

BELT VALLEY TIMES
 \$2 a Year in Advance
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 S. A. Remington, Editor
 American Press Ass'n. Foreign Advertising Representative

PUBLISHED EACH THURSDAY AT BELT, MONT., BY S. A. REMINGTON
No Objections, We're Sure

In every section of the United States during the post-war financial troubles it has been found necessary for banks to protect themselves by charging a fee for handling small and active accounts.

Belt banks are the last in this section to take this step but are now sending out announcement cards stating that a service charge will be made for accounts that fall below fifty dollars after October First of this year.

When money was more plentiful in the country and many large accounts were carried the handling of the depositor's small account was done as a matter of course, the number of large accounts offsetting the few that were not profitable to the bank.

During the period of depression the number of small active accounts has increased and it has required a number of book-keepers to handle these accounts from which there is no financial return to the bank but on the contrary a continual expense.

For instance an account which fluctuates from \$100 at the beginning of the month to nearly zero at the end may be much more expensive to handle than one which carries a balance of thousands.

Twenty checks a month to the account is an average. For paying these checks, for keeping an accurate account of them, for furnishing check-books, deposit slips, bank-books, and the various business courtesies which a bank always extends to its customers the bank is entitled to some remuneration.

If the balance is large enough to more than meet the needs of the depositor the excess is turned by the bank into other channels of business and from this excess the bank secures sufficient return to repay it for the expense attached to the account.

On the contrary if the account is only large enough to meet the monthly needs of the depositor the bank finds itself in the position of one who works for nothing and pays his own expenses.

The most of us find at times that our bank balance is much below what we would like to have it and what is profitable to the bank.

There is no use disguising the fact that money is tighter than it was in '14 or '18.

Just because their account is not profitable to the bank makes many persons withdraw their accounts altogether when they would prefer to continue their use of the bank's facilities if they felt they could do so without imposing upon that institution.

The courtesies of the bank and the accommodation of a checking account are worth more than fifty cents a month to us or to anyone else.

If we can secure this accommodation for fifty cents a month when our funds are low we shall feel that we are getting the service at a very low figure.

Our banks hated to take this stand. Why should they? From the inauguration of this policy in October many of us will feel a little more self-respect because when collections are tough we shall have the privilege of paying for the service we get.

SHERIFF'S SALE ON DECREE OF FORECLOSURE
 In the District Court of the Eighth Judicial District of the State of Montana, in and for the County of Cascade.

J. P. Rigler, as Receiver of The Commercial National Bank of Great Falls, Montana, a corporation, Plaintiff,

vs.
 Harvey Nulliner, also known as Harvey Nullinger, and Jeanie Y. Nullinger, also known as Jeanie Y. Nullinger, Defendants.

Under and by virtue of the decree in the above entitled case the Sheriff of said County will sell at Sheriff's sale on MONDAY the 31st day of AUGUST, 1925, at 2:00 o'clock P. M. of said day at the West door of the Court House in Great Falls, Cascade County, Montana, all the right, title, claim and interest of the above named defendants in and to the following described property, to-wit:

Lot numbered Twenty-six (26) in Block Numbered Twelve (12), Original Townsite of Belt, according to the official map or plat thereof, on file in the office of the County Clerk and Recorder of Cascade County, Montana, together with the hereditaments and all and singular the tenements, hereditaments and appurtenances, easements, water and all other rights belonging or in anywise appertaining thereto and every part and portion thereof.

Dated at Great Falls, Montana, this 3rd day of August, 1925.

T. J. NORTON,
 Sheriff of Cascade County

By JAS. B. O'FLYNN,
 Under Sheriff.

(First Publication August 6, 1925)
 (Last Publication August 27.)

DISSOLUTION OF PARTNERSHIP
 Neihart, Montana, July 17, 1925

The partnership existing between B. W. Leyson and A. J. Skero is hereby terminated and annulled as of this date.

Witness our signatures hereto this 17th day of July 1925, at Neihart, Cascade County, Montana.

B. W. Leyson,
 A. G. Skero.
 Witness: Alton C. Taylor.

Corvallis—Kraft Cheese Company has cheese factory here.

BELT MEAT MARKET
 A. Velebir, Prop.
 Fresh and Cured Meats
 Belt Mont.

NOTICE OF APPLICATION FOR A UNITED STATES PATENT
 Survey No. 10,525 Serial No. 065515

U. S. LAND OFFICE, GREAT FALLS, MONTANA, June 6, 1925.

NOTICE IS HEREBY GIVEN, that Edward L. Shields, whose post office address is 1104 First Avenue North, Great Falls, Montana, has this day filed his application for a patent for Fifteen hundred (1,500) linear feet of the Great Northern Lode Mine or vein bearing silver, lead and zinc with surface ground Six hundred (600) feet in width, situated in Neihart (unorganized) Mining District County of Cascade, and State of Montana, and designated by the field notes and official plat on file in this office as Survey Number 10,525, in unsurveyed Township 14 N. Range 8 E of principal base line and Meridian of the State of Montana, said Survey No. 10,525 being as follows, to-wit:

Beginning at S.E. Cor. No. 1 from which U. S. L. M. No. 3692 in (Uns) T. 14 N., R. 8 E., bears S. 58 degrees 21 minutes E. 3842.14 ft.; thence N. 55 degrees 24 minutes W. 1500 ft. to S. W. Cor. No. 2; thence N. 10 degrees 43 minutes W. 853.20 ft. to N. W. Cor. No. 3, thence S. 55 degrees 24 minutes E. 1500 ft. to N. E. Cor. No. 4; thence S. 10 degrees 43 minutes E. 853.20 ft. to Cor. No. 1, the place of beginning; variation at all corners 21 degrees E. Containing 20,660 acres, of which 1,017 acres are in conflict with Survey No. 10473, Cecelia Lode and 1,372 acres in conflict with Survey No. 10473 Bluebird Lode, both claimed.

