

# Editorial

Do Your Duty Now; Duty Delayed Spells Failure

## Let the Farmer Watch His Step

The announcement of the Federal Farm Loan Board that \$12,000,000 is now available for farm loans under the new agricultural credit law, and at interest which while high is heavenly compared with existing rates, will put heart into many a man who for years has been struggling under the burden of financial oppression; but it is hoped the tempting bait will not be swallowed to the point of saturation.

The new system will have the effect of reducing interest charges in some states from 10 per cent, to 7 per cent, or perhaps less. This sounds as emblematic heralding approach to the promised land, but it should not be forgotten that in many states interest on private loans in excess of six per cent is considered usury, and the lenders are punishable under the statutes. However, there appears to be one law for the commercial business man and another for the farmer.

The law has intentionally acknowledged that commercial money cannot thrive on a seven per cent interest rate, and while the relief of the farmer will be appreciated, it will be found mighty hard scraping for the farmer to get adequate reward for his labor at this lowered rate. Danger lies in the likelihood that the farmer, so long used to extortion, will over-borrow at the new rate, and will be disposed to seek temporary ease in finance, not realizing that the mills of Wall Street, like the mills of the gods, grind slowly but they grind exceeding small and that the day of settlement is as certain as the day of judgment. The farmer may obtain money at 5 1/2 per cent when borrowing through a cooperative marketing association, but here again the overhead steps in and the additional charges foot up to a sum that still must make the tiller of the soil bend to the burden.

## Use Caution, But Not Timidity

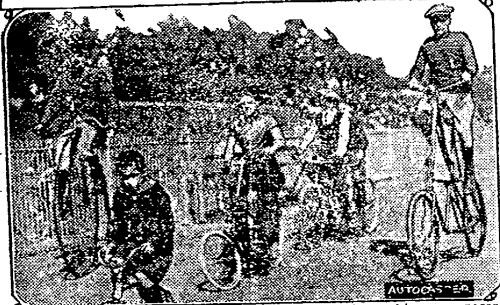
Herbert Hoover, Secretary of Commerce, gives sound advice in summing up the manner in which we should hold onto prosperity. The most encouraging note in his remarks of course lies in the fact that so astute an economist should state without qualification that prosperity is with us, that it can be preserved, and that the existing business conditions are not in any sense comparable with the wasteful boom conditions of 1920.

Secretary Hoover calls for caution, for confidence, for courage, and marks emphatically the difference between caution and timidity.

This is a warning that might well be taken to heart by every local merchant in the land. Caution means sound buying and courage demands a realization that goods can be marketed.

He points out that efficiency in production has increased from 10 to 15 per cent per capita since the period immediately preceding the war. Mathematically it means that America could supply each person the same amount of commodities consumed ten years ago and yet lay off 2,000,000 people from work. The answer is greater consumption which in turn means that the selling efficiency must be brought to measure to the standard of increased productivity. The live, courageous and progressive merchant has sound prosperity before him.

## Oh Say—Do You Remember?



San Francisco folks had a good laugh recently as this group passed in review. How many of the bicycle models can you remember?

## Births

May 26th, to Mr. and Mrs. Cleon Ellis, of Alfred Station, a daughter, Glennis Alverda.  
June 2nd, to Mr. and Mrs. James Stewart, of The Belvidere Farms, a daughter.  
June 4th, to Mr. and Mrs. George De Barbieri, of Wellsville, a son.

## Marriages

Mrs. Dessie Hayes and Mack Baldwin, of Wellsville, were united in marriage June 2nd.  
Mrs. Delia H. Petree, of Springfield, Mass. and Carl Beaver, of Wellsville, were married June 1st. They will reside at St. Petersburg, Fla.  
Miss Betty Clever, of Apollo, Pa., and Philip Patterson, of Belmont, were married May 31st. They will reside at Corning.  
Miss Erma A. Billings, of Friendship, and Mark R. Burdick, of Nile, were married June 2nd.

