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.

(Continued.)

The Bank Account.

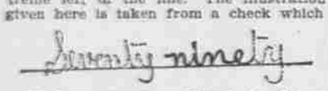
Girls should have a knowledge of the routine of a bank account even though they have not two shillings to rub together. It isn't convenient to take cooking lessons while the family is waiting for dinner, neither is it wise to delay the collection of a check while one takes a course of study in banking. There are certain fundamental things which girls and boys should know, and these should be studied without reference to their future usefulness; they are bound to be needed some time, and usually they are most needed when least expected.

Banks provide a place for the safekeeping of money and securities, and they make the payment of bills much more convenient than if currency instead of checks were the more largely used. But the great advantage of a banking institution to business men is the opportunity it affords them of borrowing money, of securing the cash for the carrying on of their business, while their own capital is locked up in merchandise or in the hands of their debtors. Another and important advantage is to be found in the facilities afforded by banks for the collection of checks, notes and drafts.

When you enter a bank to open an account inquire for the cashier, and, if convenient, take with you some one who can introduce you and identify you as the person you profess to be. If you go alone do not feel hurt if a number of questions are asked you. While you may be perfectly honest, a large number of people make their living by being sharp, and, besides, it is necessary to establish those confidential relations which ought to exist in all financial transactions, so that the cashier may know something more about you than he could ascertain by merely looking at you and taking your name. The cashier will have you place your signature in a book or on a card. Your name as written should be the same in style as you intend to place on your checks. Your signature should be sufficiently characteristic to be recognized always as yours. If necessary the cashier or some officer of the bank will show you how to make out a deposit slip. He will give you also a small bank book, in which you will be credited with the amount of money which you deposit. Each time you deposit money you will be required to make out a deposit slip. The banks furnish the printed forms free. Under the word checks on the blank you will write the names of the banks upon which the checks, if any, which you are depositing are drawn. If a check is on a distant city the name of the city should be given. Your bank book is in reality only your receipt from the bank for the money you deposit. When you deposit money hand it to the receiving teller, and when you wish to draw money present your check to the paying teller. When you wish to have your bank book balanced hand it to the receiving teller or to such officer as he may designate. This is usually done on the first of each month. The paid or canceled checks are given to you in a day or two, when your bank book is returned. These should all be filed in an orderly way. They serve as vouchers and may be useful in legal complications.

Drawing a Check.

A check is an order for money, drawn by one who has funds in the bank, payable on demand. It is in reality a sight draft on the bank. Banks provide blank checks for their customers, and it is a very simple matter to fill them out properly. In writing in the amount begin at the extreme left of the line. The illustration given here is taken from a check which



could be easily "raised." A fraudulent receiver could, for instance, write "seventy" before the word "nine", and "T" before the figure "9," and in this way raise the check from $9 to $79, or he could change the "nine" to "ninety" and the $9 to $90. If this were done and the check cashed, the maker, and not the bank, would became responsible for the loss. You cannot hold the bank responsible for your carelessness. It is wise to draw a running line ——— after the amount in words, thus preventing any additional writing. The signature should be in your usual style familiar to the paying teller. See that your check has a 2-cent revenue stamp attached. The writer of the check is supposed to place the stamp upon it and to cancel it by writing the date across the face. Banks sell checkbooks containing checks with the government stamps printed on the face. A check is a draft or order on a bank and need not necessarily be written in the prescribed form. Such an order written on a sheet of notepaper with a lead pencil might be in every way a legally good check. Usually checks should be drawn "to order." The words "Pay to the order of John Brown" means that the money is to be paid to John Brown or to any person he orders it paid to. If a check is drawn "Pay to bearer" any person that is the bearer can collect it. The paying teller may ask the person cashing the check to write his name on the back simply to have it for reference. In writing and signing checks use good black ink and let the copy dry a little before a blotter is used.

You Must Be Identified.

