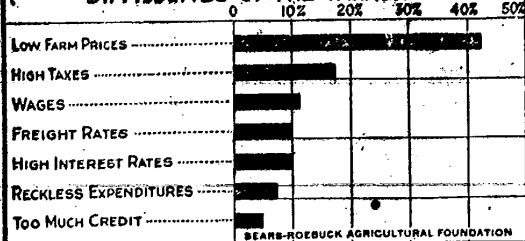


## PRIMARY FACTORS AFFECTING FINANCIAL DIFFICULTIES OF THE FARMER

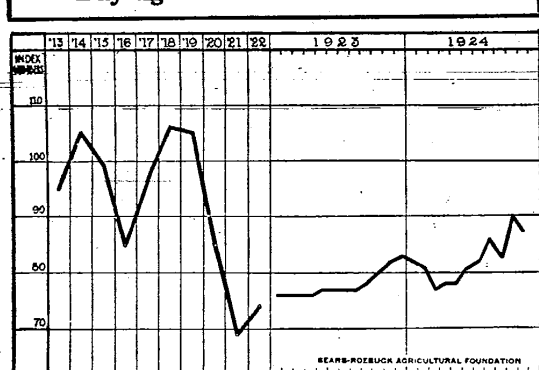


Forty-two per cent of the farmers in the United States blame their financial difficulties on the low prices of farm products, according to the Sears-Roebuck Agricultural Foundation, which has completed a study of the primary factors affecting the financial difficulties of the farmer based on a survey made by the United States Department of Agriculture. Seventeen per cent of the farmers feel that high taxes are the direct cause of the farm depression, eleven per cent blame the high costs for farm labor, ten per cent feel that high freight rates are responsible, ten per cent blame the high interest, six per cent credit the depression to reckless expenditures during boom period, and four per cent think it was too much credit.

An inquiry made by the Department of Agriculture through both bankers and farmers shows that on an average 5 per cent of the farm owners in 15 corn and wheat-producing states lost their farms through foreclosure or bankruptcy during the late depression. Four and a half per cent more had turned over their farms to creditors without legal process, making a total of about 9.5 per cent who had lost their farms with or without legal proceedings. An additional 15 per cent were really bankrupt, but were holding on through the leniency of their creditors. By groups of states the percentage of owner-farmers who lost their farms since 1920 were as follows: Five East North Central states, nearly 6 per cent; seven North Central states, over 9 per cent; and for the three Mountain states nearly 20 per cent. The percentage of tenants who lost their property ran materially higher.

Records of the Department of Justice indicate that in the pre-war years, 5 per cent of all the bankruptcy cases were farmers. During the depression 14 per cent of all bankruptcy cases were farmers. In some of these states where in pre-war years the farmer bankruptcy cases represented about 7 per cent of all such cases, this percentage in 1922 had risen to nearly 30 per cent. These losses have not been due to inefficiency on the part of the farmers, points out the Agricultural Foundation, as practically all of them were incurred by men who had been doing fairly well until they entered the period of drastic deflation.

## Buying Power of the Farmer

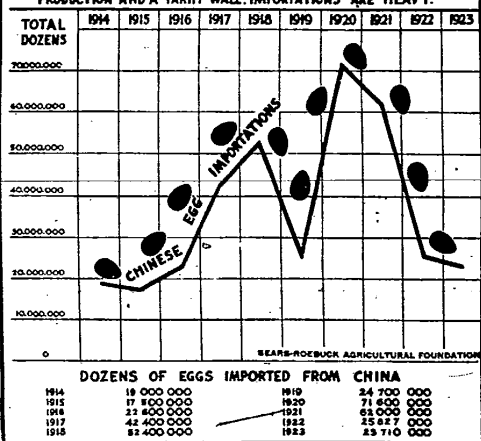


The purchasing power of farm commodities continues to rise. Latest estimates show an average of 4.8 points higher for the first eleven months of this year than during the corresponding months of 1923, according to a report of the Sears-Roebuck Agricultural Foundation, based on the new index numbers of farm prices prepared by the United States Department of Agriculture.

