

Lodge, No. 133  
 F. & A. M.  
 and Third Monday of  
 each month.  
 S. BRUNDAGE, W. M.  
 D. SMITH, Secretary  
 Always welcome.  
 GRENOLD, W. D.  
 all country calls.  
 1-10 A. M.  
 1-3 P. M.  
 7-9 P. M.  
 and Center  
 Andover, N. Y.  
**W. DONNELL, M. D.**  
 Physician and Surgeon  
 Residence, Church St.  
 ANDOVER, N. Y.  
**W. H. GLENN, M. D.**  
 DENTAL PRACTITIONER.  
 Residence, Center St.  
 Andover, N. Y.  
**DANIEL LEWIS**  
 ALFRED, NEW YORK  
 24 and by Appointment  
**A. HARMAN CRONK**  
 CHIROPRACTOR  
 Langhin Building  
 Andover, N. Y.  
**AVIE**  
 Veterinary Surgeon  
 LEBER'S LIVERY  
 Day of Each Week  
**STEPHENS,**  
 SURANCE  
 Residence, 61 Main St.  
 Andover, N. Y.  
**W. L. EARLEY,**  
 ATTORNEY AND COUNSELLOR  
 AT LAW  
 based on Good Deal  
 State Security  
 BUSINESS RECEIPTS  
 (BAPT ATTENTION)  
 Andover, N. Y.  
 All place, with comforts of home  
**W. FORD HOUSE**  
 Main St., Hornell, N. Y.  
 open by day or week. Newly  
 furnished. Reservations  
 Mr. Sanford-Burdick, Prop.  
**W. H. HORNELL**  
 STOP AT  
**Hotel York**  
 York & Son, Prop.  
 Station  
 Everything First Class  
**CHMOND AND**  
**WILL SEE**  
 Andover, April 17  
 Wednesday  
 Every Day Except  
 Wednesdays  
**TYPEWRITERS!**  
 121 N. STATE ST. BUFFALO, N. Y.  
**BROWN**  
 and Embalmer  
 Skilled Service  
 day or night  
 Andover, N. Y.  
**DESIGNS**  
 A SPECIALTY.  
**W. H. HORNELL, The Florist,**  
 Hornell, N. Y.

# THE FORUM

## BUSINESS EFFICIENCY

### General Business Papers, by Rev. V. L. Eggleston

Since it is the province of most people to handle various instruments such as checks, notes, drafts, etc., I feel that a few words along this line would not be out of place at this time.

**Checks**

A check is an order for the bank to pay a certain sum to a person designated, out of the funds of the drawer of the check. Checks may be made payable either to order or to bearer. In the former case the payee must be known to be the proper person and must endorse the check before the money will be paid. When a check is made payable "to bearer" the bank cannot be held responsible for the payment of the check to the wrong person. However, if suspicious circumstances warrant such action, the paying teller will usually refuse to cash it until an investigation is made.

In writing a check, take every care to protect yourself against the dishonest intentions of any future holder of the paper. Never write or endorse a check with a lead pencil, but always with pen and ink. Commence to write the amount as far to the left as possible, so that no other word may be inserted before it. Fill up the remainder of the space with a line, so that nothing can be added after the amount.

Write your figures plainly and see that the amount in figures corresponds with the amount written. Remember that unless you take ordinary precautions to guard against fraud in the raising of a check, you are responsible for the consequence arising therefrom.

The presumption is that when checks are drawn, funds will be provided at the bank on which they are drawn to meet them. But presentation for payment must be made within a reasonable time. If not so presented, the holder must bear the loss, if the bank fails. When persons receiving checks are in the same place as the bank on which they are drawn, they should present the check the same day, or at least the day after its receipt.

**Depositing**

Before depositing your checks, whether payable to your order or not, endorse them. If they are payable to another, of course that other party should first have endorsed either to you or in blank. For instance, writing across the back of a check as follows, make the check payable only as ordered "Pay to the order of John Smith." (Signature ofendorser.) This check would then be payable only after it was endorsed by John Smith.

