



Why Bake At Home

when you can buy bread like it,
ready baked?

COUNT the raisins—at least eight big, plump, tender fruit-meats to the slice.

Taste it—see how the raisin flavor permeates the bread.

No need to bake at home when we've arranged with bakers in almost every town and city to bake this full-fruited raisin bread.

Just phone and they'll deliver it—all ready to surprise the family tonight.

It comes from master bak-

ers' modern ovens in your city. And it's made with Sun-Maid Raisins.

That's another reason for its superiority. A rare combination of nutritious cereal and fruit—both good and good for you, so you should serve it at least twice a week.

Use Sun-Maid Raisins also in puddings, cakes and cookies. You may be offered other brands that you know less well than Sun-Maid's, but the kind you want is the kind you know is good. Insist, therefore, on Sun-Maid brand. They cost no more than ordinary raisins.

Mail coupon for free book of tested Sun-Maid recipes.

SUN-MAID RAISINS

The Supreme Bread Raisin

Your retailer should sell you Sun-Maid Raisins for not more than the following prices:

Seeded (in 15 oz. blue pkg.)—20c
Seedless (in 15 oz. red pkg.)—15c
Seeded or Seedless (11 oz.)—15c
Seeded, in fine (2 oz.)—20c
Seeded, in fine (8 oz.)—15c

CUT THIS OUT AND SEND IT

Sun-Maid Raisin Growers,
Dept. N-565-12, Fresno, California
Please send me copy of your free book,
"Recipes with Raisins."

NAME _____
STREET _____
CITY _____ STATE _____



Blue Package

IF YOUR Uses "Cutter's"

Serums and Vaccines he is doing his best to conserve your interests. 25 years concentration on one line count for something.

Gray Hair
Is not of fashion; it is a sign of age. For you can have abundant hair of the original color by using Cutter's Gray Hair Color Restorer. Safe as water—try it. At all good druggists, 75 cents, or direct from HESSIG-ELLIS, Chemists, Memphis, Tenn.

PISO'S
Try PISO's—astonishingly quick relief. Asyrupunlike all others—pleasant—does not upset stomach—no opiates. 35c and 60c everywhere.

Cautioned by a Tramp.
Woman—Now, if you don't leave at once I'll call my husband, and he used to play football in Harvard.
Tramp—Lady, if you love your husband don't; because I used to play Yale.—Colorado Dodo.

The Creative Impulse.
Mrs. Binx—"Horror! That isn't the way to make coffee." New Cook (heavily)—"What is it the way to make?"—Life.

Too Deep.
"Dearest, what recipe are you studying?"
"Deep dish apple pie."
"With what progress?"
"It's too deep for me."—Judge.

Shave With Cuticura Soap
And double your razor efficiency as well as promote skin purity, skin comfort and skin health. No mug, no slimy soap, no germs, no waste, no irritation even when shaved twice daily. One soap for all uses—shaving, bathing and shampooing.—Advertisement.

Drama.
"I am undone," wailed the heroine.
"Pull yourself together," cautioned the hero.—Louisville Courier-Journal.

Hall's Catarrh Medicine
Those who are in a "run down" condition will notice that Catarrh bothers them much more than when they are in good health. This fact proves that while Catarrh is a local disease, it is greatly influenced by constitutional conditions.
HALL'S CATARRH MEDICINE consists of an Ointment which quickly Relieves by local application, and the Internal Medicine, a Tonic, which assists in improving the General Health.
Sold by druggists for over 40 years.
E. J. Cheney & Co., Toledo, Ohio.

Many a woman marries for money because she can't think of any other excuse.

Don't Be Fooled

Low Price and High Quality
Don't Go Together, Stick to

CALUMET

The Economy BAKING POWDER

Never accept "Just as Good" Brands; it will only mean disappointments and failures on bake-day, which are expensive.

Calumet is a High Grade Baking Powder, Moderate in Price



BEST BY TEST

When you use it you never spoil any of the expensive ingredients used—such as flour, sugar, eggs and milk.

