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Entered at the Ashland, Oregon, Postoffice as Second-class Mail Matter.



**"INSURANCE AS A PREY FOR SPOILSMEN"**  
 "Insurance is rapidly replacing the railroads as a legislative toy."  
 "Having reduced the transportation systems of the country to impotence and near bankruptcy, the sect of charlatanical political spoilsmen which everywhere abounds is seeking some livelier plaything to juggle with and finally toss aside, when dismembered, into the industrial scrap heap now containing the pitiful wreckage of past governmental follies," says the St. Paul Pioneer Press.

The Press shows that in 1916 there were 720 bills relating to insurance introduced in state legislatures. In 1921 there were 1429 such bills presented, a gain of nearly 100 per cent in five years. This brings the problem of state control of insurance onto our front door step.

It would be as difficult to think of commerce without insurance as it would be to think of transportation without railroads.  
 Insurance is our most universal institution, reaching in its wide scope all classes of people, all industries and all business ventures.  
 It stands as the basis of all credit and one of the safeguards of our banking system.

The origin of insurance was in private enterprise and it has attained its present leading position as a world necessity through the initiative, ability and foresight of individuals.  
 The state has fulfilled its duty to the people in regard to insurance, when it sees to it that corporations engaged in covering risks are solvent and able to meet all present and future obligations, prevents wildcatting and fraud and furnishes a prompt and speedy remedy at law or in equity for those having grievances and the adjustment of claims.

Aside from such protection for public in the interest of the insured, the state has no more concern with the insurance business than it has with the grocery or dry goods business.  
 The American people cannot afford to turn over the institution of insurance to the politicians to intrigue about. To do so, would be to invite the same disaster which has befallen the railroads.

# PEOPLE TALKED ABOUT

## Newberry Seated by Senate



Truman H. Newberry has been seated as United States senator from Michigan, following proceedings of various kinds lasting since the 1918 election. The right to the seat was determined by the senate itself, by a vote of 46 to 41 on a resolution sponsored by Republican leaders. All who voted for him were Republicans, while nine Republicans and thirty-two Democrats voted against him. Three senators were paired for and three against the resolution, and three senators did not vote. The resolution seating Senator Newberry is as follows:

"Be it resolved, That Truman H. Newberry is a duly elected senator from the state of Michigan, and is entitled to hold his seat in the senate of the United States.

"That, whether the amount that was expended in this primary was \$185,000 as was fully reported, or openly acknowledged, or whether there were some few thousand dollars in excess, the amount expended was in either case too large, much larger than ought to have been expended.

"The expenditure of such excessive sums in behalf of a candidate, either with or without his knowledge or consent, being contrary to sound public policy, harmful to the honor and dignity of the senate, and dangerous to the perpetuity of a free government, is hereby severely condemned and disapproved."

### INCOME TAX FACTS

Farmers, rangers, herders, dairymen, truck gardeners, vineyard and orchard owners, and other food producers must compute their net and gross incomes for 1921 and ascertain whether an income tax return, or a tax, or both are due. All gains, profits, and income derived from the sale or exchange of farm products, whether produced on the farm or purchased and resold, must be included in gross income. When a farmer exchanges his products for groceries, clothing, or other merchandise, the fair market value of such goods must be included. Profit received from the sale of farm land, or rent received for the use thereof, must be included.

In determining income upon which the tax is assessed, the farmer may deduct from gross income all necessary expenses incurred in the operation of his farm during the year 1921. These include cost of cultivation, harvesting, and marketing of his crops, cost of feed and fertilizer used, amount spent in repairs to farm buildings (other than the dwelling) and to fences and machinery. Wages paid to farm hands are deductible, but not wages paid to a domestic servant, which is a personal expense.

As an aid to farmers, the bureau of internal revenue has prepared a special form, 1040-F, for recording sales of live stock, produce, and a summary which must be attached to the individual return of income and expenses.  
 An unmarried or widowed farmer or one living apart from his wife must file an individual return for 1921 if his net income for 1921 was \$1000 or more, or his gross income was \$5000 or more. If married and living with his wife on December 31, 1921, a return must be filed if his net income was \$2000 or more, or if his gross income was \$5000 or more.

### TRUCKEE MECCA FOR FILM COMPANIES

TRUCKEE, Calif., Feb. 20.—Truckee, with its unusually heavy snowfall this season, has proven so attractive to moving picture companies desiring to dramatize stories of the "Far North" that it is now the "Alaska of Moviedom," with five prominent film companies on the ground and other looking over the field for locations. The recent storm which swept the state piled up the snow to great depths and in addition to improving conditions as far as the moving picture companies are concerned, it has insured a most successful season for winter sports.

