

BANKS' RESERVE NEAR \$100,000,000

Law Requires But Half as Much Working Capital.

Deposits Show Increase—March 4 Call Shows National Institutions In Good Shape.

Washington, D. C.—The new Federal reserve banking system will start business with a total authorized capital of about \$100,000,000 for all reserve banks. This fact became apparent when figures were made public from all national banks responding to the last call of the comptroller of the currency, made March 4.

The total capital and surplus of the 7494 national banks reporting, was given at about \$1,788,000,000. Under the reserve act each national bank must subscribe six per cent of its capital and surplus to the capital of the reserve bank in its district and six per cent of this total would be about \$107,000,000. There were only 7465 national banks who signified in the legal time their intention to enter the system, so that the total would be somewhat reduced, but the entrance into the system of state banks and trust companies will tend to offset this, and it is possible that with these institutions figures in the capital of all reserve banks will be near \$110,000,000.

The actual working capital of all the banks may reach only half this amount, for the law provides mandatory subscriptions of three-sixths of the total six per cent. The reserve board, the machine which will direct the system, however, is authorized to demand the payment of the other three-sixths.

The statement shows national banks in excellent condition to meet the demands of the new law. Some observers were surprised by the fact that loans and discounts have increased instead of being curtailed. Loans and discounts on March 4, 1914, amounted to \$6,357,535,898, a gain over January 13, 1914, the time of the last call, of \$182,130,936.

The loans and discounts increase, taken together with the fact that individual deposits increased in the same period by more than \$39,000,000, was said to be the best indication that the national banks are in shape to meet the demands of the new system.

HOUSE EXTENDS PENSIONS OF WIDOWS AND ORPHANS

Washington, D. C.—Pensions for widows and minor children of the officers and men who served in the Spanish war, the Philippine insurrection and the Boxer uprising in China would be authorized by a bill which passed the house Thursday by a vote of 276 to 54.

The bill would grant \$12 a month to the widow of an honorably discharged soldier or sailor and \$2 a month for each child under 16 years, provided that the widow shall have been married to the soldier prior to the passage of the bill. The pensions are to be limited, however, to widows without means of support other than their daily labor and an actual net income not exceeding \$250 a year.

Huerta Declares Purpose In Speech to Congress

Mexico City—"Before leaving these precincts, I must engrave upon your hearts that it is my purpose, as I have said before to the national congress, to achieve the peace of the country, and if to do so your sacrifice and mine shall be indispensable, you and I will know how to sacrifice ourselves. This is my purpose, or, what is the same thing, my profession of political faith."

With this statement President Huerta ended his message to congress. The document otherwise was devoid of sensational statements or dramatic effect.

Just before closing his speech here, Huerta paused and surveyed the house, which became unusually silent. He pointed his finger as he impressed upon the congress his "profession of political faith," then came cries of "Viva Huerta!" in a volume sufficient to make up for the lack of applause during the early part of his speech.

Lady Bugs Help Farmer.

Sacramento—Seventy-five million lady bugs will be distributed to California farmers this spring to prey on "aphids" that attack principally the melon, hop, bean and grain crops. This announcement was made by State Horticulturist J. A. Cook. More than 50,000,000 lady bugs already have been distributed.

"The successes of the bugs for the last two or three years has caused a demand this year that we cannot supply by 40 per cent," said Dr. Cook.

Luis Terrazas Escapes.

New Orleans—Luis Terrazas, Jr., the wealthy Mexican held a prisoner for ransom at Chihuahua by General Francisco Villa for the last three months, has escaped and made his way south toward Mexico City, according to reports received here. Through the assistance of an old family servant and a traitor in Villa's camp, the story says, the political prisoner obtained his liberty and reached Saltillo, beyond the zone of constitutionalist control.

Many Jobs Awaiting Workers in Northwest

Portland—Railroad construction work in various parts of the Northwest now under contract by Guthrie, McDougall & Co., of Portland, will call for the employment within the next three weeks of thousands of men and will necessitate the expenditure of many million dollars.

