustrated here would be much appreciated by the woman of literary tendencies as a desk lamp in her boudoir. The base is a daintily modeled cupid, which supports a canopy of crystal iridescent beads, which show very effectively when the electric bulb is turned on.

Or the lamp would go charmingly upon milady's dressing table with its array of silver and crystal.

An electric lamp with all the other desk appurtenances to match would be a useful present for the literary woman.

There is quite liable to be a dearth of imported articles for Christmas gifts

on account of the terrible war in the European countries, whence our most exquisite gewgaws are imported.

Another hint. Colonial articles, either real or imitation, are always in demand, and doubtless this dearth of imported novelties will have stimulated home manufactures and the hunters for colonial novelties in a manner which has never yet been known in this country.

A desk lamp in brass, with inkwell, trays, blotter corners and small clock, would also be charming gifts for the woman who burns the midnight oil.

STATE DECLARES DIVIDENDS.

The Workmen's Compensation Commission of New York has authorized the state insurance fund to "announce that it expects to declare dividends averaging 15 per cent on the business of the 6 months' period, July 1 to December 31, 1914."

It is also announced that "employers who placed their insurance in the State fund will save, on the basis of initial rates, 8 1-3 per cent below the rates of the liability companies, and prospectively 15 per cent dividends, approximately $250,000, on the cost of their insurance for the first 6 months, as compared with what they would have been obliged to pay if insured in stock companies. On the other hand, employers who elected stock company insurance will pay, according to the same estimate, at least $1,250,000 more than their insurance would have cost them in the State fund."

It is stated that readjustments of rates for the next six months' period will be made, and this will reduce the State fund charges 20 per cent below those of liability companies.

A local dealer in paints and varnishes received an order from a country customer a few days ago reading as follows:

"Dear Sir: Please ship me a can of your striped paint. I want just enough for one barber pole."—Paducah Sun.

DIRECTORY of LOCAL UNIONS

The Labor Press makes a charge of 50 cents per month for registering unions under this head.

ALLIED PRINTING TRADES COUNCIL—Third Friday evening, 205½ First street. George H. Howell, secretary, Oregonian composing room.

BREWERY TRADES SECTION—First Friday, 162½ Second street. O. D. Forte, corner Third and Beach streets. Lents.

BUILDING TRADES COUNCIL—Meets 8 P. M., Monday, Labor Temple, 162½ Second street. W. L. Sullivan, secretary. Telephone, Marshall 765.

CENTRAL LABOR COUNCIL—Meets every Friday, 8 P. M., room 201 Labor Temple. T. H. Burchard, president; E. E. Southard, secretary, Labor Temple.

DISTRICT COUNCIL OF CARPENTERS—Meets Friday night. B. W. Sleeman, business agent. S. Clark, secretary. Telephone Marshall 765. Labor Temple.

LOCAL LABEL TRADES SECTION—Second and fourth Tuesdays, 8 P. M., at 230½ Yamhill. Ed J. Stack, president; M. W. Petersen, secretary-treasurer.

METAL TRADES COUNCIL—First and third Thursday nights. F. B. Raeubig, secretary, 685 East 11th N. Phone East 3821. Headquarters and hall, 209 Alisky Bldg., Marshall 1641.

WATERFRONT FEDERATION—Second and fourth Tuesdays, 8 P. M., 205½ First St. J. I. Tucker, secretary, 499 Albina avenue.

BARBERS' UNION No. 75 — Meets third Tuesday each month in Alisky Hall, Third and Morrison. L. A. Wheeler, president; C. H. Kelly, secretary, 304 Alisky Bldg., Third and Morrison. Phone Main 9139.

BEER DRIVERS AND BOTTLERS—First and third Thursdays, Labor Temple, 162½ Second street. T. H. Kendig, secretary, 1267 East Yamhill street. Telephone Tabor 2476.

BREWERY WORKERS—Second and fourth Saturday evenings, 228½ Yamhill. Theo. Kruppenbacher, secretary. P. O. Box 171.

BRIDGE, DOCK AND PIER CARPENTERS No. 872—Meets every Saturday, 126½ Second street. F. A. Riley, Secretary and Business Agent.