The banks of this country make it a rule not to cash a check that is drawn payable to order, unless the person presenting the check is known at the bank or unless he satisfies the paying teller that he is really the person to whom the money is to be paid. It must be remembered, however, that a check drawn to order and then indorsed in blank by the payee (the person to whom it is to be paid) is really payable to bearer, and if the paying teller is satisfied that the payee's signature is genuine he will not likely hesitate to cash the check. In England all checks apparently properly indorsed are paid without identification. In drawing a check in favor of a person not likely to be well known in banking circles, write his address or his business after his name on the face of the check. For instance, if you should send a check to John Smith, Boston, it might possibly fall into the hands of the wrong John Smith; but if you write the check in favor of "John Smith, 849 Tremont street, Boston," it is more than likely that the right person will collect it. If you wish to get a check cashed where you are unknown, and it is not convenient for a friend who has an account at the bank to go with you for the purpose of identification, ask him to place his signature on the back of your check, and you will not likely have trouble in getting it cashed. By placing his signature on the back of the check he guarantees the bank against loss. A bank is responsible for the signatures of its depositors, but it cannot be supposed to know the signatures of indorsers. The reliable identifier is in reality the person who is responsible.

Indorsing Checks.

In indorsing checks note the following points: 1. Write across the back, not lengthwise. 2. If your indorsement is the first write it an inch or two from the top of the back; if it is not the first indorsement, write immediately under the last indorsement. 3. Don't indorse wrong end up; the top of the back is the left end of the face. 4. Write your name as you are accustomed to write it, no matter how it is written on the face. 5. If you wish to make the check payable to some particular person by indorsing, write "Pay to .....(name)..... or order," and under this write your own name as you are accustomed to sign it. 6. Do not carry around indorsed checks loosely; such checks are payable to bearer, and may be collected by any one. 7. If you receive a check which has been transferred to you by a blank indorsement, and you wish to hold it a day or two, write over the indorsement the words: "Pay to the order of .....(yourself)....." This is allowable legally. The check cannot then be collected until you indorse it. 8. An authorized stamped indorsement is as good as a written one. Whether such indorsements are accepted or not depends upon the regulations of the clearing-house in the particular city in which they are offered for deposit. 9. If you are indorsing for a company or society or corporation, write first the name of the company and then your own name, followed by the word "treasurer." 10. If you have power of attorney to indorse for some particular person, write his name, followed by your own, followed by the word "attorney" or "Atty.," as it is usually written. 11. Write your check payable to the order of some person, but don't write "Pay to the order of Charles Brown & Co. for subscription to Ledger for 1900." Such information on a paid check may serve some purpose of yours, but it is not good business. Descriptive and qualifying matter is quite proper in the letter accompanying the check, and if the letter has been copied it is just as legally valuable. 12. Do not write any unnecessary information on the back of your check. A story is told of a woman who received a check from her husband and when cashing it wrote "your loving wife" above her name on the back.

Note.—These studies will be continued next week.

SHOP AND TRADE STUDIES FOR BOYS

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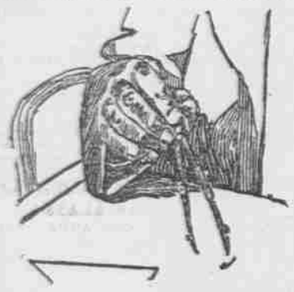
XIV. EASY MECHANICAL DRAWING.

Lesson No. 2.

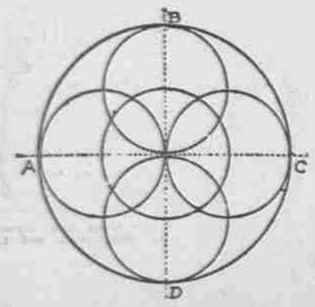
This lesson introduces the compass and is devoted largely to exercises affording practice in making circles.