The sale of Calumet is 2½ times as much as that of any other brand.



THE WORLD'S GREATEST BAKING POWDER

THE CO-OPERATIVES SAVED CALIFORNIA

By Ralph P. Merritt.

Co-operative marketing makes most progress when times are bad, either with a special crop, or when the whole country is in a slump. We do not want to bother with changes when things are going smoothly, but the minute they go wrong we look about for new ways to tackle the job. The history of co-operative marketing shows that it was developed from necessity. It was found to be the only way out of a bad fix, and is not, therefore, just a theory.

To be successful, a co-operative organization should be organized for the benefit of the producers of a certain industry. And each member of the organization should receive benefit from it in proportion to the commodity he contributes.

Further, the organization should be started and carried on by the members themselves, and its success must depend on the interest of the growers, on their loyalty, their intelligence, and their ability to see new ways to improve and strengthen the movement from the inside. In other words, if the government were to start and maintain an organization the membership would not be a real part of it, would not be so interested and so quick to see ways to improve it.

The Place of the Government.
What the government can do is to protect the nation's most vital industry by giving these organizations what moral support they need.

It seems beyond question that it was co-operative marketing that saved California from feeling "hard time." Would the entire country have been saved from the violent depression of 1920-1921 if farmers' co-operative selling organizations had been as thoroughly established as they were in California? It is possible, particularly if government money support had been forthcoming. For after all, the money question is the big question, and the government must assure credit, when credit can not be obtained from ordinary local banks and business men.

Banks Right-About-Face
The experience of the war finance corporation shows this. The wheat growers of the four northwestern states in an emergency, received a credit of \$10,000,000 from the war finance corporation. But they used only \$1,250,000, because as soon as it was known that the government was backing the industry, the banks suddenly discovered that they had money to lend after all. Again, the prune and raisin growers of California asked for assurance of credit against their crop in the warehouse, and got it; but again the banks advanced the money as soon as they saw the government was backing the producers. The protection of the farmer in his co-operative marketing association lay in the assurance of assistance in 1921 and 1922. For the future the co-operative movement has thus established its banking position.

The other place where the government can help is in getting together and distributing information of world markets. The present service, to be sure, is none too good. When the department of commerce began to gather information for rice growers, it was clear that the old method of learning about world markets were not accurate. But it was a life saver to the rice producers, and the farmers of wheat, barley, and beans, are entitled to similar service.

What California Sells.
In general, they have in California three kinds of products to sell. First, perishables, such as fruit, vegetables, and milk; second, those non-perishables of which California has the monopoly, such as raisins, prunes, and dates; and third, the nonperishables which must be sold competitively upon the world market such as barley, wheat and rice. Of course, it takes different kinds of organizations to get these different products to the markets. Fruits and vegetables must be moved quickly, and the must be sold at once when they reach this market. For this work the growers have to know just which cities are already stocked up with certain kinds of fruits and vegetables, and which ones could use more. They must also know the weather conditions, and many other things, and to collect this information and to distribute the product in a hurry, a wide spread organization is necessary.

The California Fruit Growers' Exchange is that organization, and it has its agencies in every city, town, and village of the United States. It markets over \$30,000,000 worth of oranges and lemons each normal year. The association advertises all over the country and in this way creates a national market for its "Sun-kist" oranges and lemons. A large part of the crop is sold on the auction block.

A Group Of Smaller Groups.
The exchange itself is made up of a lot of small associations which have sprung up locally in every orange district. The exchange is nonprofit and noncapital stock. Some of them bonded their property—that is, their packing house and equipment for packing fruit. One subsidiary, the Fruit Growers' Supply company is bonded and the title rests in the members of the exchange. In proportion to the annual shipment which each member makes, compared to the total shipment.