Farm prices show a combined value of 134 on November 1, 1924, as compared with 100 in 1913. This combined index number includes 30 farm commodities which represent more than 90 per cent of the value of products sold by farms, the Foundation points out. Using August, 1909, to July, 1914, as 100, the purchasing power of these products stood at 87 on November 1 of this year. In 1918 the purchasing power was 106, decreasing to 69 in 1921. In 1922 it rose to 74 and by 1923 the average stood at 78. During the first eleven months of this year the purchasing power of farm commodities averaged 82.3 as compared with 77.5 in the same period a year ago.

Advances in grain, which averages about 22 per cent of the total value of farm products sold, and in price of meat animals, which averages 27 per cent, have been the largest factors in the increase of the farmer's purchasing power since 1921. The grain farmer received during the early part of this year prices about 10 per cent above the pre-war five-year average. This had risen to 30 per cent increase by July. At the same time the general price level of commodities the farmer has to buy ranges 30 to 80 per cent above the 1913 level.

## CHINA SHIPS MILLIONS OF EGGS TO U.S. EVEN WITH GREAT INCREASES IN OUR OWN EGG PRODUCTION AND A TARIFF WALL IMPORTATIONS ARE HEAVY.



Chinese hens are laying millions of dozens of eggs to be beaten into American cakes and candies, in spite of the increased height of the tariff wall. Enough Chinese eggs are coming into the United States annually to furnish approximately one dozen for every family. But the Chinese hen does not compete with the American hen in supplying the eggs for the breakfast table. Of the 23,710,000 dozen coming in last year practically all were in the dried or frozen form, according to the Sears-Roebuck Agricultural Foundation.

The American hen cannot be accused of loafing on the job. In addition to furnishing all the eggs needed for American use, she produces a huge surplus for export. Last year this surplus amounted to 30,000,000 dozen—6,200,000 dozen more than were imported. The American exports were largely eggs in the shell, which sell at higher prices than the frozen and dried eggs from China.

In 1914, just a decade ago, there were 19,000,000 dozen Chinese eggs imported. By 1918 the imports totaled 52,400,000 dozen, and in 1920 the number had climbed to 71,900,000 dozen. In 1922, the year the tariff went into effect, only 25,827,000 dozen were imported. Last year the number was still further reduced, with only 23,710,000 dozen coming in.

Export prices are not especially attractive to imports. The demand is for strictly high quality eggs, the production of which for the home markets the American hen monopolizes.

## "Action to Annul a Marriage"

Supreme Court, County of Allegany  
Josephine E. Reece  
vs.  
William B. Reece

YOU ARE HEREBY SUMMONED to answer the complaint in this action, and to serve a copy of your answer, or, if the complaint is not served with this summons, to serve a notice of appearance on the plaintiff's attorney within twenty (20) days after the service of this summons, exclusive of the day of service, and in case of your failure to appear or answer, judgment will be taken against you by default, for the relief demanded in the complaint.

Trial to be held in the County of Allegany.

Dated October 22nd, 1924.  
HARRY L. ALLEN,  
Plaintiff's Attorney,  
89 Main Street,  
Hornell, N. Y.

To William B. Reece, Defendant—  
The foregoing summons is served upon you by publication pursuant to an order of Hon. Benjamin E. Cunningham, Justice Supreme Court, bearing date the 27th day of October, 1924, and filed with the complaint in the office of the Clerk of the County of Allegany, at Belmont, N. Y.

HARRY L. ALLEN,  
Plaintiff's Attorney,  
89 Main Street,  
Hornell, N. Y.

50 —The ad which creates or renews or increases the interest of the reader in your store—is a GOOD Ad. Read the classified ads.

