

THIS TELLS HOW TO FIGURE INCOME TAX

Squarely Up to Every Individual to Get Busy by March 15 or Suffer Penalty.

"Don't wait until the final due date, March 15th, for paying your Income Tax and making your return. Avoid the last minute rush. Any person can figure out his liability today as well as he can next week, and if there is any point on which he needs advice he can now get in touch with a Revenue man."

This word of advice is being given out by Internal Revenue men. Returns and payments are being collected in New York by the following Collectors of Internal Revenue:

Vincent H. Hudson, Nell Brewster, Roscoe Irwin, Mark Elmer, William H. Edwards and Benram Gardner.

Every aid of their offices and field forces is being given freely to the public.

But the Income Tax men will not pull your door-hell or your coat tails according to the Collector's announcement. It is squarely up to every individual to figure out his own case and to get busy if he comes within the scope of the new Revenue law.

Did You Earn This Much?

Every unmarried person who received income averaging \$1025 a week during 1918 and every married couple who jointly received income averaging \$3850 a week should secure at once from the nearest Deputy Collector or the nearest bank a blank Form 1040-A. That form contains the information he will need to enable him to figure his correct net income and any tax that he owes the Government.

The law requires that every unmarried person who had a net income of \$1,000 or over and every married person whose net income was \$2,000 or over (including the income of husband or wife, and the earnings of minor children, if any) must make a return on or before March 15th. And this requirement does not hinge on whether the person owes a tax.

Taxable Income.

An individual must include under gross income all gains, profits and income derived from salaries, wages, or compensation for personal service of whatever kind and in whatever form paid, or from professions, vocations, business, sales or dealings in property, or from interest, rent, dividends, or profits derived from any source whatever. Very few items of income are exempt.

Deductions include ordinary and necessary business expenses, interest paid or accrued on indebtedness, taxes of all kinds except Federal income and excess profits taxes and assessments for local benefits, losses actually sustained, debts ascertained to be worthless, and depreciation on buildings, machinery, fixtures, etc., used in business. A further deduction is allowed for contributions to corporations operated for religious, charitable, scientific or educational purposes or for the prevention of cruelty to children or animals to an amount not exceeding 15 per cent of the taxpayer's net income as computed without the benefit of the contribution deduction.

The taxpayer is not allowed to deduct any personal, living or family expense, any amount spent for improving property, or any expense of restoring property or making good its exhaustion for which an allowance is claimed under depreciation.

Figuring the Tax.

Before figuring the normal tax the dividends are deducted as credits from net income, together with the personal exemption. As in previous years, dividends of domestic corporations are exempt from normal tax when received by the stockholder.

The normal tax rates for citizens and residents are as follows: On the first \$4,000 of net income in excess of the credits the rate is 6 per cent; on any further taxable income the rate is 12 per cent.

The surtax rates apply to net income of each individual in excess of \$5,000. The personal exemption and the dividends are not deductible before computing surtax. In the case of returns by husband and wife, the net income of each is considered separately in computing any surtax that may be due. Form 1040 should be used for making returns of net income exceeding \$5,000, and the instructions on that form will show how to figure the surtax.

Business House Returns.

Employers and others who paid wages, salaries, rents, interest or similar determinable gains in an amount of \$1,000 or over during 1918 to any person must file an information return with the Government. Blanks may be secured from the Collector.

Every partnership must file a return showing its income and deductions and the name and address of each partner, with his share of the profits or losses during the past year. Personal service corporations will file similar information for 1918.

INCOME TAX PAYS FOR PUBLIC BENEFITS.

"Viewed in its largest and truest sense, the payment of taxes is payment for benefits received or expected. Only from a narrow and essentially selfish and shortsighted viewpoint can the individual propose to himself the evasion of tax liability as a desirable course of action." —Daniel C. Hooper, Commissioner of Internal Revenue.

RICH LAND YIELDS LITTLE

Mosquito Coast Might Be Made One of the Most Productive Regions of the Earth.

If Columbus could return today to the Mosquito coast which he once discovered he would find it only slightly changed after four centuries. Columbus was so favorably impressed by his visit to Nicaragua that he attempted to establish a settlement on the Mosquito coast. His project fell through, not, as might be supposed, by reason of the name of the region, for that name was not given it by Columbus, but is a corruption of the name of the Indian tribe that inhabits the strip of land.