**Certified Checks**

A certified check is guaranteed by the bank on which it is drawn to be good when properly endorsed. This guarantee is written or stamped across the face and signed by the cashier or another officer of the bank. A certified check is immediately charged to the drawer's account, thus avoiding all possibility of his having no funds to meet it when presented for payment. A certified check should never be destroyed.

In sending your check to a stranger at a distance, it is usually advisable to have it certified. Especially is this so where you are in a hurry for goods ordered, as it is customary and permissible for those receiving checks from strangers to deposit them and wait until they are collected before shipping the goods ordered. This often causes unnecessary and unsatisfactory delay which could be easily avoided by having your check certified in advance.

**Drafts**

A bank draft is a check issued by one bank upon another and is usually bought by a per-

son wishing to make a remittance to another at a distance, the sender paying the face of the draft to the issuing bank. The bank will make a draft payable to the sender, who may endorse it over to the proper party, or it may be made direct to the person to whom the money is to be paid if so desired. This custom of banking and checking forms the safest, cheapest and most convenient mode of transmitting money by mail.

A draft may also be drawn by one person upon another, and this is a very common method of collecting amounts due at a distance. Drafts may be made at sight or at some future time, in which latter case they are called "time drafts." For example, if you have sold a certificate of stock to some person at a distance, you may write up a draft on him for the amount of the sale, attach the certificate and deposit this with your bank, who will forward it to their correspondent at the place where the debtor resides, where demand will be made for payment. Or you may send the draft to the buyer's bank, with instructions to deliver the certificate when the draft is paid and remit proceeds to you less their collection charges.

When a time draft is presented by the collecting bank, it is customary for the drawer to acknowledge the obligation by writing across the face of the paper the word "accepted," followed by the date and his signature. This is a formal acceptance of the debt and is a promise to pay when due.

**Lost Check or Draft**

If a check or draft is lost, payment should be stopped at once by notifying the bank of the fact. Especially should this be done if the check is payable to bearer, as anyone coming into possession of it may present it for payment. If a check is lost by the lawful owner thereof and subsequently comes into the hands of a bona-fide holder for value and without knowledge of the fact of its being lost, such holder is entitled to receive the amount from the bank and if it refuses payment by reason of instructions to that effect from the drawer, the innocent holder may recover the amount from the drawer.

WSS

**HAPPY WOMEN**

Plenty of Them in Andover, and Good Reason for It.

Wouldn't any woman be happy. After years of backache suffering. Days of misery, nights of unrest. The distress of urinary troubles. When she finds freedom. Many readers will profit by the following.

Mrs. F. J. Witter, Third St., Andover, says: "Last winter I suffered from backache and other symptoms of kidney complaint. At times I could hardly get up or down and couldn't turn over in bed because a sharp pain took me right in the small of my back. I had headaches and dizzy spells and felt tired and could hardly get around. I heard about Doan's Kidney Pills and got a box at the Brundage Drug Co. They cured me of the attack and I never felt better in my life."

Price 60c, at all dealers. Don't simply ask for a kidney remedy—get Doan's Kidney Pills—the same that Mrs. Witter had. Foster-Milburn Co., Mfrs., Buffalo, N. Y.

WSS

**STOCKHOLDERS' MEETING**

Notice is hereby given that the regular annual stockholders' meeting of the Home Enterprise Company will be held at the office of the corporation, the Harmony Hall annex, Monday evening, March 25th, 1918, at eight o'clock p. m. for the purpose of electing directors and the transaction of such other business as may come before this meeting.

FRANK S. CLARK, Secretary.

**Over countries far and near**  
 And under its influence  
 We've advanced from year to year  
 Until we stand a nation  
 Today without a peer  
 Sure rivalry is a blessing  
 To our land and country dear

There was a message from Mr. Hoover.  
 Pointing out to us the way.  
 How that we can put our flour,  
 Substituting clover hay.  
 We should also give our sugar  
 To the soldiers in the fray.  
 And instead of eating breakfast  
 We should merely watch and pray.

As for dinner he suggested  
 It would serve us just as well  
 If we'd go into the pantry  
 And come out with just a smelt.  
 And at supper time he fancied  
 We would have more food to sell,  
 If we'd fill upon cold water  
 And let our stomachs rest a spell.

