

DESK STUDIES FOR GIRLS: MONEY AFFAIRS

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THE OREGONIAN'S HOME STUDY CIRCLE. DIRECTED BY PROF. SEYMOUR EATON

V. PERSONAL ACCOUNTS AND MONEY AFFAIRS.

The Need of Proper Training.

Girls should be taught business—all business. By business we do not necessarily mean the mechanism of banking or the causes of stock fluctuations or foreign exchange, or the production, transportation and marketing of products. Everything nowadays has in it the element of business. The business training most needed by girls is of a more fundamental character—training in promptness and order, in making receipts and expense harmonious, in anticipating contingencies, in ordinary business customs and usages, in the common formalities of law and in carrying a purse.

Much of this cannot be taught by lectures. Lectures, as a rule, only aggravate the conditions. So long as society orders that the purse shall be carried in the left hand with palm upward, thumb on clasp and show graceful curves at an angle of 100 degrees, leaving the right hand wholly free to attend to the various other duties for which two hands were originally ordained, just so long will training, in the ordinary sense, be of little value. It is required to keep fully equipped and found departments for the return of purses.

Girls ought to know how to write a receipt, how to make out a check, the wording of a promissory note and its legal significance and such other business forms as are of every-day use. These things may not have the same element of culture that is to be found in Dante's "Divine Comedy" or in Browning's "Dramatic Idylls," and their study is in no degree whatever of becoming a feat, but an intelligent grasp of these business affairs will give girls a self-confidence which may help them over many discouraging and embarrassing situations.

The table of time for girls is the same as it is for boys. It has 60 minutes to the hour, and 60 minutes without something accomplished is an hour lost. Gladstone is reported to have said "that thrift of time will repay you in after life with a treasury of profits beyond your most sanguine dreams, and that the waste of it will make you divide, alike in intellectual and in moral stature, beyond your darkest reckonings." Habits of idleness, listlessness and procrastination, once firmly fixed, cannot be suddenly thrown off. The women who are the most active in church and other benevolent work in all affairs concerning the best good of the community are, as a general rule, the best house-keepers and home-keepers. Idleness and indifference in domestic matters, beyond your sense, give a business girl a moment in which to write a letter and she will dash it off at once and see the right thing in the most prompt way; give a leisurely day girl a day to do things, and the chances are that she will put it off until next week. There are a momentum and a buoyancy in active life which carry with them before them the forces of success. There is no excuse for idleness. There are always a hundred and one things undone in even the best-regulated homes.

The Use of Money.
Girls who are not earning salary or wages in outside employment should have a definite weekly or monthly allowance. It is taken for granted, of course, that they earn this at home. Idleness should never be rewarded, and in all affairs of money, in matters of this kind girls and boys should be on precisely the same footing.

How to Write a Receipt.
A receipt is the written acknowledgment of money or other value received. It should state for what the value was received, whether on account, or in full of account, or for some particular purpose. All receipts should be dated, and the signature should be authoritative. If, for example, you receive from Mrs. Helen Brown the sum of ten dollars (\$10) on account, it should be written as follows:

Received of Mrs. Helen Brown the sum of ten dollars (\$10) on account.
JAN. 1, 1900.
WALTER W. SMITH & CO.
per Henry Adams.

Self that Henry Adams is in the employ of Walter W. Smith & Co., or that he has been authorized by them to collect the bill. In no case should money be paid to entire strangers without some assurance of their business connection. When money is paid on an account it is taken as evidence the account is considered correct. If an error or an overcharge is discovered in a bill it should be returned for correction before any payment is made. A receipt in full of all demands is evidence of a compromise and mutual settlement of all claims between the parties. All receipts and receipted bills should be carefully preserved, not forever, of course, but for a year or two. Do not trust too much to working drawings. Give receipts and require them and enter the records in your own private account book.

Note—These studies will be continued next week.

SHOP AND TRADE STUDIES FOR BOYS

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IV. EASY MECHANICAL DRAWING.

Note—This course, confined as it will be to six lessons, cannot do more than present the fundamental principles of mechanical drawing, and help beginners to become accustomed to the use of the ordinary drawing instruments. Even the most rudimentary should be of large service to young men engaged in the mechanical trades where working drawings are constantly needed.

Lesson No. 1.
Students should provide themselves with a good ruling pen, good pencils, a compass for making ink lines, and a good flat ruler. A T square, triangles, dividers, a drawing board, thumb tacks, etc., will not be necessary for these simple lessons. All complex drawings should be made in pencil before inking. The pencil lines should be made fine and light with a hard pencil, so as to be easily erased or rubbed over. To erase strong pencil marks requires hard rubbing, which destroys the surface of the paper. All pencilings should be done carefully to avoid confusion in inking.

The compass should have both pen and pencil attachments. The legs should be bent at the joints into the lower extremities are parallel or nearly so. The weight of the compass is sufficient to cause the ink to flow freely.

The drawing pen is filled by dropping the ink between the nibs while held in a nearly vertical position. The pen can be used with a straight-edge ruler; the taper to the point is sufficient to throw it far enough away from the edge to prevent blotting. The breadth of the line is regulated by adjusting the screw. If the pen is not in use, even for a short time, be sure to take out the ink with a blotter and dry the pen. The pen should be kept perfectly bright and clean. The liquid India ink which comes in bottles is now generally used.

