

HIGH SCHOOL NOTES



Last week being the end of the month, regular monthly examinations were held in all subjects. Reports of these will appear next week.

In the typewriting class Irene Richardson is not only holding the lead, but increasing it. Lola Siggekow has stepped up into second place.

A new electric range has been ordered for the domestic science kitchen. When this arrives the citizens of Glendive may look for reports of some most wonderful cooking.

The third meeting of the Verein will take place next Thursday. The president, Herbert Gross, has prepared a program which promises to be very interesting.

The class rings, which have been traveling through the country for about three weeks have at last made their appearance, greatly to the relief of the high and mighty seniors.

An exhibit of the work of the advanced class in needle work is to be held next Friday from 4 to 5. The mothers and a friend of each are cordially invited to attend this exhibit. Tea will be served in the dining room.

Friday morning Mr. Hoole gave a talk to Miss Harmon's current events section on his trip last summer to the great exposition. He spoke briefly on the great size of the exposition and dwelt mostly on the "Zone," the amusement section.

Eight of the girls have decided to form a musical club which will meet on Monday mornings during opening exercises and on Tuesdays after school. The first meeting was held Thursday at 4 p. m. Naohi Allen was chosen president and Laneta Noble, secretary. Miss Smith will have charge of the instruction.

A week ago Sunda, the wind blew out part of the glass in a window of Room 11. While boarding it up next day, Mr. Clark gashed his hand severely, six stitches being necessary to close the wound. Since then our eagle-eyed janitor has been wearing his hand in a large bandage but it is healing rapidly and we hope will soon be well.

The advanced domestic science class has been making salads and salad dressings and on Thursday evening the girls' quartette received a demonstration of their week's work which was very pleasing to the palate and exactly "hit the spot." The elementary class has been experimenting with eggs and milk.

No more football will be played this season by the D. C. H. S. team. The immediate reasons for disbanding were the cancellation of the remaining games by Terry, Baker and Miles

City. We cannot say that the season was exactly an artistic success from our standpoint, but we probably did as well as could have been expected with the material in school. Defeat seemed to dampen the ardor of our noble athletes and the number out to practices seemed to dwindle very perceptibly toward the last. However, we believe that next year we shall have a strong team as there were many promising Freshmen who took an interest this year. Terry decided that they could not play any games this year on account of parental objections, Baker insisted on playing ineligible men, according to Montana rules, and Miles got their dates mixed and insisted on postponing their game with us until the latter part of this month and we decided that we could not keep a team in the field a month without games.

The parliamentary law class held a city election last Monday morning. The class was divided into two sections to represent our two wards and many candidates for the various offices filed their petitions as announced in last week's notes. The election passed off without any violence or illegal voting and the results were found to be as follows by the judges and clerks of election: 1st Ward—Mayor—Allen, 16; Bean 4; Larimer 15. City Council—Brown 28; Gross 12; Volse 21; Young 9. Police Magistrate—Hagan 24; Hathaway 11. Treasurer—Baldwin 15; Doty 11; Richardson 9. 2d Ward—Mayor—Allen 9; Bean 0; Larimer 14. City Council—Ennis 17; Kolda 1; E. Martin 10; R. Martin 18. Police Magistrate—Hagan 13; Hathaway 9. City Treasurer—Baldwin 9; Doty 13; Richardson 1. Larimer consequently came out victor, and behold! is our talented mayor. We predict for him a most successful administration. Our city council will be made up of solid, respectable citizens and we believe will look after the city business with economy and efficiency.

The spelling class is divided into rows and each day an exciting battle ensues to determine the champion row. Last week Row III, which in former days was accounted the poorest row, seized the first place, followed by Rows II, I and IV, in the order mentioned. During the month of October the class scored some good records. Rosina McDougald, the human spelling book, has missed nothing at all during the entire month. Irene Richardson and Minda Brownell each missed the small number of two, while Ruth Swanson and Vivian Young each missed three, and Ruth Kennedy and Ella Cargyle four each. The average number of words missed per day by the entire class of 23 pupils was eleven. The runs of successive hundreds to date are as follows: Rosina McDougald 23; Irene Richardson 15; Leone Brown 12; Lillian Jonas 10 and Minda Brownell 8.

NAOMI ALLEN '16
ROSA WYMAN '17

SAYS FEDERAL RESERVE LAW HAS BENEFITTED

That every farmer and business man who is not familiar with the federal reserve system should make it his business to study the law and become fully acquainted with it was the statement of Secretary of the Treasury W. G. McAdoo, who was in Helena last week. Secretary McAdoo declares that the law has already been of immense benefit to the country, and that it will be even more beneficial.

"Considering the operations of the federal reserve system so far, do you think there is any necessity for a change in the districts, especially the western district at this time?" he was asked.