## Notice to Creditors

Pursuant to an order of Hon. Bernard R. Ackerman, Surrogate of the County of Allegany, notice is hereby given to all persons having claims against the estate of Elery Updyke, late of the Town of Andover, N. Y., deceased, to present the same with proper vouchers thereof to the undersigned Administrator, at the Law Office of Clayton L. Earley in the Village of Andover, N. Y., on or before the 20th day of January, 1925.

Dated July 10, 1924.  
JULIUS UPDYKE,  
Administrator.

1 The people who would buy what you would like to sell—or who would sell what you'd like to buy—are, of course, readers of the classified ads.

## REDEMPTION NOTICE.

Office of the County Treasurer, ss.

Allegany County, State of New York

To whom it may concern:

The following parcels of land sold by the County Treasurer of said County on the 11th day of February, 1924, or the non-payment of taxes assessed thereon, remain unredeemed; and unless such parcels of land hereinafter described are redeemed on or before the 12th day of February, 1925, by paying the County Treasurer of Allegany County, at his office in Belmont or Alfred, N. Y., the sum set opposite each parcel of land; together with the appropriate cost on each piece of the said several pieces of land to the purchaser thereof upon said sales.

Belmont, N. Y., Nov. 15, 1924.  
D. S. BURDICK,  
Treasurer of Allegany County.

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. \$17.60.

Cert. No. 3—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 sq. rods. \$31.98.

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, ¼ acre. \$35.45.

Cert. No. 6—Phelps & Gorman Purchase, range 7, township 5, part of lot 100, Charles Grant, bounded N. by town line, E. and S. by lands of Bacon, W. by highway, 2½ acres. \$22.98.

Cert. No. 7—Phelps & Gorman Purchase, range 7, township 5, part of lot 107, estate of David Hollister, bounded N. by lands of Curry, E. and S. by lands of Kreidler, W. by highway, ¼ acre. \$4.98.

Cert. No. 8—Phelps & Gorman Purchase, range 7, township 5, part of lot 62, 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. \$70.60.

Cert. No. 10—Phelps & Gorman Purchase, range 7, township 5, part of lot 114, Henry Greenfield, bounded N. by lands of Horton, E. by lands of O'Connor, S. by lands of

Valentine, W. by Church Street, ¼ acre. \$7.77.

Town of Walling

Cert. No. 11—Morris Reserve, range 1, township 1, part of lot 11, Janette Barber, bounded N. by lands of Barber, E. by E. R. S. by lands of Kline, W. by lands of Dea- 28 acres. \$19.00.

Cert. No. 12—Morris Reserve, range 1, township 1, part of lot 48, Janette Barber, bounded N. by town line, E. by R. R. S. by Barber and W. by Swarthout. 66 acres. \$40.77.

Cert. No. 15—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. \$18.90.

Cert. No. 14—Morris Reserve, range 1, township 1, part of lot 26, Michael McMurry, bounded N. by lands of Billings, S. by lands of Johnson, W. by highway. 8 acres. \$7.18.

Cert. No. 17—Morris Reserve, range 1, township 1, part of lot 1, Edmund Monroe, bounded N. by lands of Burrows, E. by lands of Brandes, S. by lands of Williams, W. by highway, 1½ acres. \$19.70.

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. \$21.10.

Town of Wallsville

Cert. No. 20—Morris Reserve, range 1, township 2, part of lot 2, Ella Connors, bounded N. by lands of Grant, E. by Erie R. R. S. by lands of O'Connor and Newman. 1-16 acre. \$24.98.

Cert. No. 21—Morris Reserve, range 1, township 2, part of lot 31, Moran, here-at-law, bounded N. by lands of O'Leary, E. by highway, S. by lands of Finch, and W. by lands of Shirey. 1½ acres. \$33.02.

Town of West Almond

Cert. No. 25—Morris Reserve, range 1, township 4, part of lot 113, Hannah Ribble, bounded N. and E. by lands of Potter, S. by lands of Williams and White, W. by lands of Ream. 39 acres. \$45.63.