All construction lines should be dotted in ink, and other lines drawn plain. In copying geometrical patterns, lines used in construction may be rubbed out, only the final result being inked in. Before drawing a line or circle ascertain that the pen is in working order, and be certain of the exact points at which the line is to start and finish. One of the most difficult places to avoid overdrawing is where a line and arc meet, or two arcs combine to form a curve; it is best to place a dot where they appear to meet in the pencil stage, and ink up to the dot. India ink dries nearly as fast as it is put on. To avoid the chance of blotting, however, it is well to ink in figures from above downward, and from right to left. If the pen stops marking, it may often be restarted by drawing two or three lines on a piece of soft chamois leather; if this fails it should be thoroughly cleaned.



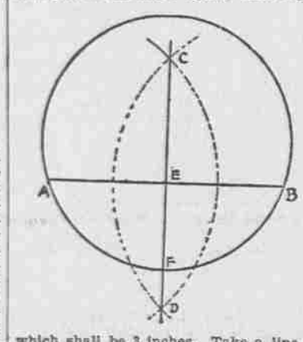
Exercises.

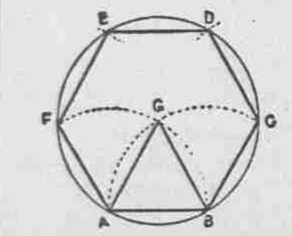
1. Draw the larger circle ABCD with a diameter of 3 inches. Draw the five inner circles as shown in the figure. It will be necessary first to draw horizontal and vertical lines. Be careful not to blot the center of the large circle. The corresponding divisions should be of uniform size.



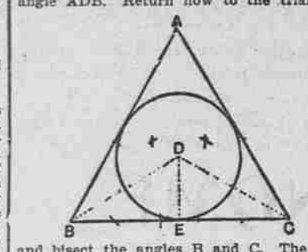
2. Bisect a given arc AB by a straight line. Draw a complete circle part in outline as shown in the figure. With centers A and B draw the arcs cutting each other in C and D. Join CD. Then the point F, where CD crosses the arc AB, will be the center of the arc. In doing this exercise, be very sure that every measurement is exact. When later you attempt to make working models from drawings drawn to a scale you will find that an error of a hundredth of an inch in the drawing may destroy the usefulness of your model.

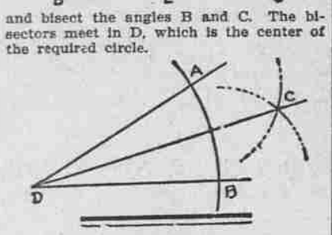
3. By means of circles describe a regular hexagon or six-sided figure, each side of which shall be 3 inches. Take a line AB, 3 inches long. Draw the dotted arcs to find the point G so that AG, GB and AB are each of the same length. With G as a center draw the large circle. Now with your drawing compass cut off the sections and then draw the joining lines.





4. Draw a circle in a triangle so that it touches all three sides. To do this you must first know how to bisect an angle. Take the angle ADB. Draw the arc AB from the center D. Then with centers A and B, draw the two arcs which cut in C; now draw CD. The line CD will bisect the angle ADB. Return now to the triangle and bisect the angles B and C. The bisectors meet in D, which is the center of the required circle.





WITH SOME WARMTH.

Question As to Motive of the Larger Religious Freedom.

PORTLAND, Jan. 9.—(To the Editor.)—My attention has been called by a number of persons to your mention of my reply to the editorial on the drift of Christianity, and I have just seen it. I beg the privilege of publicly acknowledging the courtesy of your notice and of breaking one of my own rules in answering it. There can be no difference of opinion about the change which has come to the old-time orthodox churches, either in respect of doctrine or of toleration. But there are two things which, in all fairness, ought to be granted to the churches. The first of these is that neither the liberal churches nor the orthodox churches liberalized have reached and held the masses, else why this hue and cry in the papers? I am speaking of the work of the pulpit now, as that is the point in question, and there are many conservative men who never preach a doctrinal sermon.

