

SAN FRANCISCO GIVEN REGIONAL RESERVE BANK

WASHINGTON, April 3.—After three months consideration the reserve bank organization committee today announced it has divided continental United States into twelve banking districts and selected twelve cities where the federal reserve banks will be located under the new currency law. This is the first decisive step toward establishing the new system.

The cities selected are: Boston, the reserve bank will have capital of \$9,931,000. New York, capital \$20,687,000. Philadelphia, capital \$12,993,000. Cleveland, capital \$11,621,000. Richmond, Va., capital \$6,343,000. Atlanta, Ga., capital \$4,702,000. Chicago, capital \$12,151,000. St. Louis, capital \$6,219,000. Minneapolis, capital \$4,702,000. Kansas City, capital \$5,594,000. Dallas, Tex., capital \$5,634,000. San Francisco, capital \$8,115,000.

Five hundred and fourteen national banks and some state banks and trust companies are members. The San Francisco district consists of California, Oregon, Washington, Idaho, Nevada, Utah and part of Arizona. The organization committee has authorized to provide branch banks but this will be done by the federal reserve board yet to be appointed by the president.

The organization committee in its announcement called attention to the fact that under the act's requirements it could not find grounds for the establishment of over one bank on the Pacific coast but held hope that in the near future another bank will be authorized by congress for this section.

It is said the committee was impressed with the idea of the growth and development of Idaho, Washington and Oregon, but on the basis of six per cent of the capital stock and surplus of the member banks of that section could not provide the minimum capital.

With the continued growth of that region it is reasonable to expect that in a few years the capital and surplus of the member banks will be sufficient to justify the creation of an additional reserve district.

"A DAUGHTER OF THE HILLS" AT THE STAR

The management of the Star Theatre offer for today and tomorrow a big double program, Laura Sawyer of the famous Player Company, in "A Daughter of the Hills" in three parts and "The Doom of the Ocean" a beautifully colored photoplay, also in three parts. Raymond & Temple close the bill with a clever vaudeville act.

"The Daughter of the Hills" is an extraordinary picture, and it is a pleasure to record a picture that while spectacular in its staging also contains a real story, one of human interest, and simple and convincing. From a pictorial viewpoint there are many scenes that will charm. They are of the open country, or sitting in the glow of the firelight in their hut.

The program opens with "The Doom of the Sea" a powerful and gripping story of intrigue on land and sea, showing a most extraordinary rescue scene.

Imprisoned and left to die in a deserted and desolate lighthouse by an unscrupulous villain, who plots to gain a large fortune, an heiress and her boy escape by a terrifying slide for life from the top of the structure to a ship.

SENATE BLOCKS DANIELS' NAME FOR NOMINATION

WASHINGTON, April 3.—Confronted with the most serious nomination contest since President Wilson took office, the senate sat throughout today's session behind closed doors discussing the confirmation of Winthrop Daniels of New Jersey as a member of the Interstate Commerce Commission. Then a recess was taken to resume the debate tomorrow. It is the third day of continuous consideration of the case. Senators LaFollette and Cummins led the fight against confirmation. Senator Martine, of Daniels' own state was reported to have told the senate he had come to the conclusion the confirmation would be a mistake. He added that personally he had the highest regard for Daniels.

Daniels' view on the valuation of public service corporation property as expressed in the Panama gas rate case are the basis of the opposition.

In this case, the first to come up under Governor Wilson's public utilities act, Daniels, the critics say that as president of the public service commission he was too liberal in the valuation of the gas company's property.

TITLED FRENCH WOMEN TO ACT FOR CHARITY



VISCOUNTESS BENOIT D'AZY COUNTESS DE BERTIER DE SAUVIGNY

Washington society on April 13 will have the opportunity of seeing two more plays at the fashionable Playhouse. The actors, as usual, will all be social leaders. The dramatic committee of the Playhouse announces that the plays will be given for the benefit of the Dominican Sisters.

The first play, "Suicides," is a comedy in one act by Mr. Preston Gibson, adapted from a story by Leonard Merrick. The second, "L'Autre Motif," is a French comedy, in which Countess de Bertier de Sauvigny, wife of the French military attaché, and Viscountess Benoit d'Azay, wife of the French naval attaché, will act.

Encouraging Signs of the Times in Solving Fruit Marketing Problems

By W. F. Gwin, General Manager, Northwestern Fruit Exchange

One of the most encouraging signs of the times, as they concern the fruit industry of the Northwest, is the great impetus that has been given to the important matters of co-operation amongst the fruit growers and organization of the growers. In these important works, new co-operative agencies which have come into existence within a year, have accomplished much, and are to be commended.

It is with much relief that the Northwestern Fruit Exchange viewed and continues to view the creation and progress of these new agencies, for the field to be covered and the burden of education and organization to be borne is so great that it is doubtful if any one concern could accomplish the task efficiently. For nearly three years the exchange bore the heat and burden of the battle for organization and order, alone. Entering the field in 1910, it found in complete possession of commission merchants from eastern cities, and the marketing of the crop largely on the old-line consignment basis.