"No, I do not think there is thus far. The act, however, has been in operation a very short time and I have not myself formed a final judgment in this respect. One thing is certain and that is that whether the districts are changed or not, all parts of each federal reserve district can be effectively served through the establishment of a branch reserve bank of the district. The northwest is such an important and developing territory that there is no doubt in my mind that as soon as a branch or branches are required in the northwest, the federal reserve board would on application by the federal reserve bank at San Francisco approve the location of such branch or branches.

An Immense Benefit.

"Has the federal reserve system been of benefit to the country?" "The federal reserve system has proven of immense benefit to the country already. Without the federal reserve banks we would not have today such enormous credit resources, because the federal reserve banks have consolidated the reserves of the country in such a way that a new basis for credit has been established. Moreover, the federal reserve system has provided the means whereby commercial paper, and paper secured by stable agricultural products, has become the very best class of paper. Local banks which are members of the federal reserve system can buy such paper freely and always with the assurance that they can, in turn, rediscount it or sell it to the federal reserve bank in their district in case of necessity. By this means a local bank can greatly enlarge its facilities for extending credit to its customers, because after its own resources have been employed it can continue to buy good commercial paper or paper secured by staple agricultural products and rediscount it with the federal reserve bank of the district at low rates of interest.

Commodity Paper.

"The federal reserve board, a short time ago, issued a most important regulation on what is called 'commodity paper.' This is of especial interest to farmers and is designated to give them ample credits and at low rates of interest for the purpose of handling their crops during harvest time and at other times. The regulation provides that a farmer's note, or any note, secured by a warehouse receipt for grain or any other staple commodity (of course the grain or staple commodity must be stored in a responsible warehouse) may be discounted by a local national bank, or state bank which may have become a member of the federal reserve system, and if the local bank does not charge the farmer more than 6 per cent interest, including all commissions on the loan, then the local bank may rediscount or sell the same note to the federal reserve bank of the district at 3 per cent interest. This enables the local bank to extend loans to the farmer on his staple farm products at a rate of interest not exceeding 6 per cent and to immediately turn the paper over to the federal reserve bank at 3 per cent, thus giving the farmer accommodations when he needs them most at reasonable rates and enabling the local bank by endorsing the farmer's note to the federal reserve bank, to get a reasonable compensation, namely 3 per cent for handling the paper."

Extend Credits.

"If the local bank charges more than 6 per cent on such paper then it cannot be rediscounted with the federal reserve bank?"

"There is no reason why the local national bank, or state banks which have joined the federal reserve system, may not extend all the credits that may reasonably be required by the farmers in their districts on staple farm products under these regulations of the reserve board. Under the act, such notes must have a maturity of not exceeding ninety days.

"The farmer has suffered so much in times past from tight money and high interest rates at the time he has to harvest and move his crop that this one result of the federal reserve system, if there were no other, would of itself have justified the passage of the law. The system is new and its operations are not yet well understood, but as soon as the farmers and business men of the country become acquainted with the operations of this act and learn how to use its great benefits, I am sure that it is going to result in immeasurable blessings and advantages to the business and farm-

ing interests of the country. At the same time it is of great value and importance to the banks themselves, because they can extend credits needed by their customers beyond their own limited resources, with absolute security and confidence so long as their customers are doing a healthy and legitimate business. Of course, speculative enterprises and wild-cat business will not get the benefits of the federal reserve system. It is not intended to help speculation, but to help sound and legitimate commercial business and the farmers and producers of the country.

Farmers Should Study Law.

"Every farmer and every business man who is not familiar with the federal reserve system ought to make it his business to study the law and become fully acquainted with it. If there are points in the law which the farmer or business man does not understand he ought to write to the federal reserve board at Washington and ask for information. All that the national or state governments can do is to confer upon the individual citizen rights and privileges, but the obligation rests upon the citizen himself to take the benefits of the laws by securing those rights. He cannot do this unless he knows the law. The duty and obligation therefore rests upon the citizen to know what the laws are and what his rights are. Then he can understand if those rights and privileges are being denied him and can ascertain the reason why they are denied. He will also in that case know what his remedy is. But the ignorant man or the uninformed man cannot, of course, protect himself or secure his rights under the law if he does not know anything about them.

Law Has Stood Well.

