

# EDITORIAL AND FEATURE PAGE

## THE ANDOVER NEWS

PUBLISHED WEEKLY  
BY J. HARVEY BACKUS & SON

ANDOVER, N. Y. JAN. 4, 1924.

Entered as second-class mail matter under act of Congress, at the Post-office at Andover, N. Y.

### THE INDIVIDUAL BUDGETT

PEOPLE who do not cultivate the habit of saving have no legitimate reason to complain because they have nothing. Yet much of the complaining is done by those who make no effort whatever to save. They are never quite satisfied until the dollars in their hands are transferred to some other person's pocket.

As an example, take the case of Mr. Jones, a purely mythical person whom we advance for purposes of illustration.

Jones has a family. He is brainy and draws a salary of, say, \$300 a month. But one essential to success is missing—he is minus the balance wheel which should induce him to save something each week from his earnings.

He couldn't tell you how his money goes. It simply disappears. He never knows what his household expenses are, he has no idea how much he spends on clothing for himself and family, his benefactors are liberal but he is at ease as to the amount, and all of his other expenditures are conducted in the same manner—totally without system. The money comes in regularly each month and goes out as it comes.

Now consider the case of Mr. Smith, another mythical gentleman.

He is on a par with Jones in every way, except that he has a balance wheel, and it functions perfectly.

He knows exactly how much he will receive each month, therefore he knows exactly how much he can afford to spend.

Being a married man, also, his first thought is for clothing and the monthly household expenses. He carefully estimates the cost of each for the year. In like manner he carefully estimates the cost of all other expenditures for the year, itemizing them as he goes along. Then he strikes a total.

If he finds that his expenditures, as estimated, will consume all of his salary, he revises his list, reducing the estimate where it can be reduced. When he pairs them down to 75 per cent. of his earnings he feels safe—and the family lives within that estimate. Twenty-five per cent. goes into the bank each month.

Smith, you will observe, prepares an annual budget of expenditures at the beginning of each year. He never touches his savings, and he always has money. He is getting there.

Jones doesn't bother his head about a budget, has no check on his expenses, and has no bank account. He is standing still.

### KNOW YOUR TOWN

WHAT do you know about Andover? Can you give intelligent answers to the numerous questions that might be asked of you? Here is a mild test of what you do or do not know:

Who was the first settler?  
When did he settle here?  
When was it incorporated as a town or village, under its own government?

Who named the town, and how did it get its name?  
Who was the first town or village executive?

Of what denomination was the first church, and when was it built?  
When was the first school established?

When was our post office established, and who was the first postmaster?

What is a fair cash valuation of all of the real estate in town?  
What is our present tax rate?

How is our municipal government supported?  
How is our public school system governed?

What is our present population?  
Who is the oldest male resident?  
Who is the oldest female resident?

Who was the first child born here?  
Who is the most persistent town booster?

Who is the most chronic objector?

What have you done for the town?

If any citizen can answer these questions correctly the editor will be glad to publish the answers in the paper. Such an article would be extremely interesting and of peculiar historical value.

### HELP YOURSELF

DO YOU expect to see the end of 1924?

You may, and then you may not. But if you are as wise as others give you credit for being you will take ordinary precautions in your efforts to live out another year of life.

Eat simple food, and don't gorge. Masticate your food thoroughly—chew it twice as long as you have been in the habit of doing.

Drink large quantities of pure fresh water.

Get the habit of deep breathing. Exercise for half an hour each day, and take a brisk walk before breakfast.

Take plenty of sleep, and KEEP A WINDOW OPEN. Fresh air at night is as necessary as food in the daytime.

There's nothing difficult in any of these, but they will make a different person of you if you give them a chance.

Do something for yourself, and don't expect the Lord to do it all.

You don't want to leave us, and

## Editorial

CAN YOU LOOK INTO A WATERED MUD PUDDING AND SEE A CLEAR SKY?

### Watch Well Your Bank Books

Whether one believes the rich should bear the governmental burdens of the poor through the medium of excessive taxation on large fortunes or feels that every man should contribute a pro rata share of his income for the support of the country, the fact remains that men of great wealth have clearly demonstrated their power to block the wheels of industry by removing capital from business enterprises and placing it in non-taxable securities. Also it now appears that in the Mellon plan of taxation, which spells reduction, there appears to be a readiness on the part of the men of millions to change front, put more money into industry, and aid in restoring a greater prosperity to the country. These are facts, not opinions.