Although none of this work is to be done in the immediate vicinity of Portland—most of it being in British Columbia and in the state of Washington—the work is directed from the Portland office, the construction camps are outfitted here and most of the supplies are purchased here.

The principal project now under contract by this company is construction of the Kettle Valley railroad in Southern British Columbia. While this road is to be only 35 miles long it must be built through a rough, mountainous country and will require a heavy force of men.

"We will employ all the men we can get," said Natt McDougall, head of the company. "While we doubtless will be able to get men right on the ground, we will take them from anywhere if they have any means of getting there. We cannot furnish them with transportation."

The Kettle Valley road is being built by an independent corporation, but it is understood that it is to be a subsidiary of the Canadian Pacific. It will be built westward from Penticton, on the Canadian Pacific, to Princeton, where it will connect with the Vancouver, Victoria & Eastern, a Great Northern subsidiary. From Princeton westward the Great Northern and Canadian Northern are building a joint road.

Girl Victim of Hazers Demands \$7000 Damages

Lafayette, Ind.—As a result of a hazing in the girls' dormitory of Purdue university last January, Mabel Rogers, of Shoals, Ind., has filed suit against seven senior girls, demanding \$7000. The plaintiff, who is a first-year girl, alleges that up to the time she was hazed she was a healthy girl with normal eyes, but now her sight is impaired and her health destroyed.

Miss Rogers in her complaint alleges that on a certain day in January, while she was preparing her lessons, seven girls dragged her from her room, tore off her clothing, painted her chest, back and neck with red ink, poured muckilage on her back and stuck her with pins in an effort to compel her to kneel to her assailants. She further avers that she was ducked in a tub of water.

She declares she was forced to go to a hospital for treatment following the hazing, and that she had been unable to do her work in the university.

Railroad President States Business Is On Decline

Washington, D. C.—Testimony of the Eastern railroads in support of their application for an increase in freight rates virtually was concluded before the interstate commerce commission by Samuel Rea, president of the Pennsylvania system.

Mr. Rea said that present rates do not yield a fair return on the capital invested; that the returns had been decreasing continuously and that unless the downward trend were arrested it would undermine the railroads' resources and cripple their power to serve the public satisfactorily. He insisted that unless the roads were permitted to increase their net incomes serious retrenchments in expenditures for labor, improvements and extension would have to be made.

Mr. Rea said that only recently the Pennsylvania and some other lines had been obliged to curtail their operating expenses by laying off employees and reducing the number of trains operated, because of the falling off of freight tonnage and passenger traffic, which had induced a heavy decline in revenues.

Coat Cause of Explosion.

Olympia, Wash.—"Shot in the face by a coat" was the novel accident reported by Mrs. P. J. Butler, of White River, to the industrial insurance commission, with a demand for compensation. Mrs. Butler, who is employed as a housekeeper by a power company, said that she threw the castoff garment into the stove and an explosion followed. The woman received injuries about the face, arm and body. Whether the pockets of the coat contained dynamite or celluloid buttons caused the explosion is not known.

Engine Pilot Saves Man.

Grand View, Wash.—Everett Butler, a Prosser sheep buyer, struck a Northern Pacific passenger train with his automobile a half mile north of here. The automobile was dragged 100 yards and demolished. Butler and a lamb that was in the machine were caught on the pilot of the engine. One of Butler's ribs was broken and he was severely bruised. The lamb was not hurt.