## Deaths

Wm. Van Dusen, of Fillmore, 55 years of age, died on Memorial Day. Deceased for some time conducted the hardware business of Van Dusen Bros. at Hume.  
The infant daughter of Mr. and Mrs. David Gardner, of Alfred, died May 28th. The little one had been ill several weeks.  
Mrs. Jane Norton died at the

home of her son, Chester Norton, of Whitesville, Saturday, May 26th, following an illness of nearly six months. Interment was made at Stanards.

John B. Lovell, of Cuba, died May 30th, at his home in that village. Deceased was born in 1846 and had been engaged in the baking business in Cuba for over forty years. He leaves his wife and two sons.

Mrs. Clarissa Pike died at the Cuba Hospital May 26th. Deceased was born at Clarksville in 1854.

W. T. Thornton, Wellsville business man, died at his home in that village, Wednesday, June 6th.

N. Wardner Vincent died at his home in Alfred, Sunday afternoon, of heart disease.

## NOTICE TO CREDITORS

Pursuant to an order of Hon. Bernard B. Ackerman, Surrogate of Allegany County, notice is hereby given to all persons having claims against Roxana B. Burrows, late of Andover, in the County of Allegany, deceased, that they are required to present the same with the vouchers thereof, to Frank W. Burrows, the executor of the last will and testament of the said deceased, at the Burrows National Bank in the Village of Andover, N. Y., on or before the fifteenth day of July, 1923.

FRANK W. BURROWS, Executor.

Robbins, Phillips & Robbins, Attorneys for Executor, Hornell, N. Y.



## MY VILLAGE AND I

Many poems both in prose and in verse extolling the virtues of the home town and urging support of it have been written and published. Here is one which is new, or at least was new to us. It was read by R. Elliott Owens, cashier of a Courtland, N. Y., bank at a recent meeting of the Cazenovia Masonic Lodge. It is entitled "My Village and I" and is as follows:

My village is where my home is founded, where my business is situated, where my vote is cast, where my children are educated, where my neighbors dwell and where my life is chiefly lived.

It is the home spot for me. My village wants my citizenship—not partisanship; friendliness—not selfishness; co-operation—not

disension; sympathy—not criticism; my intelligent support—not indifference.

My village supplies me with law and order, trade, friends, education, recreation and the rights of a free-born American. I should believe in my village and work for it. And I will.

—If your store is better than it ever was before, your advertising should be, too.

## NOTICE OF SALE

Supreme Court, County of Allegany  
GRACE A. LADD, Plaintiff  
vs.  
WILLIAM DODGE, ROSETTA DODGE, THE FIRST BAPTIST CHURCH of Andover, N. Y., and EMPIRE GAS & FUEL CO., Defendants

Pursuant to a judgment of foreclosure and sale rendered herein on the 3rd day of March, 1923, and duly entered in the Allegany County Clerk's Office on the 6th day of March, 1923, the undersigned, the referee duly appointed for such purpose by said judgment, will sell at public auction to the highest bidder on Monday, June 11th, 1923, at 10 o'clock, in the forenoon of that day at my office, Andover State Bank Bldg., Main Street, in the Village of Andover, Allegany County, N. Y., the real estate directed by said judgment to be sold and therein described as follows:

ALL THAT TRACT OR PARCEL OF LAND situate in the Town of Andover, County of Allegany, and State of New York, known and distinguished as the middle portion of the south one hundred acres of lot No. 84, in township number two in the seventh range of townships in said County of Allegany and bounded as follows: On the east by lands

owned Sept. 13, 1882 by Emeline H. Henderson; on the south by lands formerly owned by James Green; on the west by lands of the Erie Railroad Company and on the north by lands of Nathan L. Beebe, supposed to contain thirty-eight acres of land, be the same more or less. Being the same lands conveyed to Levi W. Dodge by deed bearing date Sept. 13, 1882, and recorded in the office of the Clerk of Allegany County on the 19th day of October, 1882, in Liber 121 of Deeds at page 571.