The second is more important and really prompts this writing. I believe that both in this and the former article the implication has been unintentional, because it is past belief that a fair-minded man would intentionally say that the changes in doctrine and in toleration have come from the desire of self-preservation. That is so great an injustice to the honesty, sincerity and suffering manhood of the churches that it ought not to pass unnoticed. It is not true of our Unitarian or Universalist friends. It is not true of the so-called orthodox churches. It is 60 years ago last September that Horace Bushnell preached his sermon on "Revelation" before the Society of Inquiry at Andover, which began his troubled career, but who believes that he preached the sermon or pursued his independent course for the purpose of retaining a clientage for either himself or his church? I would be glad to know of a single instance in which the Congregational church has taken one step toward the liberal faith to save itself from death. When was this order of churches ever given the alternative of a larger religious freedom or a denominational death and thereupon chose liberty? If that time has ever come, there stands a blot on the fair name for which we must ever be ashamed. In the name of the churches of my fellowship, we owe the world an apology. But to produce an evidence of that sort would not only dishonor the church, but it would dishonor the liberal faith.

Why, the fact is that the present condition in the so-called orthodox churches has come through tears and heartrendings, through mental agony and material loss, which are best evidence of sincerity, through the breaking of ties and the loss of clientage for the sake of the truth. Men have left their pulpits and are leaving them today because they cannot preach acceptably to the people. But in the ministry of the Congregational church less than one-tenth of 1 per cent are pushed to so great an extreme.

This is all I sought in the former article. I wanted to say that the churches were seeking the truth and not seeking to please the masses at the expense of the truth. Personally, I regard the life of the Congregational denomination as of little consequence compared with the promulgation of that which is true. We were first on the ground in America; we have always been content to wrangle among ourselves about doctrines; we have always been comparatively small, so far as numbers go, but I believe that we have been faithful to the truth, as we have understood it. We have maintained that we could afford to suffer loss for the sake of the truth, but that we could not afford to sacrifice the truth, even to save our denominational life. I believe that we do not stand alone, and even the liberal churches will join hands with us in this. I regret exceedingly that so good a paper as The Oregonian should support so false an impression as to the work of the churches.

ARTHUR W. ACKERMAN,
Pastor First Congregational Church.

PROCESS BUTTER.

Dairyman Describes Source of Supply and Methods of Making.

FARMINGTON, Jan. 8.—(To the Editor.)—As J. W. Bailey, dairy and food commissioner, has had some commission men arrested for selling process butter contrary to law, I would like to explain through your paper how one article of this stuff is made.

Butter accumulates at village stores in the East, where it probably had been placed in some back room among coal-oil tanks and chicken coops till it gets strong enough to stand alone, when it is shipped to the process butter factory, of which there are several in Chicago, where it is placed in a tank, then boiled and skimmed, then elevated into another tank by a pump. From this tank it is run through a fine sieve and dropped into a vat of ice-water, in the form of a shower bath, which hardens the butter, leaving it in granules the size of fine shot. The water is drawn off, and the butter churned in fresh buttermilk, which freshens it considerably. This butter, if not placed in cold storage, would be as strong as ever in two or three days. To prevent its getting strong, drugs are used which should never enter a human stomach.

December 26, 1899, Elgin creamery butter at Chicago was quoted firm at 26 cents per pound; first-class creamery butter in Portland, same date, 27½ cents per pound. Any one will see by these prices that no good butter can be shipped from the East and sold here without having the profit on the wrong side of the ledger. Packing stock the same date is quoted in Chicago at 6½ cents per pound. This is the same as described above, and I think all the butter received from the East at Portland this winter, of which there were several carloads, was process butter.

We farmers and dairymen should pass a resolution not to consign any of our products to any commission house that has been found guilty of selling oleomargarine, process butter, or any other adulterated food contrary to law, which I think would stop all fraudulent business.

WILLIAM SCHULMERICH,
Sec. Vice-Pres. Or. Dairymen's Ass'n.

Glad You're Pleased.

WHITE PINE, Mont., Jan. 7.—(To the Editor.)—I am not an Oregonian, nor have I any interest in Oregon. I happened to get hold of a copy of your paper. After reading it and seeing the stand you take in the Anglo-Boer war, I said: "That's the paper for me." I quit the paper I was taking and subscribed for the Oregonian. I find it the best paper, in my opinion, in the country, and consider your editorials on the war the best I have seen in any paper.