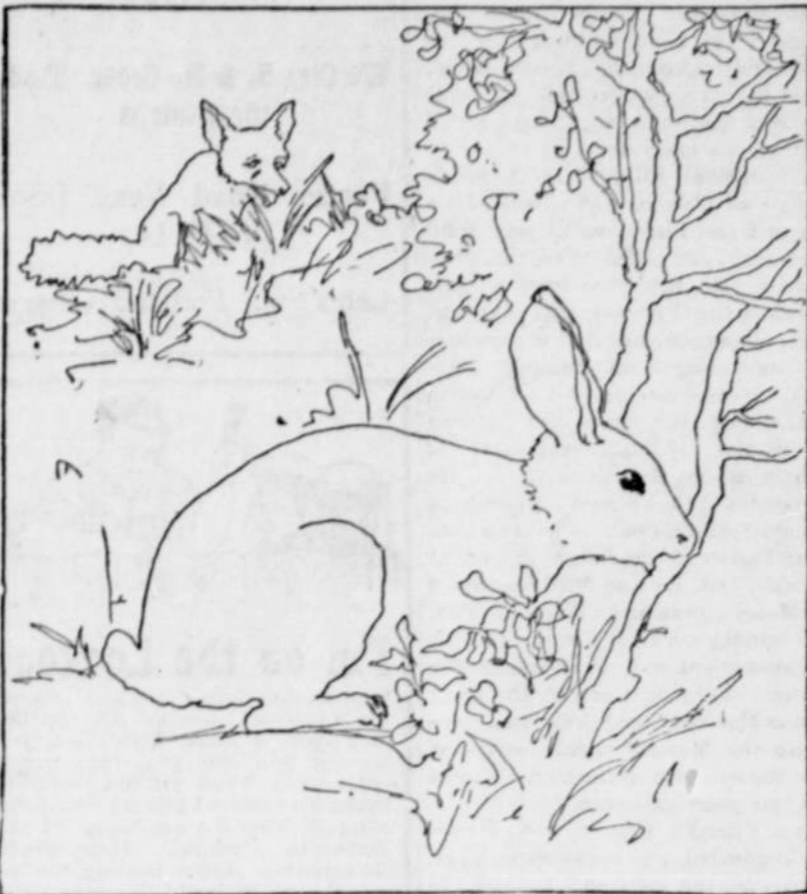
Miners Sail On Vacation.

Chicago—Indiana and Illinois coal miners, most of them natives of Ireland, England and Scotland, will have a vacation in their native lands while the operators and union leaders determine on a new wage agreement. Five hundred miners left here on a special train for Halifax, N. S., whence they will sail for Europe.

New Indian Animal Stories

How the Deer Got His Horns

By JOHN M. OSKISON



Get Out Your Paint Boxes and Color the Animals.

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Long time ago the deer had no horns, and the top of his head was as smooth as the doe's head is today. He was a good-natured fellow, who liked to show all of the other animals how fast he could run and how far he could jump.

Now, the rabbit was also a great runner and a good jumper, and he liked to tell about what he could do whenever he could get anyone to listen.

One day the rabbit was sniffing around Mamma Bear, as she was taking the last of the corn cakes out of the hot and crisp pieces off the edge. "Give me two pieces, and I will show you that I can jump clean over your fire," said the rabbit.

"I declare," said Mamma Bear, "if you don't stop bothering me I'll pick you up and hold you over the fire until all of your fur is singed off!"

"Catch me first!" said the rabbit, and ran away to see what other mischief he could get into. After the rabbit ran off, Mamma Bear sat down and thought out a plan to stop the rabbit from boasting any more of his speed. She folded up her apron and went to call on the Great Beaver.

"I think we ought to fix up a race between the rabbit and the deer," said Mamma Bear, "and offer a grand prize to the one who wins. If we do that, I know that the deer will beat, and I won't have to listen to Mr. Rabbit talk about himself."

"And I know just the right prize to offer to the one who wins," said the Great Beaver. "I will tell my son to whittle out a fine pair of horns, and then I will set them up in front of my

house. When the rabbit sees them he will want them, and we can get him to race with the deer."

"So that's settled!" said Mamma Bear, and she went back to her fire. Pretty soon the chipmunk came and told Mamma Bear that Young Beaver had finished the horns, and the chipmunk took a stick and drew in the ashes a picture of a fine, spreading pair of antlers.

Sure enough, the rabbit wanted the horns as soon as he saw them.

"I thought maybe they would look well on the deer," said the Great Beaver. But after he had sat and smoked for a while, he said: "I'll tell you, the thing to do is to fix up a race between you and the deer, and the one who beats shall have the horns!"

So, the animals all got together and fixed it up to have the deer and the rabbit run through a thicket and back. They were to start at the same mark when the Great Beaver thumped his tail hard on the water, "Plomp!" like that, and the first to get back should have the prize.

