

## Community Methodist Episcopal Church

The Ladies Industrial bazaar was a great success last Saturday. \$375 was received and \$192 at the previous bazaar.

A Home Workers Society was organized at Farmington to help in church work. Services will be held at Farmington next Tuesday evening at 7:30. All are invited.

Plans are under way for a Christmas program given by the Sunday School for Sunday evening.

Morning Services .....10:30 a. m.  
"The World Found Jesus."  
Sunday School .....11:30 a. m.  
Epworth League .....6:30 p. m.  
Evening Service .....7:30 p. m.  
Subject: "The Pattern of His Wheel."  
Special music at all services.

## PUBLIC SCHOOL NEWS NOTES

Margaret Morgan, in the third grade, was absent because of illness.

Leslie Jourdonnais of the second grade has been absent because of illness.

The fourth and fifth grades are planning a program for their own amusement.

The sales of the Red Cross seals amounted to \$84.30 by the public school, the fifth grade selling the most, \$14.50 worth, thereby earning a quarter holiday.

The public school will give a general program Tuesday night, Dec. 18, at 7:30. Children from most of the rooms will take part. Admission 25 cents.

## WHEELER INTRODUCES BILL ON CHILD LABOR

Washington, Dec. 12.—A resolution proposing an amendment to the constitution dealing with child labor, the second on that subject of the new session was introduced Wednesday by Senator Wheeler, democrat, Montana. It will give congress "the power to prohibit labor of persons under 18 years of age."

## SCHOOL NOTES

Don't forget the first big basketball game of the season, December 14—a doubleheader with Conrad. Everybody come.

Next Saturday evening Teton's basketball boys go to Valier to play a return game. The girls will also play.

The Domestic Science department will take orders for plum pudding and candy. Please be sure to have orders in by December 15.

This week the class basketball teams will be organized.

Miss McNair will be absent from school for an indefinite length of time.

Miss Ruth Jarl from Great Falls arrived Monday to substitute for Miss McNair during the illness of her father, B. P. McNair.

The Junior and Senior Normal girls are planning to give a program December 14. This is for the benefit of those Sophomores and Freshmen who plan to take normal training.

## INCREASE BUDGET ESTIMATES FOR MONTANA PROJECTS

Washington, Dec. 12.—Notwithstanding a cut of \$1,394,000 in all reclamation estimates submitted to congress by the director of the budget, estimates for the four Montana projects are increased \$190,000 over the current year's appropriation, revised figures show. Continuation of construction of trans-mountain roads in Glacier park is also recommended.

The largest increase is recommended for Milk River project for which a recommendation is made of \$315,000, an increase of \$175,000 over last year. An appropriation of \$150,000 is recommended for the Huntley project, an increase of \$35,000. The Sun River project, with recommendations of a \$150,000 appropriation, gets an increase of \$5,000 and Lower Yellowstone is cut to \$95,000 from \$120,000.

The current appropriations for Indian projects are again recommended except the Flathead where \$300,000 is recommended compared with the present appropriation of \$550,000 and the Crow agency project which is cut from \$175,000 to \$150,000. Recommendations for other Indian projects follow: Fort Belknap, \$30,000; Black-Foot, \$660,000; Fort Peck, \$30,000.

An appropriation of \$28,425 is recommended for Glacier park for the next fiscal year. This is an increase of \$60,425 over the present year. This recommendation includes \$100,000 for the continued construction of the trans-mountain road and \$7,400 for construction of new buildings.

## VIOLA DANA IN GAYEST COMEDY

In "Glass Houses," her latest production released by Metro, Viola Dana has to portray the role of Joy Duval, who, on her wedding day, finds that her husband, Billy Norton, believes her to be a notorious crook. He tries to persuade her to give up her life of crime, but she thinks that he has gone mad and tries to smother him.

They are to be guests at a ball in the Hotel Kenilworth, but Billy, still believes that his wife is the notorious Angel Face Ann, sees a picture of Swag Sullivan, the con woman's husband, who is in prison. Billy goes to him and there learns that Angel Face Ann has planned a big killing at the ball. Billy rushes to the hotel and upon finding Joy insists on saving her from the police. While she is trying to get him home so that she can have him examined as to his mental condition, the real Angel Face comes upon the scene.