The Exchange was the very first to urge the advantage and importance of divorcing the business from the consignment basis and placing it on a merchandising basis of f. o. b. sale. From the very start, it announced its policy, and has not only stuck to it persistently itself, but has been gratified to see its policy, its principles, and much of its practice and argument adopted by others, including the co-operative marketing agency that came into existence last season, and has become a large and important factor in the situation.

From the foregoing, it will be seen that most decidedly the Exchange is not only not an opponent of co-operation, but is the first organization to urge the advantages of it, and its whole record is one of consistent effort and achievement in the direction of practical co-operation. It has, at its own expense, been instrumental in organizing new associations at many points throughout the northwest, and fostering and nursing them until they were strong enough to stand alone; has talked co-operation, and practiced co-operation, to an extent, especially in the practice, that has never been equaled in this part of the country.

For illustration, instead of confining the practice of co-operation to the growers of the northwest, which is as far as even the boldest co-operators, outside the Exchange, have thought of color, the Northwestern Fruit Exchange, away back in 1910, figured out the truth, now evident to nearly everybody that apple growers in the northwest must necessarily co-operate with fruit and vegetable growers in other parts of the country—in Florida, in Texas, in New England, in Michigan, in California, to overcome the seasonal handicaps on the operation of permanent and efficient, as well as economical sales service.

Have you ever figured out how a sales service could be efficiently and economically maintained by fruit growers of the northwest, alone, when the fruit is harvested within about 100 days and marketed in a period of about six months. What will become of the sales machinery the other six months? Will it be allowed to lie idle and rust, or must it be abandoned and renewed annually.

Doesn't either alternative offer service objections to the mind of any rational business man? What about it, then? Well the Exchange met that problem by a pure co-operative principle, without any sounding of brass or tinkling of cymbals, but be abandoned and renewed annually.

The North American Fruit Exchange was organized as a service clearing-house, through which the Northwestern and the associations and shippers in other parts of the country could co-operate in supplying a tonnage sufficiently great, and what is equally important, sufficiently continuous, to keep a great sales force busy for twelve months in the year. Speakers on co-operative organization recently have admitted their problem in this regard, and have expressed the hope that sooner or later, increasing tonnage will enable them to employ more salesmen. But increasing tonnage of only northwestern fruit will never enable the work to be done with maximum efficiency, for the reason stated.

The Northwestern and its associates in the North American, handled during the year ending December 31st, 1913, over 11,000 cars of fruits and vegetables, maintain over 100 direct agencies in as many different cities, and represent, in its operations, (estimated) over 15,000 growers, in all parts of the country, all of whose tonnage combines to support service of a kind not paralleled elsewhere, at a cost per unit lower than produced under any other conditions. It will be seen then, that the Exchange has been practicing, since 1910, practical co-operation in a positive, effective way. Proven performance is always more convincing than theories and promises for the future.

Now, the whole question resolves itself into this: What is your object in growing fruit? If you are in the business primarily to make money for yourself, you owe it to yourself and to your family to get right down to brass tacks and compare the results of the various marketing agencies. There are bound to be several of them. Never doubt that.

Even in California, so often mentioned as the home of co-operative marketing, there are several large, strong factors in the deal, and the successful growers are not by any means to be found in any one of them. Mr. C. C. Chapman, the most successful individual orange grower in California, and the owner of the famous "Mission Brand" is not a member of the California Fruit Growers Exchange, for example. So, here in the northwest, the industry is already settling down on similar lines, and no one concern, co-operative or otherwise, will ever control all or even nearly all of the fruit. Furthermore, it would be tremendously against your interests if any one concern, co-operative or otherwise, were to control it all, or nearly all.

Human nature, you know, is human nature, whether found in the ranks of pure co-operation or outside them. And monopoly tends to abuses, to inertia, to extravagance, to corruption. This is true when one political party controls the government machinery for too long, and it is true of any other human institution. Competition is needed by every man to sharpen his faculties; to bring the best out of him. These things being fundamentally true, it is up to you to study the whole question and decide for yourself in which method of marketing you can rely most advantageously to yourself. If you want money, you would better study the Exchanges record for four years.

I want to warn you against the sophistry of supposing that co-operation and organization is a panacea for all market ills. We have noticed of late the growing use of the expression "Remember 1912," much as the expression "Remember the Maine" was used in 1898. It is all very well to remember 1912, and take what steps we can to guard against a repetition of those conditions. But it

is equally well not to fool ourselves in the belief that co-operation alone will prevent them. As a matter of fact, there will be lean years—very lean years—as well as fat years, in the future as in the past. Co-operation is not responsible for this year's good prices, nor will it prevent some future year's very bad prices. Unless you realize the truth of this and build your business accordingly, you will be greatly embarrassed later on. The California Fruit Growers' Exchange so often quoted as the ne plus ultra of co-operation, has not been able to avert this year's market disaster; many scores of cars of oranges from California have returned red ink to the growers and many more have sold for less than cost of production, despite the fact that huge sums of money have been sent and are being being spent in newspaper and magazine space to advertise the fruit.