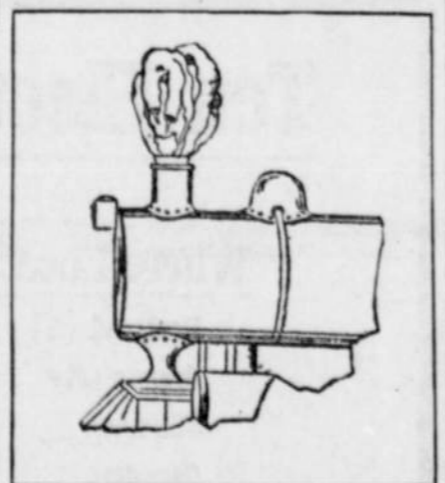
While every one was admiring the horns, the rabbit said, "I don't know this part of the country, so I'm going to take a look through the bushes where we are to run." They said that was all right, but he was gone so long that the fox said he must be up to one of his tricks.

"I'll go and see what he is doing," said the fox, and pretty soon he came back and said that he had found the rabbit gnawing the bushes and clearing a path to run over. When the rabbit came back at last to start the race, the Great Beaver told him that the horns would go to the deer, for they could not allow a tricky fellow like him to try a race for them.

SMOKE ON TOY LOCOMOTIVE

Inventor Has Made an Imitation by Covering of Cotton, Suitably Colored, Over Piece of Wire.

The toy locomotives made for nursery use are so cleverly constructed that, with one accord, we are all prompted to say, as we see them running over the floor, "It only needs a little smoke to make it look like the real thing." So, taking the sugges-



Smoking Toy Locomotive.

tion, the inventor has made an imitation of smoke, which is to be seen bursting with startling realism from the smoke stack of the miniature engine. The imitation is made by a covering of cotton, suitably colored, over a piece of wire, and when this is properly placed in the smoke stack of the engine the effect is astonishing.—Chicago Tribune.

In the Class.

"Tommy, stand up and tell the class who was Atlas."
"He was the biggest thief that ever got away with the goods."
"Tommy Smith, what do you mean by talking such nonsense?"
"Well, Atlas held the world up, didn't he?"

JUMPING BEANS OF MEXICO

Not a Bean at All, but a Species of Fruit—Queer Antics Caused by Caterpillar.

You may have noticed among articles offered for sale at a bazaar some curious little three-cornered objects that keep hopping about as if alive. They are called jumping beans, though really they are not beans at all, as you can tell by their shape. They are the fruit of a tree growing in Mexico, four of the so-called "beans" forming one fruit, which splits open and divides as it dries.

While the fruit is still young and soft, a tiny caterpillar eats its way through the skin to the inside and takes possession. It gradually eats out the whole of the inside of the fruit, and of course grows larger. Meanwhile the skin has hardened into a thin but strong shell, and the fruit having divided has fallen to the ground. The caterpillar is thus shut into a strong prison.

Mexico being a very hot country, it will make a difference to the temperature of the shell whether it falls into a shady nook or is left out in the open, exposed to the sun. Now, though the caterpillar cannot see through the walls of its little house, instinct leads it to try to get into some sheltered spot where it will not be trodden on or disturbed. The only way it can do this is by knocking its head against the top of the shell and falling forward whenever it feels the warmth of the sun.

It takes a long while to get over the ground in this way, at the rate of a quarter of an inch each "jump," but by dint of perseverance a safe retreat will generally be found; the seed will eventually burst and grow. The caterpillar then turns into a chrysalis, which develops into a pretty little brown moth that lays its eggs on the leaves of the same tree.

Eat only when you are hungry. Leave worries outside the dining room door. Eat slowly and masticate thoroughly.

Enlightened Japanese Says Nation's Policy Peaceful

New York—Japan's policy of making backward nations advance with civilization for the general benefit of the evolution of society was explained here by Dr. Shoshuke Sato, who asserted that there was no danger of Japan's assuming an aggressive attitude towards countries which kept up with the world's progress. Dr. Sato is Japanese exchange professor to the United States under the Carnegie Endowment for international peace. He spoke at Columbia university in defense of the attitude of Japan towards Korea and Manchuria. He said there was no likelihood of hostilities between Japan and America.