Town of Grove

Cert. No. 26—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. lands of Scott. 45 acres. \$13.93.

Town of Alma

Cert. No. 27—Morris Reserve, range 2, township 1, lot 5, Oliphant Tract, McEwen & Graves, 3 wells on Ellsworth lease bounded N. by Gowdy, E. by Bellamy and Vosler,

Witter and McEwen, 3 wells only. \$18.88.

Cert. No. 28—Morris Reserve, range 2, township 1, lot 30, Lawrence tract, Frank O'Connell, being the east one-half of said lot. 50 acres. \$19.00.

Cert. No. 30—Morris Reserve, range 2, township 1, lot 30, Lawrence tract, Frank O'Connell, being the east one-half of said lot. 50 acres. \$19.20.

Town of Seio

Cert. No. 30—Morris Reserve, range 2, township 2, part of lot 4, McEwen & Graves, ¼ interest in well on Elliott lease, lot 4, S. by Gowdy and Witter, E. by Als- worth, S. by Richardson and W. by Witter conveying ¼ interest in one well. \$6.85.

Cert. No. 31—Morris Reserve, range 2, township 2, part of lot 4, McEwen & Graves, ¼ interest in well on Alsworth lease, bounded N. by Alsworth, E. by Richardson, S. by Witter, W. by Witter, conveying ¼ interest in one well only. \$3.32.

Town of Amity

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. ¼ acre. \$10.38.

Town of Wirt

Cert. No. 34—Holland Purchase, range 1, township 2, 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. \$42.51.

Cert. No. 36—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. \$60.20.

Town of Belfast

Cert. No. 39—Holland Purchase, range 1, township 4, part of lot 3, Chas. Drew, bounded N. by lands of Burt, E. by Main Street, S. by lands of Phelps, W. by lands of Hendricks. 10 square rods. \$42.52.

Town of Cuba

Cert. No. 40—Holland Purchase, range 2, township 3, part of lot 45, Mrs. Andy Adist, bounded N. by lands of McVey, E. by lands of Guild, S. and W. by Medbury Ave. and Maple street, respectively. ¼ acre. \$18.04.

Town of Rushford

Cert. No. 41—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. ½ acre. \$8.72.

# CHRISTMAS BARGAINS AT COVILL'S JEWELRY STORE

WELLSVILLE, NEW YORK

Our Big New Store is Overflowing With a Wonderful Collection of Gifts at Prices Adapted to Every Purse

## SHOP EARLY SAVE TIME AND MONEY

Waiting until the last few days often compels the buyer to choose from higher priced merchandise because the choice items of lesser price have been sold.

Our increased buying power has enabled us

to make some purchases at surprisingly low prices. These bargains we are passing along to our customers. A few are listed below.

Rectangular White Gold Bracelet Watch  
15 Jewels  
\$20.00  
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Others Up To \$150.00

Tambour Shape Clock  
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Gong. Mahogany Finish  
Others Up To \$200.00

Gentleman's Watch  
Thin Model Elgin White Gold Case  
\$17.00  
A Real Bargain  
Others Up To \$100.00

GOLD BANDED GOBLETs AND SHERBET GLASSES  
With Plates to Match. Gold Edged with 22-K Gold.  
\$6.00 per set of six  
Regularly Sold For \$9.00 Per Set

INDESTRUCTIBLE PEARLS  
Biggest Line We Have Ever Shown  
24 in. Strand Solid Gold Clasp ..... \$5.00  
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Complete Selections of the New Chokers and 72 inch Strands.

## DIAMONDS

We were fortunate in obtaining a job lot of Diamonds direct from a diamond cutter and have mounted them up in the latest basket settings and in bar pins

Diamond Rings \$15 to \$100

Diamond Bar Pins \$15 to \$75

You will be surprised at the Big Diamond you can buy for as low as \$15.00  
Come in and see them. We will not urge you to buy.

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"Home of the Square Deal"

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