J. JOHNSTONE.

SHEEP ON THE RESERVES

SUPERVISOR M'COY BELIEVES THEY DO NO HARM.

Recommends Charge of 5 and 10 Cents for Sheep and Cattle—Sheller Advises 10 and 20 Cents.

WASHINGTON, Jan. 5.—Two recommendations have been made to the interior department by Superintendent D. B. Sheller, of the Washington state forest reserves, and by Supervisor George McCoy, of the Mount Rainier reserve, in that state, regarding the grazing of cattle and sheep in the Cascades.

Mr. Sheller favors a charge of 10 cents per head for sheep and 20 cents per head for cattle. Mr. McCoy recommends 5 and 10 cents per head, respectively.

In addition to Supervisor McCoy's report, which follows, Superintendent Sheller makes the following recommendations:

"Prohibiting grazing on burned areas; stationing rangers early enough to guard all entrances and to compel owners of sheep or cattle, or those in charge, to exhibit permits, application for which permits must be made and filed by or before May 1 of each year, and that permits be issued June 1 to allow sheep to enter the reserves in limited numbers by July 1."

It is proposed to make the reserves self-sustaining by the collection of fees for grazing purposes. The cattle and sheepmen, it is said, are not united regarding the charges to be made or, in fact, on the question of making charges at all.

Supervisor McCoy's report follows:

"On September 19 I proceeded to examine the east side of the reserve, where a large number of sheep has been grazed for several years, and the number has been constantly increasing from year to year, but was unable to complete this examination until October 20.

"This territory east of the Cascade mountains, as well as some of that near the crest on the west side, is covered with a growth more or less of scattering pine with a reddish bark and commonly known as bull pine, and there is also found fir, larch and mountain spruce, and another species of pine with a black bark, which is commonly known as Scotch pine.

"This latter pine does not grow as large as the bull pine in this locality, and is found in thick clusters, while on the west side it grows large and is scattered along the high ridges among the fir, hemlock and cedar.

"On the east side as well as on the west there is a succession of ridges running from the mountain range in an easterly and westerly direction to the foothills. The tops of these ridges are either covered with a growth of scattering timber or in many cases bald, and here is where the sheep range the most, while down in the valleys the timber is thicker and the ground is covered more with underbrush and briers, into which the sheep do not range as long as there is good feed on the balds and ridges where it is dry.

"I find no deciduous trees of any value other than as a covering for the ground, and they are only little shrubs, which never attain any size in this locality, and I have never known sheep to eat or browse on an evergreen tree, and in many places where the range has been fed very closely you will find small pine trees scattered over it, and none of them showing that they have been touched by sheep or other stock.

"I found a great deal of 'pine' grass, which sheep will not eat when they can get other grass, and this grass when dry will carry fire very readily from one valley to another, but where this grass is not so thick and the range is fed off closely there is not enough grass left in the fall to allow the fire to spread across the ridges where the timber is thin. In my opinion, therefore, the sheep in this feature are a benefit and protection to the reserve.

"I find that the range in many places would carry more sheep than were on it this year (viz. No. 3 division), while there were portions that had been grazed so closely that there was very little grass left, and most particularly near the crossing of the Big Muddy, where the sheep had to follow where others had gone before them, in order to cross the river at the bridge, and a large portion of the range near Mount Adams showed signs of having been grazed closer in previous years than the balance of the range, which I attribute to the fact that Oregon sheepmen have heretofore been in the habit of driving their sheep across and summering them in this locality.

"While I do not think the range was overstocked this year, I am of the opinion that a very dry year would not carry so many sheep on the south end, unless the season should be shortened, especially in the earlier part. I find that the sheepmen have been in the habit of starting for their respective ranges as early as June 1 in order that they may get in and hold their range, or the locality where they have been in the habit of grazing, before any one else gets in ahead of them.

"This, in my opinion, has done more to destroy the range than any other one thing, for the sheep follow the snow as it melts away, and the ground does not have time to dry up and the grass get a good start before it is tramped into the mud and pulled out by the roots.

