

F. ...  
 B. S. ...  
 H. D. ...  
 always ...

the he had never in ...  
 the another certain one, he could ...  
 the feeling of human weakness ...  
 If we can't say "us" we have ...  
 not as yet gained the compassion ...  
 of the perfect Christ ...  
 The christian life is life lived ...  
 from a new spirit. Old things ...  
 have passed away ...  
 One's approach, therefore, will ...  
 be as a new road ...  
 If it is christian it will be the ...  
 road of sympathy which is follow- ...  
 ing ...  
 Dan Crawford, missionary, after ...  
 22 years of intimate contact with ...  
 his African brothers, came to the ...  
 aspect of "thinking black." He ...  
 proclaimed the gospel in terms of ...  
 Dan Crawford friend and brother ...  
 not professional, but real ...  
 He entered into the deepest ...  
 heart of the black man with the ...  
 torch of sympathy—and found ...  
 what sympathy always reveals—a ...  
 man like unto himself only very ...  
 unfortunate, needing lift, needing ...  
 everything ...  
 If one approaches another life ...  
 without sympathy he commits sac- ...  
 rilege; he comes as a destroyer, a ...  
 despoiler. He is flaunting God ...  
 who made all men in His likeness ...

business and professional life, of ...  
 marked success and of equally ...  
 marked failure financially under ...  
 almost exactly similar conditions ...  
 Two young men in a counting ...  
 house or factory get equal wages ...  
 have equal intelligence, and show ...  
 equal earnestness. Twenty years ...  
 after one is found rich, the other ...  
 poor. People wonder, and speak ...  
 of the fickleness of fortune. Look ...  
 closer and you will generally find ...  
 the successful one was what is ...  
 called "thrifty." It is not popu- ...  
 lar now to be thrifty; to deny ...  
 one's self luxuries and pleasures; ...  
 to forego treating; to save money ...  
 at the expense may be of ap- ...  
 pearance and of good fellowship ...  
 A young man who starts on that ...  
 line seldom holds out when epithets ...  
 of "stingy" and "tight- ...  
 wad" begin to be heard from the ...  
 fellows. But occasionally one ...  
 braves it thru, saves his money ...  
 with patience and perseverance, ...  
 first in very small, then in large ...  
 amounts; invests it with great ...  
 care; presently sees it earning ...  
 something for him; later finds an ...  
 opportunity where a modest cap- ...  
 ital means the great start in life— ...  
 and behold! we have a rich man ...  
 true, the generous and careless ...  
 fellow enjoys more popularity and ...  
 has a better time (perhaps) as he ...  
 goes along. But there comes a ...  
 time when the truth is forced on ...  
 him that poverty hurts and ...  
 wealth counts, and that the op- ...  
 portunity once passed seldom re- ...  
 turns. Fortunate for him if bit- ...  
 ter and unreconciled thoughts do ...  
 not in the end add to the suffer- ...  
 ings of himself and loved ones ...  
 Money comes to the young man ...  
 in one of two ways. It is ...  
 given to him or he must earn it ...  
 In either case there is a certain ...  
 sacredness about it. If a parent ...  
 or guardian or uncle gives it, a ...  
 greater responsibility attaches ...  
 than if it was earned. If it comes ...  
 as the wages of honest toil, then ...  
 it is pretty certain to be appre- ...  
 ciated for what it is worth. To ...  
 treat either kind lightly, therefore ...  
 is not the part of an honest and ...  
 serious man. There we might dis- ...  
 gress to say that the growth of ...  
 wealth in this country steadily in- ...  
 creases the number of those whose ...  
 support comes without effort of ...  
 thought. It needs no argument ...  
 to show that such men are hand- ...  
 capped in the race with those ...  
 whose hard beginnings of life ...  
 have taught economy, abstinence ...  
 and the real meaning of a dollar ...  
 In more than one respect, indeed, ...  
 the so-called favored sons of ...  
 fortune are at a disadvantage in ...  
 the race for the world's prizes ...