Mosquito coast has disappointed other promoters of colonies also, and refuses to be turned into a bustling, commonplace trade center. It has made a few concessions in the way of small towns which seem composed of accidental collections of huts. Elsewhere its rivers sweep down from the protecting mountain ranges at the back and flow at will through the level lowland of the coast strip. As they near the shore they break into wide, languid, marsh bound and desolate. The country is like the Nile valley in fertility of soil and flooded plains but unlike that intensively cultivated district in productivity. There is much casual farming on the dry land of the coast, and the results arouse wonder as to what might be done by a middle western farmer with an inexhaustible fund of energy and resourcefulness. —"Niles" in Chicago Daily News.

IDLE RICH BECOMING FEWER

Sons of Men Who Have Amassed Wealth Are Now Trained to Succeed Their Fathers.

It used to be said that it was only three generations from shirt sleeves to shirt sleeves. This meant that the man who worked hard and built up his own fortune by taking off his coat and "digging in" generally had a son who spent all his money in idleness and riotous living, and his son's son had to take off his coat and, like his hardworking grandfather, go to work to make his own fortune. A writer in the American Boy observes. But things are different in these days. The sons of rich men are trained to care for money, trained in their fathers' business so that should their fathers die they may be able to step in and continue the work, aided by competent assistants. Other young men, when they get through college, begin to work their way up so that they will know all the ropes of their fathers' business. Many a young man who is heir to millions has worked side by side with sons of poor laboring men, and worked quite as hard and for the same wages.

The juniors in American business today are making a splendid showing. Never in the history of the country has there been so great a number of able young men, sons of millionaires, who have worked and are now working hard—much harder than the average young chap who has quit school and gone to work to support himself.

Women Busy in 1918.

The activities of women in war work recall the work of the women during the Civil War in a little village of New York. William H. Shelton, in a recent article in Century, says:

"Our village had a decided opinion about the war, and when the ladies who had played battlereads and shuttlecock wanted to do their bit in a Red Cross way they selected the little red cannon house as the scene of their activity. The yellow gun carriage, with its double trail, was wheeled out upon the grass, its brass gun actually pointing south, with the round iron balls hard by in the portable chest, to make way for tables and chairs. Here at fixed intervals the ladies met to make havelocks and pick lint. For the first they brought good cotton drilling and for the soft lint they serped the oldest sheets and pillow cases of the linen from their mothers' wedding chests."

Where Cultivation Counts.

Most of us find it too much trouble to really cultivate ourselves. We cultivate people whose acquaintance we think will make for our promotion and advancement. We cultivate those whom we think are powerful. We cultivate the rich, the talented, the beautiful outside of ourselves, without realizing that real power, real distinction, comes from within. If we would give as much time and attention to making the best of ourselves as we give to those non-essential things which hamper our progress we should all reach the situation we admire in others. For no man or woman ever receives the best of life as a gift.—Exchange.

No Royal Road to Knowledge.

Knowledge is possible to all who really want it. Short cuts always reduce to ridicule. Force, equivalents always beget rebellion and bloodshed. There is no royal road to the well-stored mind today any more than there was in the days of Pharaoh. Not crowns of gold and precious gems, but diadems of sparkling, penetrating intelligence proclaim the king. The fitness that is born from within, that grows with every test, that makes a man conscious of his power conditions life. When his head is clear, and his life is clean he finds his proper place among men. This raises him above the masses. It's your privilege if you will work for it.

SEEMINGLY IMMUNE TO PAIN

Australian Aborigines Suffer Little Inconvenience From Even the Most Severe Injuries.

The sight of their own blood will send Australian aborigines into hysterics, writes a correspondent in the Australian Bulletin, but I am convinced they feel little or no pain from even the severest injury. On one occasion, when dragging a young girl from a shark that had her foot in its jaws, she looked up and remarked casually, "Mine tink it dat shark been tak it mine foot!" The sight of the blood upset her for a while; but a few hours later she was playing echúre with the rest of the camp. The wonder is that wounded blacks don't more often bleed to death, for they take no special means to prevent it. The most approved method used to be to cover the wound thickly with fine mangrove ash, and over that a layer of damp clay, which was not removed for several days. I never saw them wash a wound, their theory being that the blood heals the wound. In later years they all learned to go to a doctor when injured, but thirty or forty years ago one saw dreadful deformities resulting from accidents and fights. On Fraser's Island in the seventies there was a man whose leg had been broken in two places below the knee. Neither fracture had knit, and he was a most grotesque object to meet. The doctors wanted to mend him, but he got out of the way. An other case was an old woman whose arm had been broken between the wrist and elbow. She used to pry the bones one against the other, and she could give a terrible blow with the fouse hand.