"The sheepmen admit that if the grass was allowed to get a start and the ground harden the range would carry many more sheep, and be in better condition, and they would prefer remaining off longer in the spring if they knew that all were compelled to stay off until a certain date, so they would not be driven out of their former range by some one having been there before them. I wish to say in my opinion that the first day of July is early enough to allow sheep to enter the average range, while there are portions that could be grazed on much earlier without materially affecting it, especially in the lower portions, where the snow goes off early and the grass is very tall by the above date.

"I cannot see that the sheep can do the reserve any material harm in the fall, for the grass is mature and the ground dry, and the early snow drives them down in the latter part of September, and no sheepman wishes to risk being caught in mountains in a snow storm with his sheep which he intends to bring out fat for the market, therefore they usually come out early.

"In my opinion, the Mount Rainier reserve would graze without materially injuring the timber or forest growth from 250,000 to 275,000 sheep, if kept off in the spring until the grass had a chance to get a start.

"All along the range I find there has been a large number of fires, which in most cases have scarred or killed the timber for some distance, and these fires have been allowed to run through the timber unheeded for the past 10 years, if not longer. These fires have been laid to the sheepmen, and not without cause, for until recently nearly every one who went into the mountains during the summer did not take the trouble to put out their camp fires.

"I am told that sheepmen would put fires behind them so as to prevent others from following them and feeding on the same range, but I do not think this is true, and as to the timber being burned off in places I find the same state of affairs on the west side, where there has never been a sheep grazed, and no other domestic animal except a pack pony has entered. I have found the campers as much and more to blame for fires starting than the men who have sheep, and all the fires with one exception on the east side found not extinguished this season (judging from the evidence we could gather) were left by parties hunting and campers, and until very recently this mountain timber was considered of no value. To illustrate with what carelessness fires have been handled in past years on the west side, and I presume the same is true on the east, I wish to say that campers or packers frequently put fire into the rotten wood in the timber to burn out "yellow-jackets," which are found some seasons very thick in the mountains, and never stop to put it out.

"And, again, in Paradise valley, for awhile it was the custom to set a mountain spruce tree on fire in the evening just to light up, and these trees burn very rapidly, having an abundance of moss and a gum or pitch in their branches.

"Old miners who have been in the mountains for years tell me that this is the first year in their memory that the mountains have been free from fires, and this I attribute to the fact that this seamon the sheepmen have used the utmost care to prevent fires in their locality, for they were given to understand last spring that any fires starting in their locality they would be held responsible for, or it would be laid to them.

"I would recommend that a charge of 5 cents per head be charged for each sheep allowed to graze on the reserve, and at least 10 cents for each head of cattle or horses. This would reduce the number somewhat, no doubt, and the money thus obtained would pay the expenses of protecting the east side at least.

"I believe the Mount Rainier forest reserve should be self-supporting, and this rental for stock to graze, with the sale of dead and down and mature timber, of which there is considerable, and which is decaying or going backward and should be removed and allow the young timber to take its place, should more than pay the expenses of maintaining the ranger force and expenses of the reserve."

The interior department may be said to favor a provision allowing the secretary of the interior, in his judgment, to allow grazing in limited numbers in the reserves, and to charge such amounts per head as he shall deem proper.

LEASING PUBLIC LANDS.

Objections From Viewpoint of Settler and Small Cattle-Grower.

ONTARIO, Or., Jan. 8.—(To the Editor.)—If there is any one thing that agitates the people of this section more than another, it is the proposed scheme of leasing the public lands to syndicates. Already many of the little cattlemen are preparing to close out their small herds, and, if nothing else turns up, will leave the country.

Years ago one could find out what cattle we had in this part of Oregon by meeting about five men and their foremen, but since that time hundreds of men have been building up small herds, and now, to get at the correct estimate of the cattle in the country, one must visit hundreds of ranches beside the great cattle companies. On these ranches are substantial homes, which will become wrecks so soon as the outlying grass is shut off.