And I read the same suggestion  
 Handed out to us last spring,  
 That we dig up the old back yard  
 With a spade and make it bring  
 Produce to us in abundance,  
 Garlics, leeks or any thing  
 That will strengthen breath and muscle.  
 While we fight and work and sing.

We must also raise potatoes,  
 Beans and bacon by the ton,  
 If we wish to be successful  
 In the scrap against the Hun.  
 Plow the woodland, plow the pasture,  
 All the soil beneath the sun.  
 Make it bring forth food a plenty  
 Then our duty will be done.

"Do not waste," the paper stated  
 "save and serve, O save and serve."  
 We have heard it, heard it, heard it,  
 'Till it's got on to our nerve.  
 On the square, we strive to struggle,  
 Some perhaps are on the curve,  
 But a true and loyal farmer  
 Will from duty never swerve.

One suggestion given last year  
 To the farmer o'er and o'er  
 Was for them to plant potatoes.  
 Plant potatoes more and more.  
 Experts told us to get busy  
 And plant acres by the score,  
 As there'd be a ready market  
 For the spuds of Irish lore.

Plant potatoes in the valley,  
 Plant potatoes on the hill,  
 Plant them in the village graveyard,  
 Plant them by the brook and rill.  
 Spade up lawns and beds of asters,  
 Hyacinths and daffodils,  
 Plant potatoes, that's the slogan,  
 Do your bit 'gainst kaiser Bill.

So the farmers were not slackers,  
 At the task they went with speed.  
 And they plowed their broad broad acres,  
 Covering up four dollar seed.  
 And the people in the village,  
 When from shop and store were freed,  
 Plied the hoe with cheerful vengeance  
 For their countries' terrible need.

Potatoes grow in great profusion  
 Over other years a gain;  
 And perhaps that is the reason  
 Why the farmer now is lame,  
 The reward for all that labor  
 Seems to them about the same  
 As was given to the Plebian  
 In the days when Nero reigned.

But while I sat and pondered  
 In a moody state of mind  
 Another thought came to me  
 Of a somewhat different kind.  
 What is the use of fretting  
 Sure the times one is behind  
 If he is not in the world wide conflict  
 And the rivalry we find  
 Competition waves her banner

**At War With Yourself!**

**HELP NATURE TO DEFEAT THE DISEASE IN YOUR BODY.**

When you are weak, give up and Nature is trying to serve you in some way the wrong that may exist. If your blood, vim, courage, vitality, all seem lacking, no wonder you are not successful.

Why not call to your aid a strong, dependable ally? Dr. Pierce's Golden Medical Discovery has for nearly fifty years proven its worth as a most powerful tonic and blood-builder to the many thousands who have been returned to good health by its use.

Clear the coated tongue, get rid of unsightly skin trouble. Let this remarkable remedy rid your body of the impurities of the blood, for it strengthens you. It cures the lingering chronic cough.

Dr. Pierce's Golden Medical Discovery is absolutely herbal, free from alcohol or dangerous habit-forming drugs. All druggists, liquid or tablets.

Small bottles, 50c. Large bottles, \$1.00. Sold at Surgical Institute, Buffalo, N. Y. 15c. per box of tablets and ask for advice if there is need. Tablets 60c. at druggists.

WSS

**Among Our Churches**

**SEVENTH-DAY BAPTIST**

Morning worship, 10:30. Dr. Paul E. Tillsworth, of Alfred will preach.

Bible School, 11:45.

Mid-week service, Friday, 7:30.

Federated service at Presbyterian Church, Sunday, 7:30.

WSS

**METHODIST**

Rev. Chas. Collins, Pastor.

Easter Sunday—special Easter sermon and appropriate music at 10:30, a service reflecting the joy and hope of the resurrection.

Sunday School at close of preaching service with Easter songs and exercises. Plan to remain for both services.

Sunday School in main auditorium of the church.

Epworth League at 6:30.

Evening Federated service at 7:30 in Presbyterian Church.

Public cordially invited to all services.

