

SPRAY OF THE FALLS

Hennitiching, 816 4th st. No.—Adv Bert Johnson of Geraldine is a business visitor here. J. E. Ritchey of Conrad is a business visitor in the city. S. C. Ford arrived in Great Falls Saturday from Helena. W. M. Zortman of Wolf Point is a business visitor in the city. John Baker of Helena arrived here Saturday for a short visit. R. A. Quinn of Augusta is in the city looking after business. Mr. and Mrs. E. M. Baker of Geyser are here for a few days. Angela Dowd of Geraldine arrived here Saturday for a brief visit. Marie E. Mitchell of Craig came in Saturday for a brief shopping visit. G. Hopkins of Stockett arrived here Saturday for a brief business visit. H. W. Mitchell of Kalispell came in Saturday for a brief business visit. C. N. Tewell of Gilman is in the city attending to business matters. Mrs. M. Nehring of Bynum came in Saturday for a brief business visit. Mr. and Mrs. E. A. McLeod of Lewistown are in the city for a few days. Mrs. Alex Jupka of Stockett was a shopping visitor in Great Falls Saturday. M. Ramsey of Chinook arrived in the city Saturday for a brief business visit. Alice S. Mitchell of Buffalo was among the Saturday arrivals in Great Falls. Edna Turnbow of Cascade is in the city shopping and attending to business matters. Agnes Hornt of Saeco came in Saturday for a brief business and shopping visit. Carl Bovard of Helena arrived in Great Falls Saturday for a brief business visit. Mrs. Ruth Fransen arrived in Great Falls Friday afternoon from Long Beach, Calif. Harriet Wickham of Wolf Point arrived here Saturday for a brief shopping visit. Dr. Barth, specializing in Puerberia and Extractions, Thisted Block, Phone 4622.—Adv. Earl E. Tenney of Billings is in the city for a few days attending to business matters. J. A. McCann of Culbertson came to Great Falls Saturday for a brief business visit. James P. Danson of Billings arrived in Great Falls Saturday for a brief business visit. Hattie B. Wood of Choteau arrived in Great Falls for a brief shopping visit Saturday. Mr. and Mrs. James Raw and daughter, Eithel May, of Hobson are in the city for a few days. Christmas Sale, St. Margaret's Guild, Saturday, December 3, Liberty Bldg., Central avenue.—Adv. Mr. and Mrs. B. F. Hosner of Geraldine are here for a few days attending to business matters. Mrs. D. J. Hilger of Geraldine is in Great Falls visiting Mrs. W. A. Hulbush of 820 Fifth avenue north. John McKenzie, of the legal firm of McKenzie and McKenzie, is in Minneapolis for a 10 days' business visit. Naida Wellman of Augusta came in Saturday and is attending to business matters here for a few days. Mrs. Jennie Teague is entertaining as her guest, Mrs. O. E. Foster of Amazon, who arrived here Saturday. Charles H. Sieben of the Hampton apartments left Saturday morning for Minneapolis, where he will visit relatives. Mr. and Mrs. E. M. Burke of Geraldine arrived in Great Falls Saturday for a brief business and shopping visit. Mrs. A. E. Jewell of 400 Sixth avenue south left Saturday evening for Los Angeles, where she will spend the winter. Mrs. J. W. Annala and children and Miss Sena Hautala, all of Belt, returned home Saturday after a brief visit in Great Falls. Mr. and Mrs. H. D. Williams of Choteau came to Great Falls Saturday and are attending to business matters here. Walter Winjum and Palmer Running left Saturday afternoon for Uln, where they will visit friends over the week-end. John Niklaus of Fort Shaw went through Great Falls Friday on his way to Erie, Pa., where he will spend several weeks. Harry L. Call and H. A. Templeton of the Rogers Lumber company left Saturday evening for a business trip to Minneapolis. Just received, tinselled hats for immediate and future wear, specially priced. Cunningham Millinery, Central at Fifth.—Adv. Miss Frances Sutphen of Helena is in Great Falls as the guest of Miss Eula Erickson of the Woodworth apartments. Mrs. John J. Miller of 317 Seventh street south is entertaining as her guest, Mrs. Anna Miller of Uln, who arrived here Saturday. The Misses Nora Winjum, Anna Winjum, and Irene Pflimmer left Saturday afternoon for Uln, where they will visit friends over the weekend. Mrs. A. E. Jewell of 400 Sixth avenue north will leave Sunday for Long Beach, Calif., where she will visit relatives during the coming winter. Mrs. Bertha Knights Lawrence, normal training supervisor in the schools at Belt, left Saturday for that place after a week's visit in Great Falls. Mr. and Mrs. J. L. Wilson, who have been living at Simms for the last two months, went through Great Falls Saturday on their way to Lewistown, where they will live. Mrs. Willis Croft returned to her home near Sand Coulee Saturday after visiting in this city as the guest of Mrs. William Stainsby of 712 Fourth avenue south. Mr. and Mrs. A. J. McEntire of Buffalo returned to their home Saturday after visiting here as the guests of Mr. and Mrs. W. A. Anderson of 118 Twelfth avenue south.