The best type of association handling nonperishable crops over which they hold monopolistic control is the California Raisin company. It was created in 1912, after several unsuccessful attempts in previous years. When it started 2 cents

per pound was the ruling price of raisins to the producer. In 1921 the price to the producer was over 8 cents per pound, and the consumer was getting a much better, cleaner product, better packed, for very little more money. This organization has capital stock upon which they pay a maximum dividend of 8 per cent, and the way the association came to have capital stock is this: The raisin growers had been standing continuous losses, because they had to sell to speculators who combined and forced down the price. These speculators were the commercial packers, to whom the raisin growers had to sell, because they had no way to pack and market their product themselves.

The Raisin "Monopoly."
Facing bankruptcy, the growers declared their independence by organizing the California Associated Raisin company. But they could not be independent of the commercial packers unless they packed and shipped their own product, and this they could not do without capital. Raisins have to be seeded, cleaned, and packed after they come from the vineyard, and before they can be sold. To do this, plants had to be bought or leased. Most of the money was raised in the city of Fresno. It was subscribed by the growers themselves, and by bankers and public spirited citizens who were interested in saving the industry. Since that time no further stock has been issued except to members of the association, who receive stock each season as partial payment for their crop, upon the unanimous vote of the trustees of the organization.

Monopoly—What of It?
The Raisin company has been attacked by the Federal Trade commission and by the courts for being a monopoly, which it undoubtedly is. But how that to be avoided? The monopoly is due to the fact that raisins are grown nowhere else in the United States. The raisin packers were a monopoly, before 1912, for the same reason. That is the restricted area of production creates a natural monopoly, whether it is the 15,000 raisin growers or the half dozen packers who control the market. What of it. The raisin crop is necessary to the maintenance of human life, and the existence of a monopoly in this business therefore is in no wise a public danger. Even if raisins were a necessity of life, it is not the producers are simply trustees because of natural conditions. If all 15,000 of them were put in jail, some other 15,000 would have to take over the vineyards. They should be held accountable as trustees, but that is all.

The Hardest Job of All.
The most difficult kind of marketing is that of nonperishable products upon which there is no monopoly since these products have to be sold upon world market prices. Probably the most successful California organization in this class is the Rice Growers' Association. As usual, this organization was the result of necessity. In October, 1921, most of the rice growers were broke, and business men had lost faith in the industry. Unusual rains had ruined half the 1920 crop, and the rest brought a price below the cost of production. There was a crop-marketing organization through which the crop had been sold for four years, but it was on acknowledged failure. The rice industry represented 250,000 acres of land and an annual production valued at \$10,000,000.

So in October, 1921, with not even enough money to harvest their crop, they organized the Rice Growers' Association of California. It was evident that they must have two things: First, adequate money backing; and second, adequate information upon which to market the crop. The first was not hard to get, luckily, as the War Finance Corporation readily agreed to lend the Rice Growers \$1,250,000.

This was to be secured by warehouse receipts of rice delivered to warehouses at the of \$1.25 per 100 pound bag of paddy rice, and with the assurance that this cash was available, the bankers were willing to make advances for harvesting the crop, the advances being liquidated by loans from the War Finance Corporation.

Huover to the Rescue.
Next was the question of securing information on which to market the crop successfully. Appeal was made to the department of commerce for full and continuous information upon the rice markets of the world. The secretary of commerce made prompt and enthusiastic response; and thereafter the rice producers of California were able to get direct information from Japan, Siam, French Indo-China, India, Spain, Italy, Egypt and South America. D. A. Knock, 37, truck driver; S. R. Bayne, 78, carpenter; John Welsh, 65, laborer.

Others injured were treated at a nearby hotel and most of them are recovering from minor burns and exposure. Many fled from the burning building in their night clothes.

Firemen continued their search of the ruins in the expectation of finding additional bodies. The three bodies recovered were burned so badly positive identification was impossible. Flames were first discovered shortly before 3 a. m., and escape by stairways was impossible. Many of the occupants of the burning building slid down ropes to safety. Thirty-six apartments composed the upper three stories of the four story structure. Business firms were located on the main floor.

No cause for the fire has been discovered.

A Measure of Dignity.
From the Kansas City Star.
Mother—George, what would you do if another boy called you a story teller?
George (aged 6)—To my face?
"Yes."
"About how big a boy?"