"We think it our right and duty," said Dr. Sato, "to develop the natural resources and to introduce modern civilization into Korea and also into Southern Manchuria within the jurisdiction of Japan. But we shall never enter into any international complications in the Western world arising out of such a question as the recent California land legislation. This can be settled amicably by the two friendly nations."

"We shall always look for peace and friendship from the Western world, and especially do we look for peace from across the Pacific; the peace and friendship inaugurated by the wisdom of your chief magistrate and supported by the intelligence of your people. If there are some sore spots, they will be healed."

Two-Year Search Exposes Dishonest Postal Clerk

Harrisburg, Pa.—William B. Baum, aged 30, a mail clerk in the railway mail service, was arrested Thursday charged with having stolen \$20,000 from the mails. It is alleged that two packages, each containing \$10,000 in currency were taken from the mails on July 5, 1912. The money was being sent from St. Paul to a bank in New York. Postal service detectives have been at work on the case ever since.

Baum was held under \$100,000 bail by the United States commissioner. It is said the government has expended more than the amount of the stolen money in the effort to uncover the theft. Every postal clerk working between St. Paul and New York has been under scrutiny for nearly two years.

Attention is said to have been attracted to Baum by the fact that he was indulging in expenditures apparently not in accord with his salary of \$1200 a year. Detectives learned that he was dealing in real estate, had money in the bank, rented a safe deposit vault and owned an automobile. In January of this year, Baum was married and he took a honeymoon trip to Palm Beach, where he was reported to have been a "liberal spender."

It is about 12 months since Baum began buying real estate and making investments in securities in New York and Pittsburgh to which points his runs on mail trains took him.

Canal Decision Gloomy for Northwest Lumber Mills

Portland—A gloomy outlook for the lumber industry of the Northwest United States in competition with the timber sections of British Columbia is foreseen by the heads of the big Northwest lumber concerns, in the face of the efforts that are being made in Washington to repeal the clause of the Panama canal bill providing for free tolls for American ships in coastwise traffic.

The principal hope of the lumbermen of the Northwest from the opening of the canal 'ay in the possibility of developing a great market for their product in the cities of the Atlantic Coast.

"It will be one of the hardest blows that the lumber industry of the Pacific Northwest has ever suffered, if the tolls clause is repealed," said F. H. Ransom, manager of the Eastern & Western Lumber company. "I feel that we have little encouragement to find for the lumber industry of the Northwest from the opening of the Panama canal. I have had some correspondence with Senator Chamberlain on the matter and I feel with him that, aside from the question of benefit or injury to industry of the Northwest that may result, we are sacrificing our American independence by any action which removes from us the privilege of free tolls for our own shipping through the canal."

Last Pan Holds Nuggets.

Baker, Or.—Charles Burgess, an aged pioneer prospector, came in from the hills near Pine Creek with a pocketful of beautifully marked nuggets which he took from his claim which he has worked for two years. Burgess has at times taken considerable gold from the claim, but had decided to quit. "One more penfull," he said late one day last week. In the pan was one nugget worth \$15 and two more worth \$5 each. He had struck a pocket. The claim is now being worked by himself and two assistants.

Clouds Burst In Kansas.

Topeka, Kan.—A heavy storm, resembling in some vicinities a cloud-burst, fell over the eastern central parts of Kansas Thursday. It was accompanied by hail. At Coffeyville hailstones smashed windows and demolished scores of street lamps. Telephone and telegraph service was demoralized. The precipitation amounted to from two to three inches.

Introducer of Steel Rails Dies.

New York—William Churchill Oastler, 84 years old, an engineer who introduced steel rails, died Thursday of heart failure at his home here.

TORREON FALLS BEFORE REBELS

Desperate Resistance to Last By Federal Defenders.

Rebels Lose Heavily; Villa Thinks Federal Loss Almost Total—Villa Feels Hungry.