BARTENDERS' LEAGUE No. 339—First and third Sundays, 12 noon, 205½ First St. Chas. Grassman, financial secretary, 205½ First. Main 3764, A 7532.

BINDERY WOMEN No. 113—Meets second Monday evening in Alisky building, Third and Morrison streets. Jessie Henderson, 547 Webster street, Woodlawn 2416, recording secretary; Mayme Harrington, 554 E. Morrison street, Tabor 5576, financial secretary.

BLACKSMITHS AND HELPERS—Second and fourth Thursdays, 209 Alisky building, Third and Morrison. E. R. Nelson, financial secretary, 740 Roswell street; E. E. Hoberg, president, 29 Church street, West. Office, 209 Alisky building; Marshall 1641.

BOILERMAKERS—Second and fourth Thursdays. Joe Reed, business agent, 209 Alisky building. Marshall 1641. F. E. Disbrow, secretary, 810 East Eleventh street.

BOOKBINDERS No. 90—Third Tuesday, Labor Temple. R. A. Pratt, P. O. Box 147.

BRICKLAYERS—Meets every Friday evening, 230½ Yamhill street. Frank Barnes, financial secretary; Jack Wempe, corresponding secretary. 99 East 26th North, Woodlawn 2559. Box 328, City.

BRIDGE AND STRUCTURAL IRON WORKERS—Tuesday, 8 P. M., Labor Temple, third floor. Frank Hannan, business agent. Telephone Marshall 765.

BROTHERHOOD OF RAILWAY CARMEN OF AMERICA, PORTLAND LODGE No. 268—Every second and fourth Tuesday, Carpenters' Hall, East Pine and Grand avenue. Hugh McCanse, recording secretary, 1011 Borthwick street.

BUILDING LABORERS—Meets every Tuesday night in Labor Temple, 162½ Second street at 8 o'clock. Geo. Kerr, recording secretary; S. P. Harris, financial secretary and business agent; phone, Marshall 765.

CARPENTERS No. 50—Meets every Tuesday Carpenters' Hall, Grand avenue and East Pine streets. Ivan J. White, Recording Secretary, 680 E. 60th N. S. Clark, Financial Secretary, 97 Morris street.

CARPENTERS No. 808—Meets every Tuesday, Labor Temple, Hall 201. Will C. Shugart, Recording Secretary, 212½ Third street. J. F. Weatherby, Financial Secretary, 863 East Sherman street.

CARPENTERS No. 1106 — Meets every Thursday, Myrtle Park Station, Myrtle Park Hall. N. Lawrence, 7130 43d Ave. S. E., Recording Secretary; G. M. Beatty, 3420 50th street S. E., Financial Secretary.

CARPET AND SHADE WORKERS LOCAL No. 2—Meets first and third Fridays at 230½ Yamhill. C. S. Kenney, 906 East Yamhill.

CIGARMAKERS—Second Thursday each month, Labor Temple. Theo. Hirsh, secretary, Labor Temple, 162½ Second St.

ELECTRICAL WORKERS' UNION No. 48—Meets every Wednesday at 8 P. M., Room 303 Labor Temple. Executive Board meets every Tuesday evening, 8 P. M., in office of Business Agent. Clinton E. Smith, president; R. R. McCarthy, financial secretary; Eugene C. Wilson, recording secretary; E. Smith, business agent. Address all mail 162½ Second street, Labor Temple. Phone Marshall 765.

ELECTRICAL WORKERS — Local No. 125, meets Monday evening, Labor Temple. F. J. Shubert, Financial Secretary, 1519 E. Flanders; L. M. Merritt, Recording Secretary, Box 644; Fred Bourne, Business Agent.

ELEVATOR CONSTRUCTORS—Second and fourth Fridays, 8 P. M., Dammerer Bldg., Fourth and Washington. W. O. Ash, president. Lents; J. H. Rogers, 276 85th S.

GARMENT WORKERS—First and third Thursday evenings, Carpenters' Hall, East Pine and Grand avenue. T. LaFollette, recording secretary, 367 East Fifty-fourth street.

GRAINHANDLERS—First and third Tuesday, Dania Hall, Russell and Kirby streets. J. I. Tucker, business agent. Headquarters 499 Albina avenue. C 2356. L. Jacobsen, secretary, 499 Albina avenue.