Water buffalo and ox horns in China are worked into lanterns, some of strikingly large size and quite transparent, says a writer in the Boston Evening Transcript. They also find many other uses in China, including the manufacture of combs, shoe horns and backs of hair, tooth and other brushes. Prior to the antiopium campaign the principal use made of these horns was in the manufacture of opium cups or boxes for packing and storing opium for home consumption. Horn lanterns in China are made from the hoofs as well as the horns of animals. Deer, reindeer and mountain goat horns are valuable in China for manufacture into medicine. Stag horns are particularly valuable, but useful only during a certain time of the year. From the stag horns pills are made that are reputed to have marvelous tonic and rejuvenating qualities. About a million pounds of water buffalo and ox horns were exported during 1917, the latter probably for the medicinal use of Chinese populations abroad. Ivory wares is popular in Canton. Tusks are imported from Siam and carved with great skill and dexterity by the ivory carvers of Canton, experts being few in number. Canton is famous for its elaborately carved ivory balls, one within another, sometimes to the number of 17, all carved from without. There are about forty ivory shops in Canton. There are, however, only six expert carvers. These work in their own homes and make about \$30 Canton currency a month (at present exchange about \$25 gold), but usually much less.

BEAUTIFUL LAND OF HOLLAND

Oliver Goldsmith's Description of Dutch Country as True Today as When He Wrote It.

"In winter, when their canals are frozen, every house is forsaken, and all people are on the ice; sleds drawn by horses, and skating, are at that time the reigning amusements." Oliver Goldsmith wrote of the Dutch. "They have bouts here—that slide on the ice, and are driven by the winds. When they spread all their sails they go more than a mile and a half a minute, and their motion is so rapid the eyes can scarcely accompany them. Their ordinary manner of traveling is very cheap and very convenient; they sail in covered boats drawn by horses; and in these you are sure to meet people of all nations. Here the Dutch stammer, the French chatter, and the English play cards. Any man who likes company may have it to his taste. For my part I generally detached myself from all society, and was wholly taken up in observing the face of the country. Nothing can equal its beauty; wherever I turn my eye, fine houses, elegant gardens, statues, groves, vistas presented themselves; but when you enter their towns you are charmed beyond description."

Chinese Musical Instrument.

The characteristic musical instrument of the Chinese is a series of bamboo tubes, the longest of which measures about nine inches, and of which the remainder diminish in length at a regular rate, each being just two-thirds the length of the one before. This arrangement was devised by the Chinese, they say, by the Emperor Huang-Ti—on the following principle: Between heaven and earth there is perfect harmony. Now, the number three is the emblem of heaven and two of earth. If then two pipes or tubes be made in the proportion of three to two they will harmonize in tone as perfectly as earth and heaven. So the base tube of the instrument was made nine inches long and the second two-thirds that length, or six inches. Of course the third has to be two-thirds the length of the second, or four inches; and so on. The result was that the rate of the second tube was that of an interval of a fifth above that of the first, that of the third a fifth above the second, and so on through the whole range.

Rare Tropical Woods.

The woodlands of temperate climates yield of course the bulk of the world's lumber, but comparatively few trees are; but those of the tropics are filled with rare cabinet woods, spice woods, dye woods, and many with medicinal virtues. Their name is legion. Some are of vital importance, too, in the industries, such as the rubber and gutta percha trees. The forest resources of the Philippines are only slightly explored, but they are known to contain vast stores of wood products representing incalculable wealth. They were practically untouched during the Spanish regime, and fortunately for the future of the islands they have been wisely administered since the American occupation.

Happy Japanese Children.

"Of all the happy beings on the face of the earth," Miss du Pont exclaimed "the happiest are the children of Japan. I can think of no happier fate than to be born one of these little ones. The love of children in Japan is beyond anything that we can conceive of. All grown people are their willing slaves. This does not mean, however, that Japanese children are either spoiled or despotic, as many petted American children are. Brought up in households where consistent courtesy is the rule, not the spasmodic effort 'for company,' the children really absorb very charming manners."

USES FOR HORNS IN CHINA

Pills and Marvelous Tonics Are Among the Many Things Manufactured From Them.

Water buffalo and ox horns in China are worked into lanterns, some of strikingly large size and quite transparent, says a writer in the Boston Evening Transcript. They also find many other uses in China, including the manufacture of combs, shoe horns and backs of hair, tooth and other brushes. Prior to the antiopium campaign the principal use made of these horns was in the manufacture of opium cups or boxes for packing and storing opium for home consumption. Horn lanterns in China are made from the hoofs as well as the horns of animals. Deer, reindeer and mountain goat horns are valuable in China for manufacture into medicine. Stag horns are particularly valuable, but useful only during a certain time of the year. From the stag horns pills are made that are reputed to have marvelous tonic and rejuvenating qualities. About a million pounds of water buffalo and ox horns were exported during 1917, the latter probably for the medicinal use of Chinese populations abroad. Ivory wares is popular in Canton. Tusks are imported from Siam and carved with great skill and dexterity by the ivory carvers of Canton, experts being few in number. Canton is famous for its elaborately carved ivory balls, one within another, sometimes to the number of 17, all carved from without. There are about forty ivory shops in Canton. There are, however, only six expert carvers. These work in their own homes and make about \$30 Canton currency a month (at present exchange about \$25 gold), but usually much less.