On account of the presence of so many moving picture companies, many of the local residents as well as visitors coming here to enjoy the winter sports are taking parts as "extras" in the movies.  
 The Lasky company has been busy constructing "props," such as log cabins and other structures—in preparation for the finishing of a large production with a Canadian setting. Penrhyn Stanlaws, the artist, has been directing the production, and W. L. Griffith, production manager for the company, has secured the assistance of Colonel Richard Blaydon of the Northwest mounted police; Ruth Roland, popular film star, is being featured in a "thriller," and Ed Carew is here with a large company and several dog teams making an Alaskan picture. Betty Compson and Tom Moore are two more stars who have been working here, supported by a cast which includes Fred Weller, who has furnished a team of

Huskies. Weller was a friend of the late Admiral Robert Peary, and the dogs are bred from one of the teams used by Peary in his famous dash to the north pole.  
 A special cutting room has been furnished the companies at the Southern Pacific hotel, and the films are cut and assembled here and then sent directly to the east.

Sleighing, tobogganing, skiing and snowshoeing are among the winter sports which are proving most popular here.

### Uncommon Sense

By JOHN BLAKE

### SLOGAN OF FAILURE

"If I had gone after that contract I would have landed it," said the manager of a business firm to one of his subordinates, who had returned empty-handed from a business trip.  
 "Sure you would," said the subordinate, cheerfully, and if I had your brains instead of you, I'd be sitting in your chair, and you would be out pulling boulers on the road."  
 The foregoing is typical of a conversation which, in some form or other, takes place in every business institution of importance on an average of twenty times a week.

It may be that the bosses are overconfident in their own ability and over severe on the men under them.  
 But the excuse beginning "if I had your brains," which bosses and employers hear till they weary of it, is the most inexcusable excuse that there is in existence.

The man who admits that he has not the brains to succeed will, of a certainty, never succeed.

The man who is convinced that he can never do as well as the boss does has stopped trying, and when a man stops trying he begins to slide back down the hill.

Of all the futile unprofitable employments, that of envying another man's brains is the worst.

An employer who hires a man for a position of trust and responsibility has the right to expect him to do what he is told to do, and to act, when out of the office, as the employer would act.

If he fails, he fails. Nobody can expect 100 per cent performance. But he at least should not make the excuse that he has failed because he lacked the energy, the intelligence and the resourcefulness to succeed.

The employer who spoke the words we quoted above used to be an employee himself. He made failures, of course, but he never excused them.

When he was "called" for these failures he resolved not to make them again and sometimes to show the boss that he had as many brains as the average employee. That is how he got where he is, which is at the head of one of the most important concerns in America. (Copyright.)

Artists in Jap Cabinet.  
 Japanese cabinet members are artists and their paintings and writings brought good prices at a recent auction by the Tokyo Fine Arts club. The late Premier Hara painted three pictures which sold for \$700, and another group of four brought approximately \$800. Writings of Prince Saloni brought \$200. Mr. Noda, minister of communications, painted a chrysanthemum and an orchid, while Mr. Tokonami, the home minister wrote a poem.—Dearborn Independent.

She Got Them.  
 Patience—Wonder if Peggy is out yet?  
 Patience—Why, yes! Has she been sick?  
 Patience—No, but she said she couldn't go out until she got her new shoes.  
 Patience—Well, I saw her limp by today.

## BATHING SUITS THAT GRACE THE SOUTHERN BEACHES



DESIGNERS are not expected to think of bathing suits and dignity in the same instant, but if a bathing suit can ever be described as stately, here is one that is entitled to that adjective. It demonstrates that the bathing suit de luxe is not a daring affair and that it is as far from being ordinary as the east is from the west. This one is modest and beautiful and it calls to mind the satin breeches and picturesque mantles of romantic times. It has many points worth study, especially by the woman who cannot stand the acid test of the average bathing suit.

Please note that the wearer of this masterpiece of its particular kind is clothed from head to foot. "In silk attire my lady goes" down to the sea or the sea sands and probably it is rubberized silk in the suit, certainly in the cap. Silk stockings and bathing shoes laced like sandals finish off her handsome costume in the right way, but the detail that is sure to captivate everyone appears in the roses that adorn the girle and mantle.  
 Black satin, as always, finds many devotees among those women who are not fond of the high colors that are popular in wool bathing suits. These black satin suits are made with bloomers of the same satin or worn over wool trunks. In this season's suits the bloomers are usually attached to the skirt, but when woolen trunks are worn a short, straight one-piece dress of satin is worn over them.