The exercises in this lesson are intended to afford practice in the use of the drawing pen, figure 1 shows the method of holding the pen. The pen is held between the thumb and two forefingers, and carried along the ruler from left to right, with the fine edge of the pen parallel to the direction of the line; otherwise the pen will either be running on the edge of the nibble only, or in such a position that the ink cannot flow freely from its point. The result in either case will be a broken or ragged line. Figure 2 shows parallel lines of differing strength or breadth. In simple work of this character, show a railway by a dotted line, and shade a portion representing five sections.

Exercises.
1. Draw a square each edge of which is 1 1/2 inches.
Note—To draw a square it is necessary to have what draughtsmen call a triangle. This is simply a ruler of the shape shown in the next drawing.

2. Draw a triangle similar to the illustration, but without the circle. Dot the surface so as to shade it as evenly as possible.

3. Make a rectangle 3 inches by 2 inches and lay it off in half-inch squares by drawing three of the squares by parallel lines and the other entirely black.

4. Make a sketch map of a township; make it represent six miles square and divide it with very light lines into square

OREGON PRUNE INDUSTRY

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The various productions of the world are rapidly concentrating into localities where the soil and climatic conditions are especially favorable for their most economical production. In fact, the most important problem of horticulture is the selection of soil and climate particularly adapted to the fruit in hand. This fact is becoming so apparent that even physics and chemistry are necessary sciences in all departments of agriculture, and much better opportunities are open for young men in these lines than in law or medicine.

There is, perhaps, no greater waste of effort in all the industries of Oregon than in horticulture. The state is covered from one end to the other with fruit trees of many kinds, and the result is a waste of money and land. The state is covered from one end to the other with fruit trees of many kinds, and the result is a waste of money and land. The state is covered from one end to the other with fruit trees of many kinds, and the result is a waste of money and land.

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Remarks on the Preaching Supposed to Reach and Hold Them.

PORTLAND, Jan. 2.—(To the Editor.)—When The Oregonian publishes an editorial of nearly a column's length, we may be sure that the matter discussed is a vital question concerning the life of the people, and that the editor is well versed in the fact that a "discussion" is raging in the newspapers throughout the country. We may be satisfied that the question is of supreme importance. In order to attempt to answer the statements of the editor, I have written a few lines which I believe to be in line with the churches are losing their influence over the masses, therefore the doctrines which are preached are unworthy of belief, and a "new evangel" will proceed on the lines of a "code of conduct" instead of a "dogmatic system of belief." Now this is a living issue, and it demands the earnest attention of every man who is interested in the life of the people. I confess that I believe most heartily in a code of conduct, that I am in debt to the older systems of theological thought, and that I honor the Bible as the word of God. I do not, however, believe in the old system of dogma, and I believe that the churches are losing their influence over the masses, therefore the doctrines which are preached are unworthy of belief, and a "new evangel" will proceed on the lines of a "code of conduct" instead of a "dogmatic system of belief."

Take the city of Portland as an example. Where do you find crowded houses on a Sunday night? Without any intentional slur, including my own church in the list, we shall be compelled to say that the churches are losing their influence over the masses, therefore the doctrines which are preached are unworthy of belief, and a "new evangel" will proceed on the lines of a "code of conduct" instead of a "dogmatic system of belief."

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It usually requires from six to eight years to bring a prune tree into good bearing, and orchards in which the roots have only shallow soils in fact are unable to gather food, they will have the available food consumed shortly after coming into bearing, and the fruit production will be small. The farmer who spends years of care, toil and expense struggling to overcome inevitable results, and finally gives up the task and pronounces prune-growing a failure, is making a mistake of selecting improper soil or bad physical soil conditions.

The greatest prune-growing section of the world, the Santa Clara district in California, where the climate is ideal, and at 30 years of age continue to produce excellent fruit at a fair profit, has such depths of soil that the roots of the trees can reach the water and find available elements of food and fruit many feet below the surface. It is this great depth of soil and available elements of food that gives the value of \$700 per acre to the best prune orchard in Santa Clara valley. The fruit auger should be used in boring the soil to determine the conditions before planting an orchard.

Prune-growing and canning in Oregon were brought in 10 and 12 cents per pound, and men were led to believe that the country would take all the prunes that Oregon could produce. Hundreds of these orchards have been profitable at high prices are falling, because the available soil has been inferior to the price of the fruit, and we are having the cry of overproduction and that prune-growing is a failure in Oregon.

Prune-growing is not a failure in Oregon, and, in my opinion, never will be, although prunegrowers are falling and will continue to fall by the hundreds for years to come. Hundreds of men have failed in the Santa Clara valley, and hundreds more will fail in the future, but lumbering in Oregon is not a failure.

Prune-growing continues to be a success in Oregon? First, the consumption of Oregon prunes is increasing at a rapid rate. Its food value, at the cost it is given to the consumer, is such that it is the permanent basis of the great mass of the American people. I do not hesitate to make the statement that there is no fruit of equal food value to the Oregon prune that can be produced at as low a cost. If this proposition is true, its future is assured.

Cost of Production.
Many orchardists are finding it unprofitable to produce prunes at 5 cents per pound, and are failures on that account. The Italian prune, the French prune, the oldest and greatest school. The one conspicuous thing about this party is the fact that it has not held hold of the masses of the people. The Italian prune is the fruit of the smallest in the country today. This prune can be grown successfully in almost every section of Western Oregon.

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