REAL SECRET OF THE CZECH

Enthusiasm in Everything is One of the Most Prominent of His Characteristics.

If you ask the Czech himself, he will tell you that the secret of his life is enthusiasm. He calls it love—love of country, which lays down life without question or stint; love of beauty, without which he considers life stupid, neither to be lived through with joy nor departed from with dignity. In this esthetic apprehension which we call by the thin and unsatisfactory word "taste" the Czech is like the French surely he must be liked sooner or later to the French—hearing the mark of a race old in living rich in tradition, discerning in its appreciations. He is, too, a lover of love, worshipping women; a lover of life, more joyous than the Russian, less light minded than the Gaul. A lover not of the form, but of the substance. Life is short; youth is short. It is to laugh, to work, to weep, to think, to love, to be aware of that complex and ever-changing stream of consciousness. When a Czech dies, somehow one feels that one may say of him what may not be said of every man, "He is dead, but he has lived."

End of Fighting Galleys.

In the sixteenth century European civilization was menaced by the Turks. Moslem pirates were the peril of the seas, of which they were fast gaining control. This danger was averted and destroyed by Don Juan, commander of the Spanish fleet, and his allies, the Italian squadrons and the Venetian and Neapolitan fleets, at a naval battle with the Turks in the bay of Lepanto. The capture of the enemy's flagship after the battle had raged an hour and a half, gave Don Juan assurance of victory, so he hoisted the consecrated banner of the Holy league at the mast of the conquered galley, where it could be seen both by friend and enemy. The result was as Don Juan expected: exultation on the part of the Christians and depression and discouragement on the part of the Turks. After a heavy loss on both sides the Turkish armada was destroyed and Don Juan and his galley, the Real, were the masters of the Mediterranean. Civilization was saved and the Real became a ship of destiny. But at Lepanto was sung the swan song of the galley; henceforth the sailing vessels with their wind-tossed canvas were to rule the seas.

Cultivation in Burma.

We who think of Burma as in India must modify our ideas considerably. As a matter of fact it lies outside the Indian region, and owes its connection mainly to its recent history, for as will be recalled Burma was conquered at the expense of India, and in a great measure by the Indians who assisted in garrisoning, policing and constructing its public works. Without this aid Burma's annexation and government would have been exceedingly difficult. For back in the hills of the Irrawaddy valley basin there are still wild tribes scarcely emerged from conditions of savagery, whose chief aim in life until recently was the practice of inter-tribal conflicts and head-hunting. It is to these people the Burmese are connected by racial affinities, though the former have developed amazingly under the influences of civilization, a standard which is high according to the Asiatic code. As a result, the hill tribes are sparse today, and Burmese civilization is on the increase throughout the country.

ARAB EMPIRE ASSURED FACT

With British Aid and Encouragement, Race Will Take Proper Place in New World.

With an Arab empire formed as a barrier against any more "Drang nach Osten," what will guarantee its fidelity to allied plans and ideals? One factor is that the king of Hejaz, who is under deep obligation to Britain for his present position and absolutely dependent upon her for maintaining it, is also recognized caliph of the great majority of the Moslem world. Another factor which will insure their loyalty is just this, that the Arabs have worthy aspirations, have the qualities to attain them, and know that Britain has demonstrated that she does and will foster such legitimate aspirations. The Arab race as a whole will be deemed to take its place in the new world. A beginning has already been made. Amid the business of campaigning, and with that as the first business, the marvel is that so much had already been accomplished, before the actual signing of the armistice, toward clearing away the underbrush. New roads, clean streets, free hospital clinics, schools, equitable taxation, efficient police, pure water supply and above all absolute equality before the law and the law administered by capable and incorruptible men—all testify to Britain's high intention.—Asia Magazine.

DESPISED FOOD OF MONKEYS

Laborers in Brazil Died Rather Than Subsist on Nutritious Diet of Fruit and Nuts.