HOISTING AND PORTABLE ENGINEERS, LOCAL 372—Meets Thursday night, Bartenders Hall, 205½ First street. H. B. Howd, recording secretary, 59th avenue and 72d street S. E.; N. S. Beynon, financial secretary.

IRON MOULDERS—First and third Wednesdays, Bartenders' Hall, 205½ First street. C. F. Smith, 838 Colonial avenue, Overlook. Office, 209 Alisky building; Marshall 1641.

LATHERS' UNION No. 54 — Meets every Saturday at 2 P. M. E. E. Clark, secretary, Labor Temple. Telephone Marshall 765.

LOCOMOTIVE FIREMEN AND ENGINEMEN, J. B. MAYNARD No. 193—Friday evening 8 P. M., Alisky Hall, 3d and Morrison. A. W. Martin, recording secretary, 191 Union avenue.

LONGSHOREMEN, LOCAL 5 — First and third Thursdays, Hill Hall, 8 P. M. Robert Orr, business agent; C. P. Holgate, secretary. Headquarters, 272 Glisan. Main 6204, A 3249.

LONGSHOREMEN, LOCAL No. 6—Meets first and third Wednesday evening, 160½ Second street. A. E. Barnes, business agent; H. Larsen secretary. Headquarters, 248 Flanders; telephone A 2060, Main 2061.

MACHINISTS, WILLAMETTE LODGE No. 63—Meets first and third Wednesdays, 8 P. M., hall 300 Alisky bldg. Third and Morrison. E. Ehlen, recording secretary; J. W. Marriott, financial secretary, office 209 Alisky building; Marshall 1641. Joint meeting with No. 433 every fifth Wednesday.

MACHINISTS, RAILROAD LODGE No. 433—Meets the second and fourth Wednesdays of each month, Room 300, Alisky building, Third and Morrison streets. Steve Taylor, recording secretary, 209 Alisky building, Marshall 1641. C. R. Merrill, financial secretary; office, 209 Alisky building. Joint meeting of No. 63 and No. 433 every fifth Wednesday.

MAILERS—First Monday, 7:30 P. M., Room 215 Oregonian Bldg. R. H. Henderson, secretary, 781 Brooklyn.

MARINE COOKS' AND STEWARDS' ASSOCIATION OF THE PACIFIC COAST—Meets every Monday night at 8 o'clock, 22½ Second street, Room 10, Bickle Bldg. T. Baker, business agent. Telephone Main 9371.

MARINE FIREMEN, OILERS AND WATER TENDERS UNION OF THE PACIFIC—101 North Front. Thos. Farrell, agent. Phone Main 3277.

MEAT CUTTERS—Every Monday night, 205½ First street. Marshall 4891. A. McLeod, secretary; Arthur Westerbeck, business agent. Hours, 10 to 12 A. M.

MOVING PICTURE MACHINE OPERATORS' PROTECTIVE UNION, LOCAL No. 159, I. A. T. S. E.—Meets second and fourth Tuesdays of each month in T. M. A. Hall, 169 Park street, between Morrison and Yamhill, at 11:15 P. M. F. J. Beier, secretary, P. O. Box 453.

MUSICIANS' MUTUAL ASSOCIATION, LOCAL No. 99, A. F. of M.—First Tuesday, 11 A. M., 128½ Fourth street. Board meets Wednesday, 10:30 A. M., same place. H. C. Banzer, Secretary. Office Phone, Marshall 2161. Headquarters, Main 6007.

PAINTERS LOCAL No. 10—Every Wednesday, Labor Temple, 162½ Second street. E. H. Pickard, recording secretary, 266 12th street; F. E. McLean, financial secretary; 5035 Seventieth street S. E.; C. A. Sandel, business agent. Telephone Marshall 765.

PATTERNMAKERS — Meets second and fourth Tuesdays, 309 Alisky bldg., 3d and Morrison. Frank B. Raeubig, 685 East 11th street N. Telephone, East 3821.