Regular Job.
From Louisville Courier-Journal.
"He wants me to invest \$300."
"Uh."
"And promises me permanent occupation."
"You'll have it—trying to get back your \$300."

Life insurance bought by the American people in 1922 exceeded by 12 per cent the total bought in 1921.

SECOND COLD WAVE TO HIT NORTHWEST

Not Expected, However, to Duplicate Temperatures of Saturday and Sunday—Florida Fruit Menaced.

BY WILEY S. SCRIBNER,
Universal Service Correspondent.
Chicago, Feb. 5.—Another cold wave, but not so severe as that of Saturday and Sunday, is developing in the northwest and will reach Chicago by Wednesday, according to the weather bureau Monday.

The official weather bulletin, issued at 10 o'clock Monday night, said: "There has been a redevelopment of the cold wave in Manitoba, that is already causing a fall in temperature in North Dakota and eastern Montana. The temperature at Devil's Lake, N. D., is 12 below zero. At the same time the temperature continues to moderate in the middle states. In the northwest, more snow is falling."

Storm Reaches Gulf Coast.
The storm that was driven before the intense cold had reached the gulf coast Monday night and was passing to sea over Florida. Reports indicated the disturbance had diminished in its force.

The next 24 hours will be a critical period for Florida fruit growers. Low temperatures had not reached the Florida districts. The temperature at Jacksonville Monday stood at 68 to 78. A drop to near the freezing point is expected.

Snow covered many southern states. In the southwest cattle men suffered heavy losses. Joseph Droussard, a cattle raiser of Jefferson county, Texas, was quoted in a dispatch from Beaumont as estimating 25 per cent of the cattle in that country had died of exposure.

At El Paso, Texas, the temperature dropped to 18 degrees above zero, 14 degrees below freezing. A light snow fell at San Antonio.

The temperature at Chicago stood 30 degrees above zero Monday night. Snow was predicted, followed by cold weather, possibly zero.

Hundreds of poor were extended charity in Chicago.

"We received 125 applications for coal and numerous calls for food and clothing," said William Ehemann, county supervisor of the poor. "We have had a noticeable increase in the number of calls for medical aid."

Other relief agencies reported heavy demands since the cold swept over the city Saturday.

Heavy Snow at Vicksburg.
The first snow in years fell Sunday night and Monday in the southern states. At Vicksburg, Miss., street car service was suspended after seven inches of snow had fallen. Sleet and snow was reported throughout the Carolinas, Georgia and Alabama. The temperature was falling rapidly in the wake of the storm.

A score of deaths throughout the country were attributed to the storm and cold. A man froze to death in Louisiana, the first death from freezing reported in that state for 20 years.

TENANTS BURN IN APARTMENT FIRE

Three Unidentified Corpses Recovered From Ruins—23 Still Uncounted For.

Universal Service.

Wichita, Kan., Feb. 5.—Three unidentified persons are known to have lost their lives and 23 are unaccounted for as the result of a fire which early Monday destroyed the four-story Ghetto apartment building here.

Eight others are in hospitals badly burned. Those severely burned include: Lloyd Kinner, 34, barber; V. Bayne, 78, printer; R. H. Tuckett, 64, laborer; Mrs. A. Helronimus, 62, widow; Mrs. W. F. Woods, 55, widow, mother of Glen Woods, who is believed to have perished; D. A. Knock, 37, truck driver; S. R. Bayne, 78, carpenter; John Welsh, 65, laborer.

Others injured were treated at a nearby hotel and most of them are recovering from minor burns and exposure. Many fled from the burning building in their night clothes.

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Flames were first discovered shortly before 3 a. m., and escape by stairways was impossible. Many of the occupants of the burning building slid down ropes to safety.

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No cause for the fire has been discovered.

TURKISH WAR IMPROBABLE, SAYS CURZON

Head of British Lausanne Delegation Optimistic in Face of War Preparations—New Conference Possible.

BY JOHN T. BURKE,
Universal Service Correspondent.
Special Cable Dispatch.