How the folly of laborers employed in building a railway across Brazil necessitated the abandonment of the project is told by Alfred McCann in his work on pure food, "This Famine-Stricken World." "It is a curious but tragic fact," he writes, "that thousands of healthy monkeys played around the Maciera-Mamore camp, where human beings were dying by the score. The monkeys lived, enjoyed life and maintained their energies on a diet of tropical fruits and nuts. The food of the monkeys was available, but the laborers, who had conceived astonishing ideas of class distinction, had already dubbed it 'monkey food.' In their reluctance to subsist on 'monkey food' they rejected what would have saved them."

The high death rate resulting from improper nourishment was responsible for giving up the work, Mr. McCann adds.

OLD BUT GOOD.

Gen. Hugh L. Scott, late chief of staff and active during the war in organization work on this side, is especially proud of his knowledge of the American Indian sign language. The veteran of the early Indian wars also is proud of his hands, several fingers having been shot off. He has the fingers of his gloves cut off accordingly.

One day General Scott was telling a civilian friend about his ability to talk with his hands. The friend, who is said to have been "in his cups," glanced at the general's missing fingers and said:

"But general, I should think the Indians would consider you had an impediment in your speech."

A FRIEND IN NEED.

Mrs. Flatbush—Who is that man with the red nose you just bowed to? Mr. Flatbush—Oh, he's a man I met out West.

"He certainly is not a prohibitionist, is he?"

"Why, I never had occasion to ask him, dear?"

"But how did you happen to meet him?"

"Well, we were traveling out of Milwaukee on the same train one night, and he had a bottle, and I discovered that I had a corkscrew."

A CHANCE MISSED.

"Those militant suffragettes in Washington might have endeared themselves to the nation."

"In what way?"

"If they had only collected the dead wood in Washington for their bonfires."

WANTS A BIGGER CELLAR.

"This time it is pa who wants to sell the house."

"What's the matter?"

"With the whole country going dry pa says the present wine cellar isn't half big enough to hold a stock to last a lifetime."

TORN FROM FATHER NEPTUNE

British Government Has Saved Ships and Cargoes Worth Many Millions of Dollars.

The British admiralty's salvage section has saved more than 100 ships, valued at much more than \$100,000,000, according to the New York Sun's London correspondent. Cargoes worth another \$50,000,000 have been saved along with the ships. Many of the torpedoed cargoes were perishable, so were lost when the ships went down.

Altogether more than \$150,000,000 has been saved to Britain by her salvage units. It is impossible to compute the value of the saved ships as food carriers returned to the seas.

Compressed air, standard patches and the submersible electric pump are the principal mechanical means by which Britain's salvage record has been achieved. Of the three, the submersible pump is the newest. It is the invention of a Scottish electrical engineer, who has made a pumping device in which electricity works as well below water as above. It carries its own motor, so it is adapted for use even after the torpedo has crippled the ship's dynamo. It was one of these pumps which succeeded in saving a naval vessel after the battle of Jutland. No ordinary pump would have accomplished the feat.

These pumps are powerful enough and big enough to throw out water almost as fast as it enters a ship's wound, and vessels which carried several of them largely minimized their chances of being sunk.

SERIOUS PROBLEM



"I suppose you are going to buy your wife a very handsome birthday gift?"

"I don't know what to do about it. If I deplete the family funds to buy Helen something worthy of her I deprive her of the pleasure of spending the money."

USE FOR DEADLY WAR GAS.

The deadly phosgene gas, once used on the battle front in France, now has been employed in the peaceful pursuit of bleaching sand used in the manufacture of eyeglasses and optical lenses, according to Dr. David T. Day of the geophysical laboratory of the Carnegie institution.

This gas is composed of chlorine, oxygen and carbon monoxide. It destroys the iron oxide which causes the red and brownish tints of sand, says the American Chemical society. It adds that the United States has a firm grip on the manufacture of phosgene gas, with which this country was prepared to overwhelm the German armies.

This has given the United States an opportunity to manufacture optical glass, which formerly was imported, and it is announced that all the 121 varieties of glass now can be produced in this country with ease.

HE'S NO ADONIS.

"Is the former crown-prince as ugly as the caricaturists make him appear?"

"No. He couldn't be."

"I didn't think so."

"Still, he offers what you might call a good ground plan to start work on."—Birmingham Age-Herald.

QUITE NATURALLY.

"I was not a bit surprised when Jim told me the first time he went to the front, he was hit by a shell."

"Why, did you expect it?"

"By the law of natural affinity. Jim is such a nut."

PRINCELY.

"Mr. Scatterhead lived like a prince till he went broke."

"Yes. And even in his present circumstances he is more comfortable than most princes you read about."—San Francisco Chronicle.