Every indication for the new year is bright. There has been an unprecedented spending power displayed during the holiday buying season which reflects confidence in the future. Merchants, of course, are ordering with great caution, but this bespeaks rather a sound foundation of the business structure, healthier than would be the wholesale ordering of merchandise.

Most impressive of the signs of better times, however, is the universal cheerfulness of the utterances of big business men and financiers, the latter unquestionably enthused over the thought of a possible reduction in their enforced payments to the government. They all look for sound improvement, and every indication is that their belief will be justified unless the congress by some unfortunate stroke "spills the beans."

The Secretary of Agriculture, after reviewing the distressing conditions under which the farmers have labored, states that the general agricultural situation is most gratifying. Secretary Hoover sees the bright light ahead. Great merchants are optimistic and Wall Street smiles in hopefulness possibly with the thought that the time is growing nearer when easier money will lead the next batch of lambs to the slaughter. There has not been a Wall Street "clean up" in a long time, and the wolves are getting hungry. With prosperity staring us in the face it behooves those who have saved a few dollars to beware. Possibly some fortunes may be made before long by the lucky and the daring, but history tells only one reliable financial story—that of the tortoise and the hare.

A prison sentence for contempt of court seems rather absurd, since no prison sentence can change a mental attitude, though it may compel a man to lie about his sentiments.

There are only two ways of paying a debt—greater industry—more thrift.

we don't want to be shedding tears over your remains in 1924.

1924, right on the dot!

It will be a year of plenty to those who help themselves and keep what they get.

Begin now to save for the next Christmas. It is only a year away.

### JANUARY 1924

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### TAX SALE

Allegheny County Treasurer's Office, Belmont, N. Y. Dec. 20, 1923. Whereas, arrears of taxes for the year 1922, and in some instances for the years preceding, charged and imposed pursuant to law, remain due and unpaid on the several tracts, lots, pieces and parcels of real estate described in the following list (the names appearing in connection with each piece or parcel being those of the supposed owner or occupant as he same appears on the assessment and tax rolls, and the amounts stated being the total sum of the taxes, interest, penalty and other charges for which each of the lots, tracts, pieces or parcels are liable to be sold respectively) viz:

**Town of Andover**  
Cert. No. 1 Phelps & Gorman Purchase, range 7, township 2, part of lot 48, John McAndrews, bounded N. by lands of McAndrews, E. by lands of Lynch, S. by town line, W. by McLaughlin. Fifty acres (50). Amount due \$41.56.

**Town of Alfred**  
Cert. No. 2 Phelps & Gorman Purchase, range 7, township 3, part of lot 10, William Barber, bounded N. by highway, E. by lands of Potter, S. by highway and W. by highway. 1 acre. Amount due \$16.00.

**Town of Alfred**  
Cert. No. 2 Phelps & Gorman Purchase, range 7, township 3, part of lot 14, Fred A. Brandt, bounded N. by lands of Brown, E. and S. by Randolph, W. by Williams. 80 rods. Amount due \$74.53.

**Town of Andover**  
Cert. No. 4 Phelps & Gorman Purchase, range 7, township 3, part of lot 8, Alfred Clay Company, bounded N. by lands of Reynolds, E. by Erie Railroad Co., S. by highway, W. by Potter. 4 acres. Amount due \$32.22.

**Town of Burns**  
Cert. No. 5 Phelps & Gorman Purchase, range 7, township 5, Cherrie Bennett, bounded N. and E. by P. S. and N. R. R., S. by highway, and W. by lands of Hess. 3/4 acre. Amount due \$4.68.

**Town of Burns**  
Cert. No. 6 Phelps & Gorman Purchase, range 7, township 5, Charles Grant, bounded N. by town line, E. and S. by lands of Bacon, W. by highway. 2 1/2 acres. Amount due \$20.89.