Viola Dana enacts the principal role in this, her gayest, comedy of adventure and hilarious complications which is to be shown at the Royal Theatre for 2 days starting Wednesday.

The production was directed by Harry Beaumont and the scenario written by Edith Kennedy from a story by Clara Genevieve Kennedy.

The Teton Turkey Growers association of this county sold 22,608 lbs. of turkeys to the Montana Meat Co. of Helena. No. 1 grade brought 24c and No. 2 grade brought 20c per pound.

Mrs. T. H. Pridham is visiting with her daughter, Miss Dorothy, in the Falls this week.

## REALITIES--AND THE ALLIED DEBT PROBLEM

By WALTER W. HEAD, President, American Bankers Association.

As a business proposition there is just one reason for considering a re-questing of the balances due the United States from foreign governments. That is the possibility that such action would aid in re-establishing a foreign market which will absorb our surplus products.



It is possible, of course, for the United States to isolate itself. We can produce everything necessary to sustain life. Mere existence, however, is not the purpose of life. We cannot prosper as we have unless we dispose of the surplus products which naturally accumulate, both agricultural and industrial. We must either sell this surplus abroad or curtail our production and generally lower our standard of living.

Our foreign trade depends upon the purchasing power of foreign countries. Europe's inability to buy has impaired our ability to sell. We have an interest in Europe's prosperity. To protect that interest we must be concerned in the restoration of our debtors' capacity to trade with us and to meet their obligations. We should deal with this subject exactly as a banker deals with a loan of doubtful value.

## Get The Facts

The United States should have a representative with official standing in the Reparations Commission. We should not necessarily be bound by any agreement which may be proposed, but our representative should gather all information available. The United States Government, of its own motion and based on its own information, should then decide whether it should consider the readjustment of its accounts with Europe, and, if so, in what manner. Our own Debt Funding Commission should recommend to Congress whatever readjustment, if any, of the Inter-Allied Debt may be warranted.

THESE SUGGESTIONS ARE PURELY FOR FACT-FINDING AND ADVISORY PURPOSES--FOR GETTING DOWN TO THE REALITIES OF THE CASE. Precisely what our action should be, to serve the common interest, will be determined by information which at this time is not available. Our first step is to secure the information and our duty is to follow developments intelligently.

## THE FRIEND IN NEED

(From the Nation's Business) Some there are who still think the banker wears horns. Who is the hardboiled citizen, the man behind the thumb-screw? The banker, they will tell you. In the light of this illusion, consider a brief excerpt from the resolutions adopted at the recent Atlantic City convention of the American Bankers Association.

"The conclusion is inevitably forced on the impartial observer that the primary need of the world is moral and spiritual regeneration as the essential basis for economic recovery. Until the nations of the world are willing to liquidate their hates they can make little progress toward liquidating their debts."

Hard-boiled? Not that! It harks back to Socrates. "The true politics," he said, "is first of all a politics of the soul."

Come to think of it, when we want someone to take care of our funds, to whom do we turn? To the banker. When we are in a tight place and need funds, to whom do we turn? To the banker. When there's a civic enterprise afoot, whose time and money do we commandeer first? The banker's.

## WIDOW, 38, IN LOVE; HER CHILDREN OBJECT; SHOULD MAMMA WED?

One of life's deepest problems—Shall a widow of thirty-eight or forty years renounce all hope of another love romance in order to obey the wishes of her children, almost grown forms the basis of William de Mille's Paramount production on "Only 38" Lois Wilson, one of four featured players, enacts the role of such a mother. May McAvoy is the grown-up daughter and is also featured, as are Elliott Dexter and George Fawcett. It will be shown Sunday at the Royal Theatre.

B. M. McNair, father of one of the teachers in the high school, died on Wednesday morning at Great Falls. Frank Leech of Dupuyer was in Choteau the first of the week on business.

## FARMERS PAYING EXCESSIVE RATES

Spend Millions Needlessly for Interest on Store Credit, Says Department of Agriculture.