Prayer Meeting Thursday evening at 7:30.

WSS

**PRESBYTERIAN**

Hamilton B. Williams, Minister.

Easter Sunday

A brief sermon will precede the memorial feast. Every member of the congregation is urged to be present on this occasion.

**The Federated Meeting**

Sunday evening the meeting will be held in the Presbyterian Church. A special sermon will be prepared, and a most cordial invitation is given to the people. Special features of music.

Friday evening, March 23, Presbyterian Church

The federated congregation will meet at this time. Platform meeting on topics suggested by the anniversary of the Day of Calvary.

**Preparatory Meeting Saturday Afternoon**

At 2:30 the three-honored preparatory meeting will be held. Let the people honor the occasion.

WSS

**BAPTIST**

Rev. M. N. Longenecker, Minister.

Services as follows:

Sunday morning, at 6 o'clock, Easter Morning Prayer service.

Sunday morning, 10:30, morning worship. Topic: "A Visit to the Tomb of Jesus."

Sunday evening, service in charge of Sunday School, 7:30, Easter service, "The Cross in Congo Land." This promises to be a fine service; come and bring your friends who do not attend church.

Sunday School, after morning service.

Christian Endeavor Society meets at 6:30.

Prayer Meeting, Thursday evening, at 7:30. Topic: "Seven New Things Which Christians Possess."

Boy Scouts meet Monday evening in the Baraca room.

A cordial invitation is extended to all to worship with us who do not have a church home.

WSS

People usually pay as much attention to a store as a store pays to them—in its advertising, for instance.

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**HELP NATURE TO DEFEAT THE DISEASE IN YOUR BODY.**

When you are weak, give up and Nature is trying to serve you in some way the wrong that may exist. If your blood, vim, courage, vitality, all seem lacking, no wonder you are not successful.

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Small bottles, 50c. Large bottles, \$1.00. Sold at Surgical Institute, Buffalo, N. Y. 15c. per box of tablets and ask for advice if there is need. Tablets 60c. at druggists.

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**CITATION FOR JUDICIAL SETTLEMENT**

**THE PEOPLE OF THE STATE OF NEW YORK**

By the Grace of God Free and Independent.

To Rev. J. J. Sheehy, Rev. E. J. Rengel, Rev. Daniel Walsh, Katherine McMillen, Rev. Nelson H. Baker, Robert McMillen, Eileen M. Brown, Winifred E. Brown, William J. Brown, Mrs. Anna Plante, Anna M. Brown, Ella Casey, Crayton L. Early, C. W. O'Donnell, James Cannon, John C. Lever, creditors, legatees, and devisees of John Howe send greeting:

WHEREAS, Patrick B. Ward, who resides in the Town of Ward, Allegany County, New York State, administrator of the estate of James T. Ward, deceased, late executor of the estate of John Howe, late of Andover, Allegany County, New York State, deceased, has lately applied to the Surrogate's Court of our County of Allegany for a Judicial Settlement of the accounts of said James T. Ward, deceased, as executor of the estate of said John Howe, deceased;

NOW THEREFORE, you and each of you are cited to show cause before our Surrogate of the County of Allegany, at the Surrogate's Court of said County, held at the Surrogate's Office in the Village of Belmont, N. Y., on the 19th day of April, 1918, at 10 o'clock, in the forenoon of that day, why the accounts of said James T. Ward as executor of the estate of said John Howe, deceased, should not be judicially settled and allowed.

IN TESTIMONY WHEREOF, we have caused the Seal of the Surrogate's Court of the said County of Allegany to be hereunto affixed.

WITNESS, HON ELBA REYNOLDS, Surrogate of said County at Belmont, N. Y., this 13th day of March in the year of our Lord one thousand nine hundred and eighteen.

LEON A. AOKERMAN,  
 Clerk of the Surrogate's Court.

This citation is served to give you Legal Notice of the proceeding; but you are not obliged to appear unless you desire to do so.

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**CASTORIA**

For Infants and Children  
**In Use For Over 30 Years**

Always bears the Signature of *Dr. J. C. Ayer*

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Up-to-date printing at The News.