**Town of Burns**  
Cert. No. 7 Phelps & Gorman Purchase, range 7, township 5, Estate of David Hollister, bounded N. by lands of Curry, E. and S. by lands of Kreidler, W. by highway, 1/4 acre. Amount due \$4.53.

**Town of Burns**  
Cert. No. 8 Phelps & Gorman Purchase, range 7, township 5, William Swain, bounded N. by lands of Steich, E. by lands of Miller, S. by lands of Hungerford, and W. by lands of Hann, 74 acres. Amount due \$64.19.

**Town of Burns**  
Cert. No. 9 Phelps & Gorman Purchase, range 7, township 5, Mrs. Rose Adams, bounded N. and W. by lands of Scott, E. by lands of Saxton, and S. by village street. 1/4 acre. Amount due \$5.10.

**Town of Burns**  
Cert. No. 10 Phelps & Gorman Purchase, range 7, township 5, Henry Greenfield, bounded N. by lands of Horton, E. by lands of O'Connor, S. by lands of Valentine, W. by Church Street. 3/4 acre. Amount due \$7.06.

**Town of Willing**  
Cert. No. 11 Morris Reserve, range 1, township 1, part of lot 47, Janette Barber, bounded N. by land of Barber, E. by R. R., S. by lands of Kline, W. by lands of Dealy. 28 acres. Amount due \$17.28.

**Town of Willing**  
Cert. No. 12 Morris Reserve, range 1, township 1, part of lot 49, Janette Barber, bounded N. by town line, E. by R. R., S. by Barber, and W. by Swarthout. 66 acres. Amount due \$37.52.

**Town of Willing**  
Cert. No. 13 Morris Reserve, range 1, township 1, part of lot 113, William Curtis, bounded N. by lands of Pierce, E. by highway, S. by State line, W. by lands of Pierce. 7 acres. Amount due \$17.18.

**Town of Willing**  
Cert. No. 14 Morris Reserve, range 1, township 1, part of lot 26, Michael McMurry, bounded N. and E. by lands of Billings, S. by lands of Johnson, W. by highway. 8 acres. Amount due \$6.53.

**Town of Willing**  
Cert. No. 15 Morris Reserve, range 1, township 1, part of lot 101, James O'Donnell, bounded N. by lands of Cunningham, E. by lands of Fitzsteven, S. by lands of O'Hara, and W. by lands of McGinnis. 75 acres. Amount due \$25.51.

**Town of Willing**  
Cert. No. 16 Morris Reserve, range 1, township 1, part of lot 107, James O'Donnell, bounded N. by lands of O'Donnell, E. and W. by lands of McGinnis, S. by State line. 100 acres. Amount due \$22.35.

**Town of Willing**  
Cert. No. 17 Morris Reserve, range 1, township 1, part of lot 1, Edmond Monroe, bounded N. by lands of Burrows, E. by lands of Grandes, S. by lands of Williams, W. by highway. 1 1/2 acres. Amount due \$17.91.

**Town of Willing**  
Cert. No. 18 Morris Reserve, range 1, township 1, part of lot 113, George Pierce, bounded N. by lands of Tuller, E. and W. by lands of Harris, S. by State line. 66 acres. Amount due \$19.18.

**Town of Wellsville**  
Cert. No. 19 Morris Reserve, range 1, township 2, part of lot 28, Bessie Babcock, bounded N. by lands of DeBarber, E. by Scott Avenue, S. by lands of Coats, and W. by lands of I. M. M. C. Society. 70x100 ft. Amount due \$33.53.

**Town of Wellsville**  
Cert. No. 20 Morris Reserve, range 1, township 2, part of lot 2, Ella Connors, bounded N. by lands of Grant, E. by Eric R. B., S. and W. by lands of O'Connor and Newman. 1-16 acre. Amount due \$22.71.

**Town of Wellsville**  
Cert. No. 21 Morris Reserve, range 1, township 2, part of lot 31, Horan, heirs-at-law, bounded N. by lands of O'Leary, E. by highway, S. by lands of Finch, and W. by lands of Shiroy. 1 1/2 acres. Amount due \$30.02.

**Town of Ward**  
Cert. No. 22 Morris Reserve, range 1, township 5, part of lot 34, Howard Case, bounded N. by town line, E. by lands of McGee, S. by lands of F. R. Well, and W. by highway. 30 acres. Amount due \$22.16.