## BANK RATES THE LOWEST

Department Urges Thrift, Industry and Reliability on Farmers to Win Credit Standing—Bankers Asked to Help.

The cost to farmers of credit from stores is more than 25 per cent when calculated on the basis of a yearly interest rate, while banks charge little more than 6 per cent, says the official report of the Department of Agriculture on its recent survey of farm credit in North Carolina.

"Farmers would profit greatly if they could place themselves in position to borrow from banks and pay their bills with cash," the report continues. "Merchants would be benefited since they could then give their attention strictly to merchandising and avoid the risk of loss which they now assume. Bankers would also profit, due to the resulting improvement in farmers' financial condition and the increased business which these farmers would give the banks."

## A Matter of Habit

Discussing the question as to why farmers rely on store instead of bank credit, the report says that many do so out of habit and do not realize how high the cost of the store credit is.

"There are others, however, who cannot obtain credit from banks," it goes on. "This is often due to the fact that no contact has been established and the farmer's credit rating has not been determined. Banks prefer character and general business ability over any tangible security in making loans. A REPUTATION FOR THRIFT, INDUSTRY AND RELIABILITY IS THE BEST POSSIBLE ASSET FOR A MAN WANTING CREDIT."

"The first step in giving farmers better credit is to build up better contacts. This will require co-operation of county agents, farm organizations and the bankers themselves. But the banks cannot do it all. Effort toward a better acquaintance is necessary on the part of farmers. Frankness regarding their business affairs is essential."

The large part credit cost plays in agricultural conditions is pointed out by the department's report, which says North Carolina farmers contract debts amounting to more than \$200,000,000 annually, and therefore a difference of only 1 per cent in the average interest rate would affect the net income from agriculture there approximately \$2,000,000 each year. More than half the farmers in the areas investigated relied on merchandise advances, and the total merchant credit was nearly three times the short-term bank credit.

## High Interest Rates

"The average interest rate charged for merchant credit was 22.3 per cent," the survey reveals. "Credit from local stores was the most expensive, costing an average of 26.6 per cent. Landlords came next in order, with a rate of 21.5 per cent. Factories and their agents are much lower, with rates of 14.2 and 17.0 per cent respectively."

"Fertilizer and living expenses" are the chief purposes for which merchant credit is extended. Stores apparently handle more of such business than all other agencies combined, while banks carry less than one-sixth of the total. That the farmers fail to obtain needed short-term credit direct from banks constitutes a handicap to agriculture in North Carolina, since the rate on such loans is materially lower than on short-term loans from all other sources."

Byron Corson was the lowest bidder for the contract of the pool farm and was granted the contract by the board of county commissioners at their meeting this week.

J. E. Hodgskiss has been appointed as one of the trustees of the Teton High School, to succeed his father, W. H. Hodgskiss, who resigned. W. W. Cole succeeds Henry Radcliffe as trustee.

Fire completely destroyed the farm house of Ben Gordon in the T. L. Gap last Sunday morning. Mr. and Mrs. Wm. Gies occupied the place and they lost all their clothing besides \$125.00 cash. The house had \$600.00 insurance.

Miss Ruth Jarl of Great Falls is taking the place of Miss McNair at the high school this week.

## Patterson-Payne Recital To Be Held Wednesday

A certain distinction is lent to the Patterson-Payne recital in Choteau high school next Wednesday evening. It is the first public appearance in a full program Mr. Patterson has made in Montana since 1915 when he appeared under the auspices of the Tuesday Musical club in Great Falls. Since that time he has made a number of concert and lecture tours out of Minneapolis and more recently out of New York, in connection with his work for the National Academy of Music in Carnegie Hall.

Prominent critics and musicians of international reputation have joined in praise of Mr. Patterson's abilities. Oscar Hatch Hawley, critic and erstwhile manager of the Cincinnati Symphony orchestra tersely phrases his opinion in the following words: "Mr. Patterson's musicianship and scholarship are of the highest order. His reputation as a teacher places him among the best." In a long review of one of his recitals in the New York Musical Courier the same critic says, "He possesses much of that musical attribute known as temperament. His playing of the F minor Fantasy and the B flat minor Scherzo establish his position as a masterly interpreter of Chopin."