# THE FORUM

## THE USE AND ABUSE OF MONEY

Fifth Article in Series on "Bus-  
 ness Efficiency." by Rev. V.  
 L. Eggleston

Money is a rock on which many a life is wrecked. Some-  
 times the peril is in the winning,  
 but far more often it is in the  
 spending. It is with the use of  
 money after it is gained that we  
 deal here. Men want money for  
 the power and pleasure that can  
 be bought with it. Americans  
 are often said to be first among  
 the nations of the earth in the  
 exaltation of the dollar. But this  
 is a mistake. The observing visit-  
 or to London, Paris, or Vienna  
 finds there an eagerness to get  
 hold of money and to court the  
 people who possess it which even  
 Americans have not yet shown. It  
 must be admitted that the wheels  
 of life are wonderfully oiled, and  
 the rough places greatly smoothed  
 for those who can use money  
 without stint. And we know also  
 that on the higher levels of life,  
 the power of wealth to change  
 and improve one's environment  
 and to help mankind is very great.  
 We admire the men who in a  
 brief span of years have been  
 able to lift themselves from pov-  
 erty to affluence, and out of the  
 excess of riches to aid their fel-  
 lows with great beneficence. Our  
 greatest millionaires have set an  
 example to the world and to each  
 other in their princely giving.  
 Money, indeed, is so good and  
 useful a thing that we can only  
 commend the young man who  
 starts with an honest purpose to  
 have his share of it in order that  
 he, too, may exert wisely the  
 power that it brings.  
 But the most of us are not con-  
 cerned, for the present, at least,  
 with the problem of large giving  
 or large spending. The mass of  
 mankind deal with small sums,  
 both in income and outgo. In-  
 deed the amounts are so small  
 that in most cases it is not  
 deemed worth while to give them  
 much thought one way or the  
 other. There lies the error. The  
 power of building and conserving  
 great fortunes is closely related  
 to the way in which the first be-  
 ginnings were treated. And this  
 is true more in the spending than  
 in the earning. A long exper-  
 ience recalls scores of examples in

poor rivals, and when they dis-  
 cover them, admitted that cigars  
 occasionally, they sell dental and  
 effort, succeed our plaudits are weak during the same thirty-five  
 years. Third, a fixed percentage  
 In the early years of a man's  
 life the spending of money is al-  
 most wholly for personal needs  
 and pleasures. It is therefore  
 under far better control than in  
 the later years when the comfort,  
 the education, perhaps the sick-  
 ness of loved ones, create demands  
 which no generous spirit can heat  
 to meet while a dollar is  
 "in the bank." It can be set down as a  
 truth that holds nine times out of  
 ten, that the man who, in those  
 earlier years of small earnings  
 and light responsibilities, has not  
 saved from one-quarter to one-  
 half his income, no matter how  
 small that income may be, will  
 never, in the later years, save  
 anything worth while, no matter  
 how large his income may be.  
 And so, whether it be dimes,  
 dollars or thousands in your  
 hands, and whether the same be  
 earned or inherited, character is  
 largely shaped by the way you  
 spend it. If you are a clerk or  
 factory hand starting on five dol-  
 lars a week, it is of vastly more  
 consequence to you how you ap-  
 portion that sum than it is to Mr.  
 Rockefeller how he divides his  
 millions of monthly income. If  
 you are, on the other hand, a for-  
 tunate son of wealthy or of well-  
 to-do parents and have ample  
 funds at your disposal, the issue  
 is the same, tho the risk is great-  
 er. For it is said that in America  
 the distance between shirt sleeves  
 and shirt sleeves is only three  
 generations. The whole scheme of  
 life then can be centered in five  
 dollars a week. If it is a sound  
 and wise scheme it will not be  
 altered much when it is ten, a  
 hundred or a thousand dollars a  
 week.  
 There, again, as in the right  
 use of time, system and method  
 are necessary. And first in the  
 system must be accurate records.  
 Whether the accounting is to  
 parents or to one's self matters  
 little. The point is the fixing in-  
 to permanent habit of principles  
 essential to sound business. A  
 little vest pocket blank book, a  
 lead pencil and the habit of put-  
 ting the two together every time  
 there is a financial transaction,  
 as all there is of it, except the  
 copying of these items into a  
 larger book for permanent re-  
 cord. One who, like the writer,  
 has followed this simple practice  
 for a life time, can go back over  
 the record of boyhood, of school,  
 of college, of small earnings in  
 the early years, and of larger  
 ones of the later years of busi-  
 ness life, and trace the develop-  
 ment of tastes and habits, and  
 even of character, in a way which  
 no formal diary can do. The  
 forcing of balances in such a  
 record is not essential, and if at-  
 tempted often defeats the whole  
 scheme. It is a financial diary  
 and not the keeping of a set of  
 books. At the end of the year a  
 classification of the expenses un-  
 der a few general heads, will  
 serve to show whether the scheme  
 is well balanced, and whether reso-  
 lutions at the beginning of the  
 year are working into results.  
 It would be idle to lay down  
 laws as to personal expense where  
 the tastes and surroundings of  
 individuals differ so greatly. But  
 two or three rules should never  
 be lost sight of. First, expendi-  
 ture within income by a margin  
 to be fixed at the beginning, not  
 at the end of the year. This will  
 fail, be it observed, unless each  
 month be treated as a unit and  
 made to account for itself. Second  
 twice as much money put into  
 articles of permanent value, such  
 as books, pictures and the like,  
 as into needless indulgence. No  
 better way can be contrived of  
 proving how formidable are the  
 totals of the sickle and dice