Juarez, Mex.—Torreon fell completely into the hands of the rebels at 10:20 o'clock Thursday night, according to announcement made here by General Venustiano Carranza.

The news was first announced to the world when the bugler in front of Carranza's residence blew the staccato notes of victory. The peace, Carranza said, was sounded even before it was heard in Torreon, Villa delaying out of compliment to his chief.

The meager bulletins, excitedly announcing victory after the bloodiest series of battles known to modern Mexico, said that Villa captured a large number of prisoners and that the fleeing remnant was being pursued.

With Torreon at last completely in his hands, General Francisco Villa was already preparing next day for attacks on Monterey and Saltillo. In the meantime his men were doing their utmost to get in food supplies and make the city habitable. A thorough cleaning up was urged, if a pestilence was to be avoided. The inhabitants were on the verge of starvation.

Considering the number of men engaged in the past 11 days' fighting the losses were enormous. Of the rebels 200 were killed in Sunday night's fighting alone, and it was estimated 500 federales were slain and 1000 wounded the same day. Villa put the number of rebels killed after his men got inside the city at 500 and the wounded at 1500.

Asked how many rebels fell from first to last, Villa replied: "You'll not go far wrong if you say the federal loss was total."

Villa promptly put his prisoners to work burying the dead, caring for the wounded and clearing up the wreckage. The damage done by shells, bombs and fire was enormous, and the removal of the debris will be a heavy task.

The food problem, too, was a serious one. Supplies were ordered rushed from Chihuahua city and Juarez, and details were sent out to drive in herds of cattle from neighboring ranches. Soup kitchens were opened under military management, and all applicants, men, women and children, federales and rebels, combatants and non-combatants, shared alike while the food lasted.

To facilitate the assault upon Monterey and Saltillo, Villa had forces of federal prisoners at work repairing the railroad eastward and rebuilding the bridge over the Nazas river, which was destroyed during the fighting.

Villa was inclined to think both Monterey and Saltillo would fall easily. In view of the Torreon garrison's destruction and the city's capture, with a greater store of artillery and military supplies than the Huertistas possessed anywhere outside Mexico City, he could not believe it would be deemed worth while to reinforce the defenders of either of his next points of attack. And unless they were strongly reinforced, he felt confident of making short work of them.

The fighting at Torreon over, the rebels and their federal prisoners fraternized readily. By their desperate resistance—a resistance which was a great surprise to Villa—the federales had won the rebels' respect. On the other hand, the federales were surprised at being fed and well treated. Many of them would have surrendered sooner, they said, but their officers convinced them they would be tortured to death if captured.

It was opened dramatically. Riding along the line of his troops, General Villa pointed to the city and shouted: "Comrades, there's Torreon. We must take it. Will you follow me?"

The response was a thunderous chorus of cheers. "Esta bueno!" cried Villa. "Let us go."
The roar of the rebel artillery and the rattle of rifle fire followed immediately. From that time forward the constitutionalists closed steadily in on the town. The federal artillery and riflemen fought coolly and courageously, but their enemies' advance was at no time even checked.

What surprised the rebels most was the federales' continued resistance after the former were actually in the streets of Torreon. They had expected a fight to get into the town, but once inside they had believed it would be over.

Instead, the thoroughfares were found strongly barricaded and held by federal troops, who contested every step of their foes' advance, fighting from behind the barricades and pouring a murderous fire into the rebel ranks from the tops of flat roofed adobe houses.

Air Passenger Refuses Fare.

San Francisco.—Silas Christofferson and his wife applied for a warrant Saturday for Jim Griffin, referee and sporting man. Christofferson charged that Griffin failed to pay \$10 for a ride over Seal Rocks, made Sunday in Christofferson's plane. The airman did not get the warrant, because the only available charge was defrauding a motor vehicle driver.

Miss de Grater, assistant bond and warrant clerk, cited Griffin to appear at her office and show cause why a warrant should not be issued.

Boys Out-Biscuit Girls.

Newport, R. I.—Two boys out of a class of eight won a biscuit-making contest against a class of 16 girls at Rogers high school. All used baking powder made in the school laboratory. The judges were experienced cooks.