**Town of West Almond**  
Cert. No. 23 Morris Reserve, range 1, township 4, Corey Estate, bounded N. and W. by highway, E. by lands of Gosper, and S. by lands of Norton. 50 acres. Amount due \$55.53.

**Town of West Almond**  
Cert. No. 24 Morris Reserve, range 1, township 4, Genesee Conference, bounded N. by lands of Morton, E. by lands of Quinby, S. by lands of Collins and W. by lands of Baker. 181 acres. Amount due \$177.28.

**Town of West Almond**  
Cert. No. 25 Morris Reserve, range 1, township 4, A. J. Howlett, bounded N. by highway, E. by lands of Young and Renward, S. by lands of Frazier and Arnold, and W. by lands of Arnold. 121 acres. Amount due \$148.23.

**Town of West Almond**  
Cert. No. 26 Morris Reserve, range 1, township 4, Hannah Ribbie, bounded N. and E. by lands of Potter, S. by lands of Williams and White, W. by lands of Ream. 39 acres. Amount due \$41.48.

**Town of West Almond**  
Cert. No. 27 Morris Reserve, range 1, township 6, part of lot 12, Estate of James Craig, bounded N. by lands of Metz, E. by highway, S. by lands of Thomas, W. by lands of Scott. 45 acres. Amount due \$18.12.

**Town of West Almond**  
Cert. No. 28 Morris Reserve, range 2, township 1, lot 5, Oliphant tract, McEwen & Graves, 3 wells on Ellsworth. Amount due \$72.42.

**Town of West Almond**  
Cert. No. 29 Morris Reserve, range 2, township 1, lot 20, L. T. Frank Olmstead, being the east one-half of said lot, 50 acres. Amount due \$17.45.

**Town of West Almond**  
Cert. No. 30 Morris Reserve, range 2, township 1, lot 29, L. T. Frank Olmstead, being the east one-half of said lot 50 acres. Amount due \$17.45.

**Town of West Almond**  
Cert. No. 31 Morris Reserve, range 2, township 2, McEwen & Graves, 1/2 interest in well on lands of Elliott, and 1/2 interest in well on lands of Alsworth. Amount due \$10.70.

**Town of West Almond**  
Cert. No. 32 Morris Reserve, range 2, township 3, part of lot 1, Fannie Gorton, bounded N. by highway S. by lands of Osterhaut, E. by lands of Sullivan, and W. by lands of Leonard. 1/4 acre. Amount due \$9.44.

**Town of West Almond**  
Cert. No. 33 Morris Reserve, range 2, township 4, Muriel Pendleton, bounded N. by lands of Rhoades, E. by lands of Rhoades, S. by lands of Rice, and W. by lands of Rhoades. 126 acres. Amount due \$87.74.

**Town of West Almond**  
Cert. No. 34 Holland Purchase, range 1, township 3, part of lot 7, E. Crooks, bounded N. by lands of Rogers, E. by town line, S. by lands of Cobb and Shaw, W. by highway. 49 acres. Amount due \$38.65.

**Town of West Almond**  
Cert. No. 35 Holland Purchase, range 1, township 2, part of lot 15, G. W. Hill and Cleveland, bounded N. by Rogers, E. and W. by highway, S. by lands of Cobb and Shaw. 70 acres. Amount due \$25.31.

**Town of West Almond**  
Cert. No. 36 Holland Purchase, range 1, township 2, part of lots 7 and 15, Shaw and Cobb, bounded N. by lands of Baker, E. by town line, S. by lands of Bissell, W. by lands of Atkins. 280 acres. Amount due \$132.84.

**Town of West Almond**  
Cert. No. 37 Holland Purchase, range 1, township 2, part of lot 64, Foster Updyke, bounded N. by lands of Smalley, E. and S. by lands of Beaver, W. by town line. 109 acres. Amount due \$54.73.

**Town of West Almond**  
Cert. No. 38 Holland Purchase, range 1, township 3, part of lot 12, D. D. Cobb and wife, bounded N. by lands of Crump, E. by lands of Jeter, S. by lands of Reynolds, and W. by lands of Cornwell. 129 acres. Amount due \$22.33.

