

DESK STUDIES FOR GIRLS: (Copyright, 1899, by Seymour Eaton.)

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

V. PERSONAL ACCOUNTS AND MONEY AFFAIRS (Continued).

Something More About Checks. If you wish to draw money from your own account, the most approved form of check is written "Pay to the order of Cash."

Bank Drafts. Your bank check is really your sight draft on your bank. Of course, it differs from ordinary commercial drafts, not only in its wording, but in its purpose.

Hints for Depositors. Do not wait until you get to the bank to count your money, or to endorse your checks and arrange your deposits. Place the money in your bank bag as soon as you receive it.

Checks Should Be Numbered. Checks should be numbered, so that each can be accounted for. The numbers are for your convenience, and not for the convenience of the bank.

Certified Checks. If you wish to use your check to pay a note due at some other bank, or in buying real estate or stocks or bonds, you may find it necessary to get the check certified.

Shop and Trade Studies for Boys. This lesson is devoted largely to geometrical practice. The beginner must learn at the very outset to be exact in every measurement.

IV. EASY MECHANICAL DRAWING—LESSON NO. 2. This lesson is devoted largely to geometrical practice. The beginner must learn at the very outset to be exact in every measurement.

Let AB and KL be the two sides. At A erect a perpendicular, AD, and make AD equal to KL. Through D draw DC parallel to AB, and through B draw BC parallel to AD. ABCD is the rectangle required.

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Construct a square, having given the diagonal AC. Bisect AC at right angles by the straight line BD, cutting AC in E. Make BE and ED equal to AE. Join AB, BC, CD, DA. ABCD is the square required.

Construct a rectangle with two given sides. Construct as if for an isosceles triangle ABC, having the angle B equal to 25 degrees, given angle, and BA, BC equal to the given side. Through A draw AD parallel to BC, and through C draw CD parallel to AB. ABCD is the required rhombus.

Draw three equal circles in an equilateral triangle, each touching one side of the triangle and two other circles. Describe a square, each side of which is 2 inches, and draw two circles, one outside touching the four corners, and one inside touching the four sides.

Use your compass to describe a group of seven regular hexagons as shown in the figure. Note—These lessons will be continued next week.

Our Shipbuilding. Gradually the United States is becoming a real maritime nation again. The bureau of navigation has some shipbuilding facts for 1899. According to it, the ships built in 1899 numbered 964, with a gross tonnage of 267,642 tons.

Deaths. January 15—Isaac Stinitz, age 70 years, 91 Seventh street; phthisis pulmonalis. January 15—Jacob Bloom, age 74 years, 163 Tenth street; progressive paralysis.

Prenching and Rabbit-Driving. At the rabbit drive near Union schoolhouse last Sunday, 265 rabbits were killed. The construction of the Atlantic and Gulf ships numbered 672, with a gross tonnage of 258,422 tons.

Rare Bachelor Accomplishment. We know a few old bachelors who can make mince pies, wash dishes, etc., but the rarest of bachelor accomplishments is running a washing machine.

TARIFF AND THE TRUSTS

PROTECTION PAYS THE WAY FOR COMBINATIONS.

Strong Anti-Trust Document From the Pen of John De Witt Warner, the Economist.

BOSTON, Jan. 16.—Perhaps the strongest anti-trust document yet issued by the New England free-trade league is that given out today from the pen of the noted economist John De Witt Warner. He writes:

The theory of the protectionists from Carey to McKinley and Dingley has been very simple in its essence. They would not only raise prices, they would raise them in lower prices just as soon as our manufacturers were once well established.

These duties could be removed when the industry had been established. The protectionists' theory might possibly prove true in exceptional cases.

Manager Gates' Admissions. These demoralizing and socialistic effects were well illustrated by the testimony of Mr. John W. Gates, president of the American Steel & Wire Co., before the industrial commission on November 14, 1899.

There will be a farmers' institute held at the university of Idaho, beginning February 2, and ending this week. Its purpose is to give lectures on the various subjects pertaining to horticulture, agriculture, irrigation, etc.

TAX STATISTICS. Errors in Mr. Goldsmith's Presentation Corrected. PORTLAND, Jan. 16.—(To the Editor.)—In today's Oregonian appears a communication from B. Goldsmith, esq., purporting to give a comparison of the city tax rate of Portland with that of Seattle and Tacoma.

Table showing Portland tax rates for various years (1897-1899) compared with Seattle and Tacoma. Columns include Year, Portland Tax, Seattle Tax, and Tacoma Tax.

DAILY CITY STATISTICS. Real Estate Transfers. Richard Nixon, receiver, to Mary S. Steinhilber, of the premises at 622 1/2 and 767 1/2 ft. Perry Prettyman D. L. C., November 14, 1899, \$500.

Home Prices More Than Twice Export. On December 3, 1898, the Iron Age said that high prices of cut and wire nails had reduced consumption from over 8,000,000 kegs in 1891 and 1892 to probably 7,000,000 kegs in 1896 and 1897.

Exports of Wire Nails and Wire. Wire, pounds. 1892... 2,390,500 42,738,843 1893... 2,255,716 41,778,786 1894... 3,100,417 53,000,712 1895... 3,031,527 50,928,776 1896... 3,941,714 67,729,150 1897... 3,281,690 57,464,394 1898... 6,133,213 101,143,475

Trust Profits. In April one of the directors estimated the yearly net earnings at \$12,000,000. The statement of the directors for 1898, however, showed a net profit of \$4,822,000 for the first six months.

Very Low Export Prices. Mr. Gates neglected to tell the industrial commission how much export prices were below home market prices.

Trust Formed in 1898. Agreements were broken and patched up in 1897 and 1898. In April, 1898, the American Steel & Wire Company of Illinois was formed with \$24,000,000 capital.

Cut and Wire Nails Previous to 1898. Early in 1895 wire nails were selling at a "base" price of 75 to 80 cents a keg in Pittsburgh. The wire-nail industry had cut and one for wire nails, got together and put this price up to \$1.20.

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CANADIANS NOT FAVORED

Apparently all foreigners are not treated alike. To be most favored and to reap the full blessings of protection you must not only be a foreigner, but you must reside in a certain territory.

How to Exit Our Farmers. As the duties on barbed wire and on wire nails are less than the difference between home and foreign prices, and as our trusts, especially our tariff-nurtured ones, always display a decided preference for foreigners, it might be that the abolition of these duties would not put us on a par with Europeans in the matter of prices.

Wages and Labor. It somehow happens that every time this raises wages in one of our departments, the increase is heralded as one of the beneficent effects of great combinations. Recently, many ponderous articles in great republican papers have been based upon the assumed fact that some 35,000 employes of this trust are getting 40 per cent higher wages than before the trust was formed.

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THE PALATIAL OREGONIAN BUILDING



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