

## LUDEN'S

MENTHOL COUGH DROPS  
for nose and throat  
Give Quick Relief

**ANDOVER LODGE**  
No. 786. I. O. O. F.  
Meets Every Tuesday Evening. Visitors are always cordially welcomed.  
EARL KEMP, N. G.  
AMES L. ROGERS, Secy.

**UNION ENCAMPMENT**  
No. 171. I. O. O. F.  
Meets Second and Fourth Monday Evenings of Each Month.  
T. J. GILBERT, C. P.  
AMES L. ROGERS, Scribe  
Visitors are Always Welcome.

**ANDOVER LODGE**  
No. 558. F. & A. M.  
Meets 1st and 3rd Monday evenings of each month at 8 o'clock. Visitors always welcome.  
H. D. SMITH, Secy.  
FAY E. BOYD, W. M.

**ANDOVER DAIRYMEN'S LEAGUE**  
Co-Operative Association, Inc.  
Meets First Saturday Each Month  
JAMES P. DEAN, President.  
BENJ. CONLEY, Vice Pres.  
HARRY SMITH, Secretary

**ANDOVER GRANGE NO. 1098.**  
Meets Every Second and Fourth Wednesday Evening, I. O. O. F. Hall.  
C. A. ROBINSON, Master.  
MRS. JENNIE SMITH, Lecturer  
AMES L. ROGERS, Secretary  
Visitors Always Welcome

**MUTUAL TENT NO. 18**  
K. O. T. M.  
Meets 2nd and 4th Thursdays of each month at the Maccabee Hall.  
RALPH O. BURGETT, Commander  
B. S. BRUNDAGE, Record Keeper.  
Visiting Knights always welcome.

**C. W. O'DONNELL, M. D.**  
Physician and Surgeon  
Office on West Greenwood St.  
ANDOVER, N. Y.

**E. B. WELLS, M. D.**  
Will Answer all Country Calls  
Office Hours 8-9 A. M.  
12:30-2 P. M. 7-8 P. M.  
Office Main and Center  
Andover, N. Y.

**E. J. LOUGHLIN, M. D.**  
GENERAL PRACTITIONER  
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**C. DAVIE**  
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Telephone Office 47-W.  
Residence 225-W.

**Walter J. Taylor**  
Veterinary Physician and Surgeon  
Alfred, N. Y. Telephone 8-Y

**HENRY STEPHENS**  
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**CRAYTON L. EARLEY,**  
Attorney and Counsellor at Law  
Money Loaned on Good Real  
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ALL LEGAL BUSINESS RECEIVES  
PROMPT ATTENTION  
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Glasses Fitted  
To Your Satisfaction  
Hours 80. N. Main St.  
9 a. m. to 5 p. m. Wellsville, N. Y.

### FARMERS' TAX BILL

Not Increased as Much as Others is  
Still Greater in Accordance  
With Income.

From the National Industrial Conference Board of the M. E. Church, comes the declaration that in proportion to his income the farmer pays practically forty per cent. more tax than the rest of the community. Coming from this source the statement is noteworthy. The Board explains that the impression that the farmers do not pay their just share of taxes, arose probably from the fact that farmers, as a group, contribute practically nothing on account of the income tax. The figures show, according to the statement, that farmers' share in the total tax bill of the nation has increased from \$624,000,000 in 1913 to \$1,222,000,000 in 1919, \$1,497,000,000 in 1921, and \$1,436,000,000 in 1922. Meanwhile the total taxes levied on the rest of the community increased from \$1,570,000,000 in 1913 to \$6,866,000,000 in 1922. Thus, the Board adds, it might be claimed that the non-farming part of the community has been forced to increase its contribution for the support of government \$4,055,000,000 above that in 1913, while the farmers' burden was at the same time enhanced only \$812,000,000 above that in 1913. "It must be realized, however," says the Conference Board's report, "that taxes stated in dollars do not express the degree of burdensomeness or the capacity to pay. Modern taxation in the more advanced countries of today is primarily based on ability, and taxes must be related to income before the sacrifice which a tax entails can be appreciated."

The Board's figures show that as related to income the farmers' burden of taxation was before the war and still is, heavier than that resting on the other economic classes. The ratio of taxes to income in 1913 was 10.6 per cent. for farmers, as compared with 4.1 per cent. for the remainder of the community. By 1922 the ratio of taxation to income for the agricultural classes was 16.6 per cent., while that for the remainder of the community was 11.9 per cent. "It is true," the report continues, "that while the burden on the remainder of the community has increased almost 200 per cent., the burden on agriculture has increased only about 60 per cent. Nevertheless, the latter class has paid and still pays more in taxes in relation to income than any other group in the United States."

### EXTENSION SERVICE NOW OFFERS LANTERN SLIDES

Lectures on Agriculture, and Illustrative Songs for Community Gatherings, Listed.

Illustrated lectures on topics ranging from swine production to community playgrounds are now being offered to the people of the state thru the extension service of the state college of agriculture at Ithaca. The new announcement, which has just been issued, lists 55 sets of slides which are loaned without expense except for the carrying charges.