The Ladies' Aid of the First Presbyterian church, will hold a bazaar Friday and Saturday, December 2 and 3, in the room occupied by the Indoor Golf links in the Steele Bldg.—Adv. Miss Mildred Lawson, who is teaching in the schools at Sand Coulee, and who has been spending the week in Gilman as the guest of Mrs. Henry Zimmer, went through Great Falls Saturday on her way to Sand Coulee.

B. Spreng of Butte is in the city attending to business affairs. This is the Dance Season of the Year DANCE THURSDAY NIGHT Odeon Attractions Reduced Prices on Thursdays

No. 11 AGENTS AND THEIR "GUARANTEES"

By GORDON O. SHAFER (For more than five years past the writer of this article has served in the capacity of secretary, treasurer and manager of the Great Falls Building and Loan Association). This is one of a series of articles to be published weekly in The Tribune describing in a candid manner the inner workings of the Great Falls Building and Loan Association and others, and why it is safer, more profitable and convenient for residents of Great Falls to transact business with the home association.

One of the difficult problems faced by a conservative association which does not countenance exaggeration or misrepresentation in its affairs, is the securing of solicitors for field work—men who are responsible, capable, intelligent—men who will tell the truth. In the month of September, 1917, being desirous of securing professional solicitors to represent our association, I wrote to a friend on the Pacific coast engaged in a similar line of business asking if he could or would assist us in this direction. His prompt reply stated in part: "We do not employ (professional) solicitors and, in fact, are quite prejudiced against them." The phenomenal growth of the savings institution of which he is the head testifies to the soundness of his business judgment in this as in other policies. The experience of the largest building and loan association in the United States is of interest. The vice president and manager has related to me how in their early days most of their time was occupied with professional solicitors. The professionals worked so fast that it was difficult to keep track of them and their promises to customers. One fellow made a specialty of working the factory employes and he returned nightly with bundles of applications for installment shares. His commissions ran as high as \$200.00, even \$300.00 per day. (They were taking \$1.00 per share admission fees while some of our Montana associations deduct \$2.00 per share). The inevitable investigation disclosed no limit to his imagination in financial matters—and since that day the association in question has employed no professionals. Over three years in time and much money in rebates were required to calm the members, and there has been no hint of deception since that time, which may have much to do with the present size of the association. Organized in 1906, located in a city of 250,000 people—in one of the central states—the resources of the institution are now close to \$25,000,000.00.