**Town of West Almond**  
Cert. No. 39 Holland Purchase, range 1, township 3, part of lot 35, S. M. Renwick, bounded N. and W. by the P. S. and N. R. R., W. by Main Street, 7 1/2 acres. Amount due \$34.15.

**Town of Belfast**  
Cert. No. 40 Holland Purchase, range 1, township 4, part of lot 3, Oscar Bowers, bounded N. by Wellsville and Buffalo R. R., E. by P. S. R., S. by lands of Royce, and W. by lands of Loftis. 80 rods. Amount due \$8.74.

**Town of Belfast**  
Cert. No. 41 Holland Purchase, range 1, township 4, part of lot 5, Charles Drew, bounded N. by lands of Burt, E. by Main Street, S. by lands of Phelps, W. by lands of Hendricks. 10 rods. Amount due \$38.65.

**Town of Cuba**  
Cert. No. 42 Holland Purchase, range 2, township 3, part of lot 45, Mrs. Andy Adsit, bounded N. by lands of McVey, E. by lands of Guild, S. and W. by village streets. 1/4 acre. Amount due \$16.40.

**Town of Rushford**  
Cert. No. 43 Holland Purchase, range 2, township 5, part of lot 5, Frank Acker, bounded N. and W. by highway, E. by lands of Acker, S. by lands of Balcom. 1/2 acre. Amount due \$7.93.

**Town of Centerville**  
Cert. No. 44 Holland Purchase, range 2, township 3, part of lot 54, Flora Dow, bounded N. by highway, E. by lands of Irish, S. by highway, W. by lands of Smith. 132 acres. Amount due \$50.98.

**Town of Centerville**  
Cert. No. 45 Holland Purchase, range 2, township 6, part of lot 47, Flora Dow, bounded N. by highway, E. by lands of Dolph, W. by lands of Siebert, S. by lands of Dow. 50 acres. Amount due \$15.06.

**Town of Centerville**  
Cert. No. 46 Holland Purchase, range 2, township 6, part of lots 52 and 53, James Ford, bounded N. by highway, E. by highway, S. by Vossburg, and W. by Davis. 107 acres. Amount due \$34.95.

**Town of Centerville**  
Cert. No. 47 Holland Purchase, range 2, township 6, part of lot 49, Perry Lumber Company, bounded N. by highway, and lands of Byington, E. by lands of Byington, S. by lands of Gilson, and W. by lands of Sweavey and Pixley. 79 acres. Amount due \$79.79.

Now, therefore, notice is hereby given that in pursuance of the power invested in me by law, I shall on Monday, the 11th day of February, 1924 at 2 o'clock in the afternoon, at the Court House in the village of Belmont, New York, commence selling at public auction so much of the several and respective lots, tracts or parcels of land as shall be sufficient to pay all State, County, Highway, School or other taxes assessed thereon for the year 1921 and in some instances for the year preceding that may then remain due on each thereof, respectively together with all the interest, costs and other charges which may have arisen or accrued, or that may arise or accrue thereon, and shall sell and continue to sell, until the said sale shall be completed.

The purchasers at such sale shall pay the amounts of their respective bids to the County Treasurer within 48 hours after the last day of the sale, and receive certificates describing the land or property purchased, the sum paid and the time when the purchaser will be entitled to deeds; and after the expiration of one year from the last day of such sale, they will be entitled to receive conveyances of the lands or property so purchased by them respectively unless the owner or occupant thereof, or some other person entitled therein, pursuant to law, shall have previously redeemed the same by paying to the County Treasurer, for the use of the purchaser his heirs or assigns, the sum mentioned in the certificate with interest at the rate of 10 per cent per annum from the date of such certificate, and any tax which the holder of such certificate shall have paid between the days of sale and redemption, together with the share of the expense of the publication of notices to redeem the real estate sold for unpaid taxes as apportioned by the County Treasurer to the real estate so redeemed.

D. S. BURDICK,  
Treasurer of Allegheny County

## Banking

The old "buggy" travel the "hide-it" handling money.

Uncle Sam banking facilities you are on a f with no bank, us.

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Foreign Advertising in THE AMERICAN PRESS

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