Each set of slides is accompanied with lecture notes which have been prepared by persons connected with the college staff.

The lecture sets consist of approximately 35 slides each and the time of presentation is usually about 45 minutes.

Included in the sets are several popular, sacred, and patriotic songs. Persons who would like to know more about this service, may obtain the complete announcement by writing the extension service, state college of agriculture, Ithaca, New York.

**Helps on Holidays**  
The college is also now offering special programs for holidays. These contain short historical sketches, plays, pageants, recitations, songs, decorations, menus, and money-making ideas suitable for the occasions. These programs are ready a month in advance of each special day, and will be sent on request to persons wishing them.

Material will be offered for Halloween, Thanksgiving, Christmas, Washington's and Lincoln's Birthdays, Valentine's Day, Arbor Day, Easter, May or Spring Day, Mother's Day Memorial Day, Fourth of July, Harvest Home, Fire Prevention Day, and Columbus Day.

### NEW YORK'S "HIGH FIVE" FOR VEGETABLE GROWER

Where mixed fertilizers are purchased for vegetables, the state college at Ithaca says the grower will make no mistake in selecting one of New York's "high five."

The 5-10-5 the college says is the best all round mixture for vegetables on upland soil, and the 4-8-10 and 0-10-10 for muck areas. Where vegetables are manured, the 4-12-4 should be used, except under field conditions where acid phosphate may suffice.

The 6-8-4 is for sandy soils or others very low in nitrogen and organic matter where manure is not being applied.

### SOME CREDIT COSTS MORE THAN OTHERS

The Kind New York Farmers Get as "Charge Accounts" More Expensive Than Bank Borrowing

Almost every farmer has to use credit, but not all are making use of the cheapest form of credit.

Some surveys in typical sections of New York state showed that only 15 per cent of the dairy farmers and only 28 per cent of the crop farmers visited had borrowed from a bank during the previous year. Instead, most of those that needed credit had bought it in the form of a "charge account" with the storekeepers or dealers with whom they did business.

This form of credit is legitimate, but it comes pretty high, the figures which have been collected by the college show. While a big part of the bankers' business is the selling of credit, it of necessity is only a side line with merchant or dealer. He is bound to charge for this credit, if he gives it, to cover the cost of bookkeeping, losses or bad accounts, cost of collection, and similar items.

The college points out that the retailer should not be blamed for his high cost of credit, because of necessity he must be paid for this service.

The cost of store credit ranges from 7 to 21 per cent. a year for different classes of stores and averages about 12 per cent. a year, which is double the usual cost of borrowing money at the bank.

So decidedly is borrowing at a bank to be preferred to store credit, that those who are studying the problem say that the savings to farmers by using a cheaper and better source of credit would probably be as great as savings that might be made by improving marketing conditions; and they are much easier for an individual farmer to obtain.

### FEED YOUR RADIATOR A LITTLE HONEY NOW

The Busy Bee is Manufacturer of "Anti-Freeze Compound of Merit"—How to Mix it.

The use of honey and water as an anti-freezing solution for automobile cooling system has been tested by engineers. They say that they began their experiments a year ago on trucks and tractors and found the solution both satisfactory and inexpensive.

To make the solution, one part of honey and one part of water should be mixed so that impurities may rise to the surface and be skimmed off. This solution is then poured in the radiator to within an inch and one-half from the top of the radiator. This space must be allowed for expansion.

If the solution gets low in the radiator, more water may be added while the car is in use. It is important that all gaskets be in good condition and all joints tight.

Experiments indicate that this solution is satisfactory even when the mercury gets to 14 degrees below zero. At this temperature the mixture is no longer liquid, but it can be readily stirred with a rod.

An engine cylinder and a thin glass test tube filled with the solution and subjected to a temperature of 14 degrees below zero for several hours showed no indications of cracking or breaking.

The solution contracts with cold and expands with heat.

### Homespun Yarn

Aunt Ada's Axioms: A real welcome is half the dinner.

Where children are, there is the golden age.—Novalis.

A cloth moistened with kerosene picks up quickly the dust in the wake of the emptied ash pan.

Labor-saving devices were not invented so much to enable the housewife to do more work, as to let her have more leisure.

A brand-new bulletin on "The Decorative Use of Flowers" is ready at the state college at Ithaca. Ask for H. 87, on a postal card.

### BOND SALE

The Trustees of the Village of Andover, in the County of Allegany and State of New York having been authorized by a Special Election duly held in and for said village on the 25th day of April, 1922, to expend the sum of Eleven Thousand Six Hundred Sixty dollars, (\$11,660.00) to pay the cost of grading, draining, edging and paving that portion of West Greenwood Street in said village, extending from the westerly side of the brick pavement on Main Street along the center of said West Greenwood Street westerly to the westerly side of Third Street in said village, one-half the cost to be paid for by the village and one-fourth by the abutting property owners on each side, to be assessed pursuant to the provisions of the Village Law of the State of New York, including Sec. 166 and acts amendatory thereof; and the said Trustees having been by said Election also duly empowered to borrow upon the faith and credit of said Village of Andover, N. Y., the amount necessary

to pay the cost of such construction and improvement not to exceed in the aggregate the said sum of Eleven Thousand Six Hundred Sixty Dollars, (\$11,660.00) and issue and sell bonds of said village upon its faith and credit therefor, to be paid within six years from the date of such issue, in twenty equal annual installments, with interest at six per cent. per annum, payable annually; and the said Trustees have also been authorized to raise annually by tax upon the taxable property of said village sufficient to pay the principal and interest of said bonds as the same became due and payable.