Josef Hofmann, the world famous concert pianist, is one who not only knows of Mr. Patterson's work as a composer but who has extended him the honor of playing one of his compositions at a big New York recital. Such honors come rarely to American composers. Mr. Patterson will use the same number, Prelude, "To Rheims," at his Choteau recital.

Mr. H. Melville Payne, baritone-bass, who is to assist Mr. Patterson, has appeared frequently with Mr. Patterson in Great Falls social affairs recently. He is acclaimed to possess a phenomenal voice of the grand opera potentialities. Included among many ballads and art-songs on his program here he will give some of the standard arias. Noteworthy among which the Toreador Song from Carmen promises to make the most stirring appeal.

## As To Second Federal Judge

Washington, Dec. 14.—(Special.)—Commenting on stories published in Montana newspaper relative to the pending appointment of a second federal judge for Montana, Congressman Scott Leavitt said it appeared that most of them were inspired by guesses and suppositions of those interested in promoting candidacies of those in whom they were especially interested, and attempting to handicap other aspirants.

In his most recent conference with President Coolidge Mr. Leavitt said he discussed the situation frankly from all angles with the executive in an effort to assist the president in deciding which of the various candidacies should be selected.

Everything in felt slippers at Hirshberg's.

## County Superintendent Reports on Corn Essays

In connection with the corn show of November 3rd, the county superintendent's office conducted a Corn Essay contest through the eighth grades of the county, and many good papers resulted. Corn is the first subject to be taken up in the eighth grade agriculture, so the essay was a fitting way to review the subject.

The following rules were observed:

Subject; corn (special reference to Teton county).  
Eligible for entrance—Eighth grade pupils only.

Length of essay: Not fewer than 300 nor more than 500 words.  
Judging:

1. Cover—10 points.  
2. Content—facts presented; and method of presentation—70 points.  
3. Mechanics (including writing; spelling, punctuation, language used)—20 points.

Covers and mechanics were graded by members of the county examining board and essays from standpoint of Teton county by Jack Sweat, the instructor of agriculture in the high school.

Results as follows:

Essay:  
First—Margaret Taylor  
Second—Lois Findlay  
Third—Ralph White.

Cover:  
First—Lois Findlay  
Second—Elmo Phillips  
Third—Charles Shelton.

Mechanics:  
First—Howard Martine  
Second—Howard Jourdonnais  
Third—Margart Taylor.

short notice the results were very good and many schools are looking forward to keeping competition for another year.

County superintendent's conference will be held in Dillon for two weeks from December 31. The course in supervision of instruction, and tests and measurements will be in charge of Miss Estaline Wilson, assistant superintendent of schools, Toledo, Ohio. Others who will assist in the conference are Chancellor Brannon, University president, members of faculties and members of state department.

We have requests for places to work from high school girls.

If anyone has magazines with colored pictures in them, we will be glad to collect them for some of our schools.

State Senator H. T. Rhoads and T. O. Larson returned from Helena where they had been attending a Shrine meeting.

The Montanan has been having a bit of hard luck for the last two weeks on account of the type setting machine being out of commission. It is only through the courtesy of the Acantha and the Fairfield Times that we were able to print at all.

A marriage license was issued to Louis Bauma of Bole and Nina Kaptien of Farmington by the clerk of the court last Tuesday.

## Statement of Condition of FIRST NATIONAL BANK OF CHOTEAU

At Close of Business September 14, 1923

RESOURCES	LIABILITIES
Cash in vault and in other banks ..... 87,215.14	Deposits ..... 244,977.73
County warrants, real estate, etc. .... 27,198.42	Capital and surplus ..... 69,000.00
Loans and discounts ..... 190,564.17	
304,977.73	304,977.73



## A Noble Ambition

The ambition of this institution is to justify the confidence of its customers, to be trusted because of its good judgment, its faithful observance of duty and its financial responsibility.

Conferences with the officers of this bank are cheerfully given to those, who desire seasoned and well-reasoned advice.



Citizens State Bank CHOTEAU, MONTANA

Capital, Surplus and Profits over \$65,000.00