"For a new piece of legislation the federal reserve law has stood remarkably well thus far, has it not?" "Yes, exceedingly well. In fact, we never could have passed safely through the acute crisis precipitated by the European war during the past year without the federal reserve system. Let me say, in conclusion that the United States is today the soundest and strongest and the greatest power financially and economically in the world. Not only has prosperity been restored throughout the country, except in a few specific lines (such as lumber, which has suffered for the past seven or eight years, from causes wholly non-political and essentially economic), but we are facing an era of unparalleled prosperity. Of this I am absolutely confident. Of course, we must handle the situation intelligently and wisely and we must take advantage of the great opportunities for the expansion of our foreign trade which the European war has opened up to us. Because, without a great foreign trade to absorb the products of the farms and mines and factories we cannot have stable prosperity in this country. The federal reserve system, among its other great benefits, has given our bankers for the first time in our history the power and the opportunity of financing our foreign trade, so that we do not have to depend upon foreign bankers for this purpose."—Helena Independent.

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NOTICE FOR PUBLICATION

Coal Act 6-22-10
Serial No. 012233

Department of the Interior, U. S. Land Office at Miles City, Mont., Oct. 26, 1915.

Notice is hereby given that John W. Lovelace, of Intake, Mont., who, on April 22, 1911 made H. E. No. 012233, for E½ NE¼, Section 28, Township 19N., Range 55E., M. P. Meridian, has filed notice of intention to make three year proof, to establish claim to the land above described, before T. Cato, U. S. Commissioner, at Glendive, Montana, on the 15th day of Dec., 1915.

Claimant names as witnesses: Milan Brooks, Robert Kennedy, D. P. Smith, Emmett W. Andes, all of Intake, Mont.
G. W. MYERS, Register.
(First pub. Oct. 28, 1915)

NOTICE FOR PUBLICATION

Coal—Act 6-22-10
Serial No. 015458

Department of the Interior, U. S. Land Office at Miles City, Mont., Oct. 14, 1915.

Notice is hereby given that John M. Elpel, of Glendive, Mont., who, on August 6, 1912, made H. E. No. 015458, for SW¼ NE¼, SE¼ NW¼, NE¼ SW¼, Lots 2, 3, 4, 5, 6, Section 6, Township 16N., Range 54E., M. P. Meridian has filed notice of intention to make three year proof to establish claim to the land above described, before T. Cato, U. S. Commissioner, at Glendive, Mont., on the 6th day of December, 1915.

Claimant names as witnesses: Frank Hasty, Bert A. Condit, P. E. Schroeder and Edward Elpel, all of Glendive, Montana.

G. W. MYERS, Register.
(First publication Oct. 21, 1915)

NOTICE FOR PUBLICATION

Coal—Act 6-22-10
Serial No. 015897

Department of the Interior, U. S. Land Office at Miles City, Mont., Oct. 15, 1915.

Notice is hereby given that John Soft, of Bloomfield, Mont., who on Sept. 13, 1912, made H. E. No. 015897, for West half, Section 32, Township 21N., Range 53E., M. P. Meridian, has filed notice of intention to make three year proof to establish claim to the land above described, before T. Cato, U. S. Commissioner, at Glendive, Mont., on the 7th day of Dec., 1915.

Claimant names as witnesses: John Schwartz, Bernard Schwartz, Jacob W. Senner and Peter J. Graber, all of Bloomfield, Mont.
G. W. MYERS, Register.
(First publication Oct. 21, 1915)

NOTICE FOR PUBLICATION

Serial No. 012897
Coal—Act 6-22-10

Department of the Interior, U. S. Land Office, Miles City, Mont., Oct. 5, 1915.

Notice is hereby given that Grant Badley, of Glendive, Mont., who, on July 10, 1911, made H. E. No. 012897, for S½ NE¼, Lots 1 and 2, Section 4, Township 15N., Range 52E., M. P. Meridian, has filed notice of intention to make three year proof, to establish claim to the land above described, before T. Cato, U. S. Commissioner, at Glendive, Montana, on the 25th day of Nov. 1915.

Claimant names as witnesses: Patrick W. McGovern, Chas. Wood, Charley S. Coles, Arthur Reilly, all of Glendive, Montana.

G. W. MYERS, Register.
(First pub. Oct. 7, 1915)

NOTICE FOR PUBLICATION

Coal Act 6-22-10
Serial No. 012657

Department of the Interior, U. S. Land Office at Miles City, Mont., Oct. 27, 1915.

Notice is hereby given that Claud Barr, of Redwater, Mont., who, on June 14, 1911, made H. E. No. 012657, for SE¼, E½ SW¼, Lots 3 and 4, Section 30, Township 19N., Range 51 E., M. P. Meridian, has filed notice of intention to make three year proof to establish claim to the land above described, before T. Cato, U. S. Commissioner, at Glendive, Mont., on the 14th day of Dec., 1915.

Claimant names as witnesses: Joseph Holts, William Barr, Sherman Andrews and Thomas Andrews, all of Redwater, Montana.
G. W. MYERS, Register.
(First pub. Oct. 28, 1915)

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