On the contrary, we occasionally meet up with an association that not only winks at questionable practices but actually supplies literature artfully worded to further the deception, thereby furnishing the agent with a background for his verbal "guarantees." I have been told by one high power agent or solicitor employing these methods, that he expects only 40% of his new customers to "stick." He works only for signatures to applications and the resulting admission fees, and let it be said here that the fees do not go to that association, so forfeitures do not benefit the remaining members. This agent will readily promise loans without authority. Some of his statements and promises and "guarantees" will amaze a man of affairs, but it must be remembered that he has no responsibility, doesn't have to pay the dividends and is here today and gone tomorrow. One of his heavy arguments is the size or the rapid growth of his association. In reality the growth of any association run by promoters on the percentage plan, only serves to multiply the number of members in the same ratio, and each member continues to receive the same percentage or rate of dividend. Does a young 12% association promise an increase in rate of dividend each year as the association grows older? Certainly not. But the fixed percentage of profit, on a growing business, to the promoters whose number does not increase, surely means something. After a varied experience the Great Falls Association dispensed with professional solicitors. The time came when one of our directors felt called upon to remark, "I would not believe the statements of a transient building and loan solicitor under oath" and that marked the parting of the ways. Furthermore, we did not feel that an association could afford such high commission to agents, and on their part they thought our rules and terms were too plainly and prominently printed. So more recently we have been negotiating for the services in the home field of one or more of our own citizens—men well known, successful in their own affairs and who would be worthy representatives of this association and the men behind it. The officers and directors of the Great Falls Building and Loan Association at 201 Central Avenue are: Andrew Thisted, president; Lew L. Callaway, vice president; Gordon O. Shafer, secretary; treasurer: John McKenzie, attorney; B. J. Boorman, Fred A. Wochner, C. D. Elliot, Fred L. Long, R. P. Reckards, L. H. Hamilton.

You know the men who direct this association. They are Great Falls citizens of business ability and integrity. Patronize your home association for safety, profit and convenience. Next Sunday—Misleading Literature

CASH AND CARRY Quality, Service, Low Prices, Satisfaction All at the Same Time at the SANDAHL GROCERY The American Bank & Trust Co. Great Falls, Montana

The Gift Displays are Fast Making Their Appearance



Strain Brothers The Big Store

THESE FABRIC PRICES FOR THE MONTH-END SILK DUVETYN—40 inches wide. Shown in gray, tan, navy, Pekin blue and brown. Month End price, \$4.75 DRESS GINGHAMS—32 inches wide. Shown in neat checks, plaids and stripes. Our 35c quality. Month End Price, yard..... 22c SILK SHIRTINGS—32 inches wide. In a large range of new patterns. Regular prices \$1.75 to \$2.00. Month End Price, yard.. \$1.39 WHITE OUTFING FLANNEL—27 inches wide and extra heavy. Our 20c quality. Month End Price, yard..... 14c POIRET TWILL—56 inches wide. In navy, brown and black. This is our \$5.50 quality. Month End Price, yard..... \$3.75 8 yards for..... \$1.00

That this is to be a Christmas of practical gifts at very moderate prices is plainly seen upon viewing the immense quantities of merchandise unpacked during the past few weeks. A great many of these newest things are now on display in

"The Little Grey Gift Shop"

Others are to be seen in every part of the store, on every table and in every shelf. The spirit of Christmas and of gift giving abounds throughout "The Big Store."

SHOP AT THE STORE OF A MILLION GIFTS

Madame Patteneau Advises the Ad-Man to Discontinue Advertising The Improvement Shop

What a strange happening, what a thrill to be asked NOT to advertise a certain department. But that's the instructions received from Madame Patteneau, in charge of

Strain Brothers' Improvement Shop "Business is wonderful, it is taxing our present facilities, even after the enlarging of the department, made last week. To advertise further until we can obtain still more floor space would be ridiculous" says Madame Patteneau

But this space in our advertisement had already been allotted to the Improvement Shop and the above instructions were received too late to comply with them. Therefore we announce that "The Improvement Shop" does expert

SHAMPOOING, MARCELLING, HAIR DRESSING, EYEBROW FRENCHING, HAIR DYEING, MANICURING, MANUFACTURING OF HAIR GOODS AND SPECIAL TREATMENTS OF THE SKIN AND SCALP.

—"The Improvement Shop"—Second Floor.