are obtained when the turns to the  
 seasons. It has resistance in  
 cases, derangements, and painful disor-  
 ders, and the use of it will  
 and emancipation from her troubles ...  
 Dr. Pierce's Favorite Prescription ...  
 she's overworked, nervous, or ...  
 down, she finds her life ...  
 It's a powerful, invigorating tonic ...  
 service which was discovered and ...  
 by an eminent physician for many years ...  
 in all cases of "female complaints" and ...  
 weaknesses. For young girls just enter-  
 ing womanhood; for women at critical ...  
 times; in bearing-down tensions, ped-  
 icular pains, ulceration, inflammation, ...  
 and every kindred ailment, the "Favorite ...  
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 up without alcohol—ingredients on ...  
 wrapper. Liquid or tablets. All drug ...  
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 as Dr. Pierce's Favorite Prescription, ...  
 as I find this true in my own case and in ...  
 others."—Mrs. JESSIE CLAYMAN, Box 37.  
 Write Dr. Pierce, President of the In-  
 valids' Hotel and Surgical Institute, ...  
 Buffalo, N. Y., for confidential advice ...  
 and you will receive the medical atten-  
 tion of a specialist, wholly without fee ...  
 —no charge whatever.  
 Send 10c for trial package "Favorite ...  
 Prescription Tablets."

### NOTICE OF ELECTION

Notice is hereby given that the  
 annual village election will be  
 held in the Village of Andover,  
 N. Y., at Village Hall, on the  
 19th day of March, 1918, between  
 the hours of 12 o'clock noon, and  
 4 o'clock in the afternoon, and  
 such election the following of-  
 ficers are to be elected for the  
 terms set opposite thereto, re-  
 spectively:

Officers	Terms
President	One year
Treasurer	Two years
Collector	One year
Trustee	One year

E. J. ATWOOD, President  
 J. Harvey Backus, Clerk.

### BRIEF BUSINESS BRINGERS

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### FOR SALE

HOUSE FOR SALE  
 To make immediate settlement  
 of the Mrs. Mary Shields estate  
 the executors offer for sale the  
 brick house on Dyke St. Parties  
 interested will see C. L. Earley,  
 the executors attorney, at once.

FOR SALE — Two Holstein  
 Cows, or will exchange for young  
 stock. G. B. Proper.

FOR SALE — Four-year-old  
 Horse, weight 1,300; two Heifers;  
 Race Posts; Gas Range; Wood  
 Stove and Hay Press. J. C. Lev-  
 er.

FOR SALE or RENT — House,  
 Barn, 34 acres land, in corpora-  
 tion. Bell Hawking.

Static Machine For Sale — Betz  
 make, 16 plate, good condition. X-  
 Ray-Violet Rays, sold at a big  
 sacrifice. Inquire of L. C. Stern-  
 er.

FOR SALE or RENT — 218-  
 acre Farm, three miles west of  
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 A. Hardy, Canisteo, N. Y.

FOR SALE — To Settle Estate,  
 John M. Greene Estate Farm, 252  
 acres, on the Independence road.  
 Sell all or half. Cheap if taken  
 at once. Inquire of Clayton C.  
 Greene, Administrator, or C. L.  
 Earley, Andover, N. Y.

For Rent

FOR RENT — The J. B. Mead  
 Farm, in Town of Greenwood, 105  
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 C. E. Hahn, Andover.

FOR RENT — Rooms in the  
 George Hartum House on Baker  
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Wanted  
 WANTED — Tenant for good  
 dairy farm. Inquire of News. 15

are obtained when the turns to the  
 seasons. It has resistance in  
 cases, derangements, and painful disor-  
 ders, and the use of it will  
 and emancipation from her troubles ...  
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 she's overworked, nervous, or ...  
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 ing womanhood; for women at critical ...  
 times; in bearing-down tensions, ped-  
 icular pains, ulceration, inflammation, ...  
 and every kindred ailment, the "Favorite ...  
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 up without alcohol—ingredients on ...  
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 tion of a specialist, wholly without fee ...  
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### NOTICE TO CREDITORS

Pursuant to an order of Hon.  
 Elba Reynolds, Surrogate of the  
 County of Allegany, N. Y., notice  
 is hereby given to all persons  
 having claims against Catherine  
 Walker, late of Andover, Alle-  
 gany County, New York, de-  
 ceased, to present the same, with  
 the vouchers thereof, to the un-  
 dersigned Executor at the office  
 of Jesse L. Grantier, Wellsville,  
 N. Y., at 103 N. Main Street, on  
 or before the 15th day of July,  
 1918.  
 Dated January 3, 1918.  
 DANIEL D. WALKER,  
 Executor.

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