PLASTERERS No. 82—8 P. M., Wednesday, Labor Temple, 162½ Second street. J. L. Jones, recording secretary, 4619 E. 52d S. E.; Sellwood 1049. W. H. Lawson, financial secretary and business agent, Labor Temple; Marshall 765.

PLUMBERS, U. A. LOCAL 51—Every Monday at 8 P. M., Labor Temple, 162½ Second street. Phil Pollock, business agent. Telephone Marshall 765.

PORTLAND PHOTO-ENGRAVERS, LOCAL 31—Hall 301 Labor Temple. Wm. Denney, secretary. P. O. Box 689

PRESSMEN No. 43—First Thursday evening, Alisky Bldg., Hall 400. F. O. Gustafson, president; Wm. I. Harper, secretary, Garden Home, Ore.

RIVER STEAMBOAT MEN'S UNION—Meets every Saturday at 8 P. M., 264½ Alder street. John L. Stevenson, business agent.

SAILORS—Monday night, 44 Union avenue N. G. A. Svenson, secretary. Telephone East 4912.

SHEET METAL WORKERS—Friday evening hall 301 Labor Temple, 162½ Second street. W. L. Sullivan, business agent, Labor Temple. Marshall 765.

SHIPWRIGHTS AND JOINERS No. 1020—Meets second and fourth Mondays each month, 245 Ash street. Charles Gregory, secretary, 484 Union avenue. Telephone Sellwood 1486.

SIGN & PICTORIAL PAINTERS, LOCAL No. 428—Meets every Friday 8 P. M. at Labor Temple, Hall 300. F. C. Post, financial secretary; Geo. R. Harris, recording secretary.

STEAMFITTERS, U. A. LOCAL 235—Friday 8 P. M., Labor Temple, 162½ Second. J. Kelly, financial secretary. Box 429. E. D. Sperl, recording secretary, Box 429.

STEREOTYPERS & ELECTROTYPERS No. 48—Meets fourth Wednesday in month at Bartenders' Hall, 205½ First street. James B. Rogers, secretary, 92 Front street. Telephone Main 8134.

TAILORS No. 74—Second Monday, Alisky Hall, Third and Morrison. John Barandum, secretary, box 620. J. A. Johanson, Room 3, Ainsworth Bldg., business agent. Telephone Main 2450.

TEAMSTERS, CHAUFFERS, STABLEMEN AND HELPERS, LOCAL No 162—Every Tuesday evening at 126½ Second street. L. E. Myers, Recording Secretary, 3810 62d St. S. E. G. A. Rogers, Financial Secretary.

THEATRICAL STAGE EMPLOYES—I. A. T. S. E.—LOCAL No. 28—Meets second and fourth Tuesday each month, T. M. A. Hall, 169 Park St. H. B. McCabe, president; A. Labrache, treasurer, 308 Main street; W. E. Way, financial secretary, 684 Locust street.

TILE LAYERS AND HELPERS No. 42—Second and fourth Thursdays, 8 P. M., Labor Temple. W. C. Osborn, secretary, 125½ North 16th.

TIMBER WORKERS—Meets at 126½ Second street every Sunday, 11 A. M. A. L. Bullis, president; P. D. Campbell, secretary, Milwaukie, Ore.

TYPOGRAPHICAL No. 58—First Sunday in month, 2 P. M., Moose Hall, 346½ Morrison street, corner Seventh. D. O. Gallup, secretary, office, 207 Oregonian Bldg.

WAITERS' AND WAITRESSES' UNION No. 189—Meets Tuesdays, 8:30 P. M., 247½ Stark street. Henry Harder, Secretary. Telephone Main 5204.

HOW SAVINGS GROW

In order to illustrate the rapid growth of savings with 4 per cent compounded interest added, we have prepared the following table

Weekly Dep. of Savings	Rate of Interest	Will in 5 Years Amount to	Will in 10 Years Amount to	Will in 20 Years Amount to	Will in 40 Years Amount to
$ .25	FOUR Per cent	$ 73.	$162.	$405.	$1,294.
.50	per annum Com-	146.	324.	806.	2,588.
1.00	pounded twice a	293.	650.	1614.	5,177.
2.00	year, January 1	585.	1301.	3228.	10,355.
5.00	and July 1.	1462.	3252.	8070.	25,888.

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