COURT HOUSE NEWS

Reported by Jackson County Abstract Co., Sixth and Fir Sts.

Circuit Court

Beaver-Portland Cement Co. to W. S. Fitzgerald et al., action to quiet title.
Beaver-Portland Cement Co. vs. Wm. S. Fitzgerald, action to quiet title.

G. C. Garrett et al. vs. Sarah J. Erdman, findings and decree.
John A. Perl vs. Rudolph Scholot et al., order sustaining demurrer.

The 401 Orchard & Land Co. vs. Anna Evans et al., default and decree.

Charles Nickel vs. Mrs. Jane Gilbert, affidavit and order for publication of summons.

Mabel Strand vs. Arnold Strand, decree.

Theo. Randles vs. B. O. McGee et al., affidavit and order of publication of summons.

Ernest Cole vs. F. J. Catterlin, decree.

Mabel R. Taylor et al. vs. E. A. Hefler, order overruling demurrer.

Lee Phipps vs. Malinda Jane Miles and Wm. Miles, to foreclose mortgage.

Probate

Estate of Anna Carpenter, deceased. I. Thomas Carpenter, administrator. Bond filed; order appointing appraisers.

Estate of F. L. Cranfill, deceased; inventory recited.

Estate of D. G. Karnes, deceased, inventory recited.

Estate of John T. Layton, deceased; fifteenth semi-annual account filed.

Real Estate Transfers

Phoebie J. Wells et al. to H. E. Applegate, land in sec. 27-38-2E. \$ 10

R. G. Jeffrey to A. L. Cross, land in sec. 33-34-2E. 1,201

Henry Warner et ux to Wayman Warner, land in Central Point 10

W. A. Wright to J. A. Walker and Charles W. Marsae, land in sec. 26-40-3E. 10

Louisa J. Wright to J. A. Walker and C. W. Marsae, land in sec. 26-40-3E. 1

B. J. Aydlott to J. H. Lyons and J. Williams, land in sec. 19-36-3W. 1

J. Williams to O. H. Harris, same property 10

H. L. Whited et ux to G. W. Stevens et ux, 11.40 acres in sec. 5-39-1E. 2,000

T. K. Flynn to Ben J. Trowbridge, land in sec. 14-35-2W. 10

N. Welter et al. to G. W. Tedrick, lots 13, 14 and 16, blk. 1, Tuttle's Second Addition to Medford 10

S. P. Starr et ux to J. H. HERSHEY et ux, lot in Downing tract, Ashland 250

A. N. Hulbert et ux to Isabella Hutson, lots 5, 6, 7, and 8, blk. 13, Gold Hill 3,500

F. M. White et ux to H. E. Bowman, 6 acres in sec. 20-37-2W. 1,500

C. Burgess et ux to S. L. Grigsby, lot 4, blk. 2, Roanoke addition to Medford. 2,200

Flora A. Kelsey et vir to J. E. Manting, lots 1, 2, 3 and 4, blk. 20, Gold Hill 1

J. C. Brown et ux to W. F. Isaacs, lot 5, Oaklawn addition to Medford 10

A. S. Arbogast et ux to R. H. Toft, land in sec. 16-34-1W. 10

Earl Briscoe to E. B. Adamson, part of block C, Tabert 165

J. F. Davis et ux to J. T. Hagen, land in sec. 36-36-2W 10

Isabella G. Hutson et vir to W. Myer et ux, lots 7 and 8, blk. 13, Gold Hill 1,000

John Van Natta et ux to D. T. McKersher, lots 4 and 5, blk. D, Boulevard Park Addition to Ashland 10

H. E. Riley et ux to J. Harris, land in 38-1E. 10

F. S. National Bank of Ashland to Granite City Savings

Bank of Ashland, part of blk. 1, Ashland 10
O. C. Boggs et ux to O. R. Chaffee, land in Taft Addition to Medford 700
Mary J. Lawrence to D. R. Eaton, land in sec. 4-37-2W
Estella J. Macey et al to 401 Orchard Co., land in sec. 4-37-1W.
Minnie Grider et vir to same, same property
Kate Whitley et vir to same, same property
Callie Jaycox et vir to same, same property
Addie C. Evans to same, same property
Walter S. Evans et ux to same, same property
Henry C. Ethel to same, same property
Anna Evans et al to same, same property
Arthur A. Pool to same, same property
A. P. Evans et ux to same, same property
P. C. Donovan et ux to Prudential Mining Co. of North America, undivided two-thirds interest in land in sec. 24-36-3W. 30,000
Fruitgrowers Title & Trust Co. to N. P. Lorey, parts lots 4 and 5, Crestbrook Orchards 10

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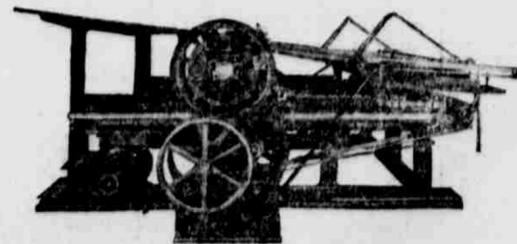
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