

ACCOUNT BOOK FOR FARM USE

County Agent Following Up the Work of Bureau Meeting by Introducing Them.

A systematic campaign for bringing the farmers' account book into general use in the county is being launched today by County Agent Victor B. Sheldon and A. J. Copeland of the Extension Department at Bozeman, who are calling on the bankers of the city to secure their co-operation in the distribution of the books.

The new income tax laws make it necessary for all farmers to keep some sort of record of their expenditures and profits and since the banks are now keeping practically all the accounts it was considered best to introduce the bookkeeping thru this source.

Mr. Sheldon has already talked to one of the leading bankers of the city who was much interested in the plan, and stated that his bank would start out with the distribution of 500 of the books.

Practically all the larger farms already have an account system and wherever the plan has been tried out it has been a success. The income tax collectors require some sort of statement of profit and loss and in larger cities the banks have been forced to hire extra clerks to keep up these records.

The state college at Bozeman is assisting the movement and is prepared to send out books for distribution wherever they are wanted. Last summer books were kept at the county agent's office for farmers who wanted them but no definite plan was used to make the adoption of the system general.

Several counties distributed the books thru the banks last season and county agents report that the plan has met with general favor among these farmers who are glad to continue their books this year.

The state college offers the argument that farming is a business proposition and that the farmer should have some knowledge as to whether they are losing or gaining the same as any other business concern. They say further that a farmer whose losses continue larger than his profits will be able to find out in what department he is falling behind and be able to remedy the trouble and if he continues to lose heavily, whether conditions being favorable, it is advisable for him to try some other business.

The new account book which is much simpler than the old form, is an attempt to account for every penny spent during the year, but only records the amount connected with the farm business. If a man wishes to know whether he is getting ahead financially from year to year, it is a good plan to find his net worth once a year. This consists merely in adding up everything he owns—real estate, machinery, stock, household furniture, other property, cash amounts owned him—and taking from that amount all his debts, mortgage, notes, etc., and the balance will be his net worth.

A problem which seems somewhat puzzling to the farmer is why the increase in amount of his net worth in a year's time is not the same as his labor during the same year. The labor income is the amount he receives for his year's labor. The increase in his net worth comes from two sources: It is the amount of the year's savings, and includes besides the labor income, the amount earned by the farmer, by his family, by his investment in the farm business, and by other investments he may have.

Stock Market as seen by Bulls & Bears

Reported by H. B. Lake & Co. New York, Jan. 15.—The tobacco group and a few other specialties showed resilient tendencies and a few other specialties acted to the contrary, with the so-called standard shares being neglected. There was nothing in the new stimulus aggressive movement. In most sections of the list, the opinion seems to be gaining ground that the readjustment in values has been in a great part consummated, although the general impression seems to be that no broad buying movement will make its presence felt until prices are disposed to increase the desire of financial leaders to place a greater amount of confidence in the immediate and distant future.

CURB LETTER. New York, Jan. 15.—A new feature of the curb trading was heavy buying of Railway and Electric Motors strong. Oil stocks generally strong. War order stocks steady. A large part of the interest in the trading was attached to heavy dealings in recently issued bonds.

Table of New York Stocks including Alaska Gold, American Can, American Car Foundry, American Locomotive, American Tel. & Tel., American Wool, etc.

Table of Boston Stocks including Alaska Gold, Arizona Commercial, Big Ledge, Butte Copper & Zinc, etc.

Table of Boston Curb Stocks including Boston & Ely, Barnes King, Boston & Montana, etc.

Table of Money and Minneapolis Cash Grain including New York, Jan. 15—Mercantile paper unchanged, Sterling 60-day bills, etc.

PENNY ANTE



The Losers at Lunch Time.

NEW YORK MARKET

FINANCIAL. New York, Jan. 15.—Indications of an over-extension of the short account and free offering of cash money at 4 per cent contributed as much as any other factor to the better tendencies manifested by today's stock market.

CHICAGO MARKET

GRAIN AND PROVISIONS. Chicago, Jan. 15.—Prospects of a falling off in the volume of domestic receipts together with likelihood of delays to shipments from Argentina had a bullish effect today on corn.

BAKER URGES U. S. BUY CEMETERY FOR ITS DEAD IN FRANCE

Washington, Jan. 15.—Secretary Baker has submitted to Chairman Dent of the house military committee, a bill to authorize purchase of land in France for a military cemetery to be designated 'The American Field of Honor'.

RANCHER FREEZES FEET ON RIDE IN SNOWSTORM

Special to The Daily Tribune. Melstone, Jan. 15.—Lynn Black, a merchant of Weede, spent the day here on business and while on his way home during a heavy snowstorm froze both of his feet. He rode 30 miles on horseback and received treatment on his arrival here. Unless complications set in he will recover completely.

OIL COMPANY FORMED

Special to The Daily Tribune. Lewistown, Jan. 15.—The Liberty Oil company was incorporated here today and has opened a large oil and grease depot at Lewistown, Pa.

GRAIN BULLETIN

Table of Grain Bulletin prices including Prices Paid at Points in Montana Taking 36-Cent Freight Rate to Minneapolis.