London, Feb. 5.—Lord Curzon, arriving here Monday from Lausanne, indicated that he considered the refusal of the Turks not to sign the near east treaty was not final and that their action did not portend a new war.

"He will soon attempt to enter the bazaar again and finally will sell his carpet," declared the leader of the British near east delegation to newspaper correspondents who greeted him at Victoria station. Lord Curzon appeared plump and optimistic, in striking contrast to the appearance of Premier Bonar Law, who looked haggard and worried.

While advices from Athens and Constantinople indicate that war preparations are going ahead, and while three British warships left Malta Monday to reinforce the fleet in Turkish waters, the cheery feeling of Lord Curzon was generally accepted here as an indication that the near east threat will be removed without another war.

Cabinet Delays Action.
After an extraordinary session of the cabinet Monday night, which heard the report of Lord Curzon on the near east situation, Premier Bonar Law announced in a formal statement that no action would be taken until after the cabinet meets again Tuesday.

It was said Monday night that a formal statement regarding the British position on Turkey may be expected Tuesday. Meanwhile according to a high official of the foreign office, the Mudania convention is in force between Britain and Turkey, reverting to the status of an armistice which cannot be broken except by an overt act. This seems highly improbable, as it is evident neither nation wants war.

It was learned also that while the cabinet is eager that the tangled threads be unravelled it is unlikely that the British delegates will return to Lausanne, and it is expected that the Turks eventually will send a mission either to London or Paris to renew negotiations.

Separate Treaty Considered.
Meanwhile, owing to the attitude of France at Lausanne, the feeling is growing in government quarters that, taking Poincare at his word, England should deal directly with the Turks, as the consensus of the entente appears to be shattered beyond repair.

The best informed members of the diplomatic corps believe that direct dealing with the Turks would be a forerunner to straight out negotiations with Germany which would lead to the withdrawal of the British troops at Cologne, to be followed by the demand, that in view of the burden assumed by England in paying its debt to America, the loans due to Great Britain by her allies be settled as speedily as possible.

Another Conference Possible.
Advices from Lausanne said another conference might be convened immediately to avert the resumption of war. When the French delegation, headed by M. Bompard, left Lausanne for Paris Monday, it was announced that no official notification had been sent Ismet Pasha, Turkish leader, that the near east conference was at an end.

The Marquis de Gironi intimated that Italy might attempt to bring about a renewal of peace negotiations to prevent an outbreak of hostilities.

Eleutherios Venizelos and his Greek colleagues plainly were angry over the numerous concessions made to the Turks. They said Greece was ready to resume the war, but hesitated to do so without pledges of outside support.

Georges Tchitcherine and the other Russian delegates were visibly elated over the collapse of the conference, and it was evident they took credit for the firm stand of the Turks. Russia has offered its support to Turkey and is ready to make a separate treaty with Angora.

The Greeks have 70,000 troops massed in Thrace and the Turks about 15,000.

Great Britain, with a big fleet and a large army mobilized in Turkey is prepared for any eventuality, although no move is expected until parliament convenes next week.

More Concessions Predicted.
Belief is growing here that Premier Bonar Law will make further concessions to the Turks rather than risk participation in near east hostilities.

The breakdown of the Lausanne conference has thrown a further strain upon the Anglo-French alliance, as indications are growing that France is ready to make a separate treaty with the Turks.

REPORT CEREMONY FORBIDDEN

Mexico City, Feb. 5 (A. P.)—The conservation of Monsignor Jose Manriquez Zarati as the bishop of Huejutla, which was to take place yesterday at Cerro Del Cubilete, where recently outdoor ceremonies were held which culminated in the expulsion from the country of Monsignor Filippi, the apostolic delegate was forbidden Saturday by Senor Valenzuela, sub-secretary of the interior, according to El Universal, and El Democrata.

DIED U. S. CITIZEN.

Washington, Feb. 5 (A. P.)—Henry Edward Pelle, who last August inherited the right to assume the title of sixth Viscount of Exmouth, died last night at the age of 94 years, still an American citizen. He had made no plans to return to England and assume his peerage.