These settlers have come here and built the bridges and killed the snakes. They have raised the waters from the different sources and spread it out upon the surface. They have planted trees and erected corrals. They have built schoolhouses within pony travel of their children, and all this has been done partly (and a very great part), because of the cattle range lying near them. Shut this off and it will raise the price of beef in the East 50 per cent. Already the price is coming up steadily, because of the natural shortening up of the range throughout the United States. With our public domain in the hands of a few cattle-raisers, the effect is just the same as cutting off the range entirely. Here, in the stock region, where settlers count on nothing except that which is measured by its effect upon cattle, they would just as well leave the country as to have their principal source of livelihood cut off.

If some one will now come to the front and propose the leasing of the waters of the rivers and creeks to syndicates, and make the farmers look to individuals for this source of existence, notwithstanding they have had possession of it for years, it will be on a par with the scheme of leasing the lands. Thousands of acres, which are just now about to be reclaimed by new inventions for raising water, will, if the lease proposition is carried through, be once more reduced to almost worthless domain. Instead of having settlers throughout the entire region we will have a huge cattle camp.

Thousands of Eastern people can come here and make far better homes on land yet untouched than that they labor on where they are, and the lease will forever foreclose that possibility, and where we have gone to the expense of convincing the people of the East that this is true, it will all be loss and disappointment if it must now be crushed from the realm of individual use.

If we can afford to reduce the schoool bells to cow bells, and the housewife's sewing machine to dehorning machines, then it will be in line to lease the lands. Little towns here and there throughout the public land will be deserted within a year after the lease takes effect. B. W. RICE.

Century and Hour.

WILSONVILLE, Or., Jan. 7.—(To the Editor.)—In your issue of The Weekly Oregonian of January 5 you print a communication from A. E. Davis, of Forest Grove, in which he says:

"It must be admitted that the year 1 would be written when the earth had completed her first circuit. It could not be written when the earth first started, for there had been no year. From this point of view, I argue that the dates we use indicate the number of years already passed. When we write, as we do this morning, January 1, 1900, we mean that 1900 years of our era are past, just as the year 1 was passed before it was written."

Allow me to follow up his logic and see where it leads to.

If his reasoning is correct, then he must admit that century 1 (first century) would be written when the earth had completed her first 100 circuits. It could not be written when the earth first started, for there had been no century.

Then the 1st century would be written on and after the year 100, the 2d century on and after the year 200 and so on, until he would write the 19th century on and after the year 1900. So, according to his own logic, he has just entered upon the 19th century, instead of the 20th, and instead of being one year ahead, he is just 99 years behind.

When the clock strikes 10 we enter upon the 11th hour. If we do not, I would like to have the correspondent explain how he has entered upon the 20th century when his century clock has only just struck 19.

When he writes 20th century, does he mean that 20 centuries have already passed? If so, when did the 1st century begin, and how does it happen that this is only the year 1900?

I argue that the dates we use are ordinal numerals, and are used to indicate the number of the day, the month, the year or the century that is passing, and not the numbers that are past.

This is written on the seventh day of the first month in the year of our Lord one thousand nine hundred, and in the century of the Christian era the nineteenth. L. H. VINCENT.

Chinese Chronology.

PORTLAND, Or., Jan. 9.—(To the Editor.)—Kindly state the chronology of the Chinese calendar. That is, what year is 1900 to the Chinese? C. N. M'KAY.

Chinese compute in cycles of about 60 years. The present cycle began in 1864, so that this is the 36th year of the cycle. Common usage, however, reckons by the year of the reigning emperor's accession. Kwang Hsu, the present emperor, acceded in 1872.

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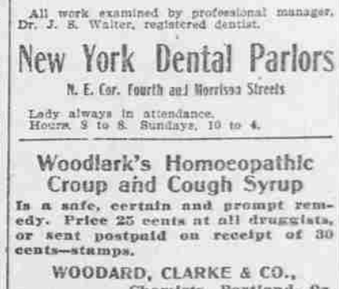

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