For Your Skates and Skating Shoes

Visit Our Sporting Goods Dept. We are showing a fine selection of Hockey, Rocker, Screw-on and Clamp Ice Skates and Skating Shoes at very attractive prices. See window display.



—Sporting Goods Department.

The Fifth of Mrs. Adelyna L. West's Corset Talks WOMEN LOVE COMFORT—and They Must Have Style—So Why Not Have Both

It is said that attention to the details of ones appearance gives a woman the reputation of being well dressed—and if the proper attention is given to the fitting of her corset—she will be comfortable.

We know that gracefulness, poise, charming carriage and an attractive figure are the just requisites of being well dressed—their attainment lies in Scientific Corsetry.

Written in the interest of the proper and correct fitting of your corset. (MRS.) ADELYNA L. WEST, Graduate Corsetiere. —Strain Brothers' Corset Shop—Second Floor.



Here and There in the Store

Lawns, Dimities and Handkerchief Linens are being sold at a rapid rate for the making of Christmas Gifts.

Sheeting is at the height of its popularity for the making of Bedspreads, Aprons and Lunch Cloths.

A new line of "Whiting" Stationery in white and tints is now on display. Noticed were pound paper and envelopes, correspondence cards, plain and gilt edges, and fancy boxed papers.

A table of Gift Suggestions on the main floor contains Bar Pins, Pearl Necklaces, Vanity Cases, Coin Purses, Mesh Bags and Bracelets, all in attractive boxes, at moderate prices.

Have you seen the new line of Women's Leather Bags and Purses? The shapes are entirely new. Many of them are especially novel.

Ribbons, ribbons, all sorts, all kinds, and this is the time of year when the showing is at its best. Not the least in the display are the many new novelties neatly made of soft rich ribbons. Here you can settle many a gift problem.

Ask for your copy of RIBBONOLOGY. An attractively illustrated and colored booklet suggesting hundreds of uses for odd pieces of ribbon. The gift ideas are many and valuable. We have only a very limited number of these booklets. Get yours today.

Caron and Volnay Imported Perfumes and Face Powders in individual packets are being shown in our Drug Department. The prices range from \$5 to \$12.50. As a gift, what could be more exquisite and personal?

Christmas Toilet Sets and Combinations attractively boxed for either ladies or gentlemen are priced from 50c to \$5.00.

CHRISTMAS CARDS and Seals. Early selections are to be advised before the stock becomes depleted. The assortment this season is unusually large and pleasing.

The Art Department is showing an unlimited number of charming gifts. Finished Models of Luncheon Sets, Pillow Cases, Infants' Wear, Aprons, Lingerie and Children's Dresses are displayed in pretty holiday boxes at very reasonable prices. (Signed) THE AD MAN.

MAIL ORDERS OF HOLIDAY GOODS

Now is the time to order Holiday Goods and Gifts by Mail. A little later and stocks will become depleted and your orders will be hard to fill. For the best of service and first selections send that order to STRAIN BROTHERS' MAIL ORDER DEPARTMENT NOW.

A Visit to the "Little Grey Gift Shop"

Will reveal hundreds and hundreds of choice Gifts that "are different." Gifts that will please the hard to choose for, gifts that are a surprise with their quaintness, gifts that are select yet are very moderate in price. All these and more are to be seen by a visit to the "Little Grey Gift Shop."

—Rear of the Ready-to-Wear Section—Second Floor.

Special Shoppers' Service in The Tea Room

From 2 to 5:30 p. m. Daily Except Sunday BUSINESS MEN are especially invited to visit the TEA ROOM for their noon-time lunches. —Strain Brothers' Tea Room. —Rear of Ready-to-Wear Section.

HERE ARE TWO BLANKET SPECIALS

COTTON SHEET BLANKETS—In plain gray, tan and white. Priced special at, \$1.89 each 50% WOOL BLANKETS—A fine wool and cotton mixed blanket; 4 1/2 pounds in weight. Full size. Priced special \$5.45 at Bedding Dept.—Second Floor.

TOYLAND'S OPEN