ALSO ALL THAT OTHER PIECE OR PARCEL OF LAND, situate in same town, county and state known and distinguished as the east fifty acres of the south part of lot No. 84, in same township and bounded as follows: On the east and south by the respective east and south lines of said lot 84; on the north by that portion of lot No. 84, now owned by Nathan Beebe, and on the west by a line parallel with said east line and so far west therefrom as to include within the above described boundaries fifty acres of land, and no more. Being same lands conveyed to Levi W. Dodge, by Emeline H. Henderson by deed bearing date Sept. 30, 1882 and recorded in the office of the Clerk of Allegany County, on the 19th day of October, 1882, in Liber 121 of Deeds at page 572.

ALSO ALL THAT OTHER TRACT OR PARCEL OF LAND, situate in the same town as aforesaid, known and distinguished as the southwest part of lot No. 84, in same township, and being all that portion of the southwest part of lot No. 84, which lies on the west side of the Erie Railroad heretofore owned by Brinton K. Bader, containing about ten acres, be the same more or less.

ALSO ALL THAT OTHER PIECE OR PARCEL OF LAND, a portion of lot No. 61, in same town, township, and range as aforesaid and bounded as follows: Beginning at the southeast corner of said lot No. 61; thence north 87° west twelve chains and 58 links along the south line of said lot; thence north 87° east 18 chains and 88 links to a stake and stone; thence south 87° east 12 chains and 58 links south 87° east 12 of said lot; thence along east line to the place of beginning, containing twenty-five acres of land and no more.

ALSO THAT OTHER PIECE OR PARCEL OF LAND, situate in same town, township and range, as aforesaid, and being the northeast part of lot No. 61 and the northwest part of lot No. 84, is bounded as follows, viz: Commencing at the northwest corner of said twenty-five acres hereinafore described; running thence northerly parallel with the east line of said lot No. 61, to the north line of said Town of Andover, thence easterly along said north line to the lands of the Erie Railroad Company; thence southerly along said Erie Railroad Company's land to a point twenty-eight chains and twenty-two links south from said north line of the Town of Andover; thence westerly to the place of beginning, containing about thirty-seven and one-half acres, be the same more or less. The three parcels last above described containing about 72 1/2 acres of land, be the same more or less and being the same lands conveyed to Levi W. Dodge by deed bearing date Feb. 6, 1885, and recorded in the Office of the Clerk of Allegany County, Feb. 6, 1885 in Liber 135 of deeds at page 331.

Dated April 24th, 1923.

CRAYTON L. EARLEY, Referee.

BREEN & REEVES, Att'ys. for Plaintiff  
Office & P. O. Address  
43-46 Otis Bldg.  
Watertown, N. Y.

## The VETERAN MOTORIST gives a few rules of the road



"SOMEONE HAS SAID THAT 'IF' is the biggest little word in the language. If a very close friend of mine had used his head on a certain day, he wouldn't have knocked a school boy down and come within an ace of crippling him for life.

"It was queer, that day, about Jerry. Usually, a good, cool, level-headed driver. But, somehow, his attention must have been wandering, and as the kid ran out in front of him—he did the wrong thing. And he was upset about it for months after.

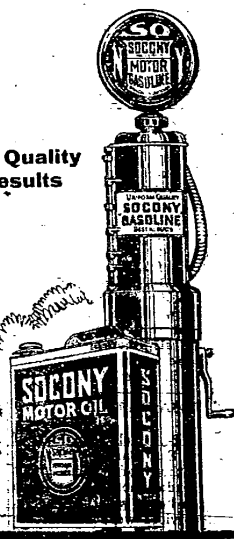
"His insurance company settled up the case in due time. But Jerry said something to me after it was all over that set me to thinking and I'll never forget it. Said he: 'My liability insurance protected me, but it didn't protect that boy. It paid the doctor's bills but it didn't help that youngster's suffering one iota.'

"I'd never thought of it in just that way before, but I have ever since. Youngsters are careless at times and it's up to us motorists to make up for what they lack by using more than ordinary care when they're around."

"More than ordinary care shall be exercised by the driver of a motor vehicle when nearing a school from any direction. A 'school zone', is that section of a highway directly in front of and usually 100 feet to the left and right of the school."

(The Veteran Motorist)

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