Julia Bottomley  
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## DOMESTIC SCIENCE

A regular feature department edited by Mrs. Belle DeGraf  
 Domestic Science Director California Prune & Apricot Growers Inc.

### RELISHES—Continued

**Cheese Canapes**  
 Cut bread in quarter inch slices, then in triangles; spread lightly with French mustard, sprinkle with grated cheese and finely chopped olives.

**Tomato Jelly Canape**  
 Cut rounds of bread with diameter of one and a half inches. Make stiff tomato gelatin of not more than a half inch in thickness. Unfold from pan in one piece and cut rounds with the same cutter used to cut the bread rounds. Spread bread with sweet butter, place round of tomato jelly on top and pipe with mayonnaise.

**Pate de Foie Gras**  
 Spread bread cut into rounds, triangles, diamonds or strips, with butter, mix anchovy paste to taste with pate de foie gras and spread not too thinly on the bread. This canape may be garnished with truffles cut in fancy shapes.

**Fresh Fruit Cocktail**  
 Select grapefruit, oranges, bananas, pineapple and white grapes, when in season. Use about equal portions of each. Remove all seeds, membrane and skin. Chill thoroughly, sweeten if necessary or add maraschino syrup. Arrange cocktail in glasses; place a cherry on top of each glass. Serve very cold.

**Melon Cocktail**  
 Have equal quantities of chilled cantaloupe and watermelon. Cut into balls with a small French vegetable cutter. Arrange in cocktail glasses, sprinkle lightly with salt. Serve very cold.

**Sauce for Fruit Cocktail**  
 One-quarter cup tomato cocktail sauce or catsup, one-quarter cup white grape juice, one tablespoon lemon juice, two tablespoons orange juice, one-eighth teaspoon each of salt, paprika, sugar and cloves, one-quarter teaspoon cinnamon. Mix thoroughly and chill.

**Spiced Apples**  
 Peel, core and quarter four cooking apples; prepare a syrup of two cups of sugar, one cup of water and one and a half cups of vinegar; add to this whole spices, tied in a cheese cloth; cloves and cinnamon will be sufficient. Cook until sugar is dissolved, add apples and cook until transparent, but not broken. Chill thoroughly before serving. These will take the place of spiced peaches.

**Stuffed Celery**  
 Select the tender pieces of celery from the heart. Take a cream cheese and mix to a cream with milk or cream, season well with salt and paprika. Chop walnuts and add to the mixture and fill the stalks of celery.

**Salted Almonds**  
 Shell almonds, scald by letting stand in boiling water from three to five minutes, then let cool in cold water. Slip from skins. Heat a quarter cup of oil, butter or substitute in frying pan and when hot stir nuts constantly until delicately browned. Remove from pan and salt.

**Stuffed Prunes**  
 Soak prunes until they are soft enough to remove the stone, without mashing. Fill cavity with one freshly salted almond.

### 2000 RUBLES NEEDED TO BRING ONE LETTER

(By International News Service) NEWARK, N. J., Feb. 20.—A registered letter from Russia, bearing enough stamps to have bought an automobile at pre-war exchange, was received at the Newark post office today.

There were 500 stamps attached to the back of the envelope and held together in strips by metal fasteners. Each stamp was worth four rubles, making the total value of the stamps 2000 rubles. At the normal rate of exchange, at which each ruble was worth 5 1/2 cents, the stamps on the letter were worth over \$1000.

A registered letter may be sent from the United States to Russia for 15 cents.

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**SIMPSON'S HARDWARE**

**For Such A Short Month**  
 there are two mighty important birthdays crowded into February, and both Washington and Lincoln were vigorous advocates of thrift. Could there be a more fitting tribute to the memory of these two great men of America than the opening or increasing of a savings account?  
**The Citizens Bank**  
 Ashland, Oregon

**Rare Tire Quality at Remarkable Prices**  
 Mason Cord quality is the highest that can be built into a tire. We want you to know that the price, strange as it may seem, is remarkably low.  
 We do not sell Mason Tires on price alone, but you get this advantage as well as the quality, when you buy them. This means that you get low price per mile and less trouble per trip than you have ever known before.  
 With this goes a guarantee which knows no mileage limit and a standard of service we're proud of.  
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