And in pursuance of a resolution duly adopted by said Trustees on the 1st day of November, 1923: Notice is hereby given that sealed proposals will be received by the undersigned Board of Trustees of the Village of Andover, N. Y., at the office of the Clerk of the said Village, in the said Village of Andover, N. Y., until 2 o'clock P. M. of the 5th day of December, 1923, for the purchase of twenty bonds aggregating the sum of Eight Thousand Seven Hundred Twenty Dollars, (\$8,720.00). Said bonds are to be in dimensions of \$436.00 each, consecutively numbered from 1 to 20 inclusive, bearing date the 1st day of August, 1923, with interest at six per cent., payable annually, one of said bonds to mature on the 1st day of August, 1924, and one of said bonds to mature on the 1st day of August of each year thereafter until the whole series is paid with interest, for the purpose of paying the cost and expense of grading, draining, edging and paving that portion of West Greenwood Street in accordance with the authority given to the Trustees of said Village as above stated.

Also proposals for six bonds of said Village aggregating the sum of Fifteen Hundred Thirty Dollars, (\$1,530.00), such bonds to be in dimensions of \$255.00, consecutively numbered from 1 to 6, bearing date August 1, 1923, with interest at six per cent., payable annually; one of said bonds to mature August 1, 1924, and one of said bonds to mature August 1st of each year thereafter until the whole series is paid with interest, for the purpose of paying the cost and expense of constructing a water-bound or asphaltum top on the aforesaid portion of Rochambeau Avenue in said Village in accordance with the authority given to the Trustees of said Village as above stated.

Bidders must state the amount of their bids, which must be not less than par, and deposit with their bids cash, certified check or bank draft for five per cent. of the amount of such bonds, and pay the balance with accrued interest when said bonds are delivered.

The Board of Trustees of said Village hereby reserves the right to reject any and all bids. Bids must be sealed and sent to the Clerk of the Village of Andover, N. Y., and endorsed on the outside of the envelope enclosing them: "Proposals for Street Improvement Bonds." Dated at Andover, N. Y., this 22 day of November, 1923.

EDWARD J. ATWOOD, Pres.  
C. E. BROWN, Trustee  
P. C. LYNCH, Trustee  
PORTER RICHARDSON, Clerk.

## -wide distribution!

### A Declaration

To render the most dependable service  
To the greatest possible number of people  
Within economical transmission distance  
At the lowest cost, consistent with fair wages to the labor and capital employed  
Is the objective of the popularly-owned Niagara Power Industry.

**FAR FLUNG** are the service lines of Niagara Power. Sturdy steel towers, carrying hundreds of miles of high tension circuits, radiate East, South and West from Niagara Falls. These veritable rivers of Electricity flow through sixteen counties in western and central New York. They are tapped by 147 communities. The Niagara power zone approximates 300 miles from east to west, and 100 miles from north to south. Buffalo first received Niagara power during 1896. Syracuse was first served during 1906. Jamestown was connected up during 1923. Dependable Niagara power service at low cost is being extended to added thousands of people each and every year.

THE COMMITTEE ON NIAGARA HYDRO-ELECTRIC INFORMATION  
THE NIAGARA FALLS POWER COMPANY  
NIAGARA, LOCKPORT & ONTARIO POWER CO.

## The Master Models of Five Famous Designers OVERCOATS

This is a veritable overcoat Hall of Fame and Fashion. Only the master achievements gain entrance—the super-efforts in style, fabric, quality-tailoring, excellence and pattern distinction.

From fifty, or more, striking models these five standout pre-eminent—the class of the country's production. You can surely match your taste and tendency with one of these at

**\$30.00**

### The Brandford

—a belter with set-in sleeves, high-crowned with a dressy frock-flare and thru-and-thru pockets—an ideal coat for the man with a car.

### The Tourist

—a single breasted dress ulsterette reminiscent of Chesterfield modelling, straight front semi-conservative, set-in sleeves, e-buttons, flap pockets.

### The Strand

—a belter with raglan shoulders, high-waisted, moderately full skirt, strap seams, pouch pockets, turn back cuffs—a coat for storm or dress.

### The Wellington

—a full-draped ulsterette with raglan shoulders, belt back and pouch pockets, heavy strap seams details and novelty turn-back cuffs. A very popular model.

### The Marlborough

—a belt back ulsterette of English characteristics, semi-fitted with slight flare, set-in sleeves and pouch pockets—burley, yet very dressy. It's the coat for you.

## STAR CLOTHING HOUSE

MAIN AT CHURCH

HORNELL, N. Y.