MURDER MYSTERY BRINGS ARREST OF BRITISH COLONEL

Seen to Enter House Where Victim Was Visiting, Then Came Word of Tragedy.

London, Jan. 15.—Lieutenant Colonel Norman Cecil Rutherford has been arrested, charged with the murder of Major Miles Charles Seton, of Melbourne.

NAVAL DEMOBILIZATION HALTED BY NEED OF CREWS IN TRANSPORT SERVICE

Washington, Jan. 15.—Naval demobilization plans are in abeyance and recruiting for the permanent service is being pressed now, so that the navy may be prepared to man big German merchant ships which the allied war council is considering allotting to aid in the task of bringing the American army home from France.

American Bank & Trust Co. of Great Falls

Directors: R. P. Beckards, W. K. Flowerree, Fred A. Woehner, Frank W. Mitchell, L. E. Foster, Robert Cameron, W. A. Brown, Sam Stephenson, W. M. Thornton, James O'Grady, etc.

Stanton Trust & Savings Bank

Capital \$200,000, Surplus \$50,000. Directors: P. H. Buckley, J. O. Patterson, James W. Freeman, A. Beardsley, Bart Armstrong, M. S. Kleepe, P. H. Jones, S. J. Doyle.

For Sale

Six per cent town bonds and warrants, denominations of \$100.00 and \$500.00 each, at discount that will net investor eight per cent.

BUY ON CREDIT

at ALBRECHT'S, The HOUSE FURNISHER, the pioneer house of EASY PAYMENTS in Montana. 111 Central Ave. Est. 1886.

HOG OWNERS!

I can insure your hogs against death from any cause. D. WATSON ROBB, 121 Central Ave. Fire, Livestock and Liability Insurance Surety Bonds.

GREAT FALLS MEAT CO.

310 Central Avenue WHOLESALE AND RETAIL MEATS, HEADQUARTERS FOR HAM, BACON AND LARD Great Falls, Mont. Telephone 6798

Montana Floral Exchange

CUT FLOWERS, DECORATIONS AND DESIGNS. No. 2 Third Street North Postoffice Box 362. Telephone 6347. M. KRANZ, Prop., Great Falls.

GRAIN BONDS STOCKS

Private Wire Correspondents Logan & Bryan H. B. LAKE & COMPANY 433-435 Ford Building Phone 5945 Give Us a Call

FOR SALE

One 6-room and one 4-room house, on Third avenue south corner; rents for \$37.50 per month. Owner, a non-resident, says to sell the property.

L. M. McDONNELL, Agent

J. W. AGNEW Real Estate and Insurance

640 ACRES, 90 per cent tillable; 100 acres broken; all fenced; had good crop this year; 4 1/2 miles from railroad and elevator; plenty water; adjoining section state land which leases for \$50 per acre; \$22 per acre; terms, one-sixth cash, balance in five years.

WESTERN CANADA

160-acre homesteads in western Canada are free to the settler. Train leaves Monday, Wednesday and Friday at 6:50 for Canada.

ALFALFA HAY

McCORMICK SEED HOUSE Billings, Mont.

SPOT CASH PAID FOR LIBERTY BONDS

Prices based on New York Stock Exchange quotations, which fluctuate daily. If you sell your bond, demand its value; don't be misled. Out-of-town bonds may be sent by registered mail and we will return your money same day bonds reach us.

Ford THE UNIVERSAL CAR. We Give Money-Saving Service. Your Ford car will give satisfactory and money-saving service for years if you just give it decent care. Let our shop look after it, making replacements and repairs when necessary, let us keep it tuned up and running smoothly, and you'll sure have all the service and comfort you could get from a brand new car.

PRESIDENT O. K'S PROMOTIONS OF 12 TO REAR ADMIRALS

Washington, Jan. 15.—Approval has been given by President Wilson of a report of the naval board of selection, recommending promotion of the following captains to be permanent rear admirals: Harold P. Norton, John D. McDonald, Hilary P. Jones, Charles P. Plunkett, Joseph S. Stratton.

Ranchers to Operate New Store at Mosby

Special to The Daily Tribune. Melstone, Jan. 15.—A number of ranchers have formed an organization and are erecting a building at Mosby which will be run as a general store.

BIG ICE HOUSE FILLED

Special to The Daily Tribune. Harlem, Jan. 15.—Orr Irons has filled his large ice house. He reports that he has 400 tons of the finest ice ever put up in this valley. He is filling private ice houses around town now.

REALTY TRANSFERS

Christina Dougan to Grace E. Mainland, 24 1/2 lots in section 39, township 16, range 5 east, \$1. J. M. Carille and wife, to trustees of school district 72, lots in town of Portage, \$1.

Was Restless At Night

Sufferers from kidney trouble experience headache, rheumatic pains, aches in joints and muscles and other torturous afflictions. F. W. Kitt, R. F. D. 2, Box 9, Slocum, Ala., writes: 'I used Foley Kidney Pills as I was so restless over night with pains in my back and side. They did me good and I truthfully say Foley Kidney Pills is the medicine for kidney trouble.'—Great Falls Drug Co.—Adv.