Magnetic variation 21 degrees E. containing 20,660 acres.

THE LOCATION of this mine is recorded in the Recorder's office of Cascade County, State of Montana, in Book 10 of Locations at page 362. The adjoining claimants are John Hegener, Survey No. 10473, Sylvester Lode on the south; John Hegener, Survey No. 10473, Cecelia Lode on the south; Henry B. Mackey, Survey No. 4228, Dawn Lode on the east; and John Hegener Survey No. 10473, Bluebird Lode on the south.

Any and all persons claiming adversely any portion of said Great Northern Quartz Lode Mine or surface ground are required to file their claims with Register of the United States Land Office at Great Falls, in the State of Montana, during the sixty day's period of publication hereof, or they will be barred by virtue of the provisions of the Statute.

W. E. Bennett,
 Register.

IT IS HEREBY ORDERED, That the foregoing Notice of Application, be published for the period of (ten consecutive weeks), in the Belt Valley Times a weekly newspaper published at Belt, Cascade county, Montana, being the newspaper published nearest the claim and of established character and general circulation.

W. E. Bennett
 Register
 (First publication June 18, 1925)
 (Last publication August 20, 1925)

Business Readers
 Advertisements under this heading
 Ten Cents per line for each insertion

FOR SALE—Typewriter Paper in Legal and Regular sizes. Second sheets, Butter wrappers. At Times Office.

FOR SALE—Young pigs, Arthur Beckstrom, Belt, Montana.

FOR SALE—Piano and Electric Range. See George Merkle, Belt.

FOR SALE—1 dozen 2 qt. fruit Jars. Mrs. Geo. Larkin.

DUMB DORA
 He—"I don't know whether to give you a book or a kiss."
 She—"I have a book."—Railway Employees Journal.

SHOCK
 "How dare you come in at this time of night?" began Mrs. Peckmore, as she met her husband at the head of the stairs. "I suppose you have a good excuse, as usual?"
 "No, my dear," replied Mr. Peckmore. Then, as he had hoped, she fainted, and he went to bed.

Gt. Falls Vulcanizing Co.
 9—Sixth Street South
 GT. Falls, Mont.
 Repairing of all Injuries to Tires and Tubes
 Satisfaction Guaranteed
TIRES FOR SALE

WHEN IN GREAT FALLS
 —Eat at the—
Club Cafeteria
 Get what you want—
 Pay for what you get
 Splendid Cooks
 Everything spotlessly clean

OLD DOG BIRD SAYS

 No. 32
 Many a bluff
 refuses to come
 when it's
 called

Here's a way to have shoes that look like new and feel like an old friend—have

THE BELT SHOE SHOP

re-sole them and finish them like new.

Louis Mitchell
 AT THE BRIDGE

The Pioneer Garage
 Henry Morrow, Prop.
 Only the best is good enough for our patrons
GASOLINE, OILS AND SUPPLIES
 Free Air and Water

MICKIE SAYS—
 TO READ THE BIG CITY PAPERS, WITH THEIR ACCOUNTS OF CRIME AND SCANDAL, YOU'D SURE THINK THE WORLD WUL GOIN' TO THE BOW-WOWS! BUT AFTER YA READ HER WAY THROUGH THE OLE HOME TOWN PAPER, WITH ITS GOOD WHOLESOME NEWS, IT SEEMS LIKE A GOOD OLE WORLD AFTER ALL. DONTY IT NOW?



CHARLES SCHROE

W. H. GEORGE FUNERAL CHAPEL
 Extra Service Without Additional Charge
AMBULANCE SERVICE
 Day and Night
 PHONE 4235
 GREAT FALLS, MONTANA

DR. HOSSBEIN OPTICIAN
 Send Your Broken Glasses to Me for Repairing
 The Man Who Grinds Your Lenses While You Wait
 Stanton Bank Building
 Great Falls, Montana

BELT ELECTRIC SERVICE STATION
 John Poland, Prop.
 Auto Battery, Generator and Starter Repairing

THE DEUTCHMAN'S DAIRY
 TRY US FOR QUALITY AND SERVICE
 Cream Delivered When Ordered
 M. G. ROEBEN, Proprietor
 BOX 254, BELT

Dr. J. W. Graybeal
 PHYSICIAN AND SURGEON
 First Class X-Ray Equipment
 Hours: 10 to 12, 2 to 4
 7 to 8
 BELT, MONTANA

Dr. J. S. Stewart
 DENTIST
 PERMANENTLY LOCATED
 OVER STATE BANK

SHIP YOUR FAT CATTLE
 TO
James W. Eastland & Co.
 Live Stock Commission
 Exchange Building Union Stock Yards, Chicago
 Top Price for Long End of Shipment
 If you intend to ship speak to Tex Graff, deputy sheriff of stock ass'n.
First Shipment August 18th