One Hundred Thirty-Ninth Condensed Quarterly Report

ANDOVER STATE BANK

ANDOVER, N. Y.

as rendered to

NEW YORK STATE BANKING DEPARTMENT

DECEMBER 31, 1928

RESOURCES		LIABILITIES	
Loans and Discounts	$270,950.57	Capital Stock	$ 25,000.00
Bonds	90,020.45	Surplus Fund	
Real Estate Mortgages	44,151.98	Undivided Profits	77,094.86
Overdrafts	107.95	Deposits	360,840.58
Real Estate	2,500.00	Unearned Discounts	2,000.00
Accrued Interest	5,306.23	Reserved for Taxes and Interest	7,439.55
Cash and Due from Banks	59,337.81		
	$472,374.99		$472,374.99

A. D. FULLER, President FRANK S. CLARK, Vice President R. O. SNYDER, Cashier

DIRECTORS

C. E. Brown, F. S. Clark, A. D. Fuller, Henry Horan, W. F. O'Connell, B. S. Brundage, J. L. Williams

PERSONALS

—Misses Gladys and Dorothy Whitney and Edith Gee were shopping in Wellsville, Saturday.

—J. C. Lever was in Wellsville, Tuesday evening to visit his mother, Mrs. Alice Lever at the sanitarium.

—Charles Baker and Ralph Burgett were in Woodhull on business, Monday.

—William Loughhead went to Ilion, Sunday, to attend the funeral of Mr. Stimson of that city.

—Miss Lillian Holmes was in attendance at the Elks' Charity Ball in Wellsville, Tuesday evening.

—Mr. and Mrs. E. J. Atwood left yesterday for a few days business trip to Buffalo and Niagara Falls.

—Mr. and Mrs. David Smith and daughters of Hallsport were guests of their aunt, Mrs. Ila Clark, Monday.

—Mr. and Mrs. R. A. Armstrong and Mrs. Fred Miller of Alfred were callers at D. M. Greene's, Saturday afternoon.

—S. J. Pitts, representing the G. & F. B. Garrett Co., of Syracuse was a business visitor in town, Thursday.

—E. Park Rogers was in Allentown, Tuesday, drilling in place of Will Rogers, who was slightly injured in an accident.

—Mrs. Paul Kaple of Hornell, who has been helping in the care of her brother, Wm. Bines, returned home, Tuesday.

—Among those in Andover to attend the funeral of Mrs. Hetta Smith were, Mr. and Mrs. Jay Black, Scio; Mrs. Mae Ostrander, Mr. and Mrs. Herbert Jenks, son Fay, and William Hann of Wellsville; Mrs. Victor Hann and daughter, Miss Helen Smith of Hornell and Raymond Smith of Altoona, Pa.

—Mr. and Mrs. R. E. Shaff were shopping in Wellsville, Saturday.

—D. W. Satterlee of Wellsville was a business caller in town, Thursday.

—Miss Kathryn Gallagher was home from Depew over the week-end.

—Mrs. Jennie Flint passed Sunday and Monday with Hornell relatives.

—Mrs. Jennie Palmiter of Almira was a guest at D. M. Greene's, Thursday.

—Mrs. L. B. Jones of Wellsville was the guest of her sister, Mrs. Fred S ebbins, Saturday.

—Mr. and Mrs. Norman Rogers, and nephew Edwin Koch of Buffalo, were Andover visitors, Monday.

—Clayton Bennett returned, Saturday, from several days' visit in Binghamton, Buffalo and Hornell.

—Mr. and Mrs. Donald Wilcox and children of Almond passed Sunday guests of Mr. and Mrs. H. S. Thorne.

—Miss Mary McFetridge is in Buffalo this week to take the State board examinations for graduate nurses, for the degree of registered nurse.

—Mrs. Frink Williams returned Monday evening, from New York City, where she was called two weeks ago by the death of her brother.

—R. E. Shaff was in Cuba, Wednesday to attend a banquet of the Cheese Box Makers. Mr. Shaff represented the Heading company of Andover.

—Mrs. Jay Black of Scio, who was called to Andover for Mrs. Hetta Smith's funeral services, called on Mrs. D. M. Greene Thursday afternoon.

—Mr. and Mrs. L. H. Atherton of Nile motored to Andover Saturday, bringing Miss Margaret Holmes who had been their guest for a week, home.

—L. S. Bassett of Independence was in Andover on business Thursday. He claimed that the roads were a bit rocky between his place and Andover.

Jerry Lewis, manager of the Larkin store was in Buffalo, Wednesday to attend a directors meeting. Mrs. Lyle Mulconery was in charge of the Larkin store during his absence.

—Mrs. Al. Brown returned Monday from the home of Henry Wahl in Elm Valley, where she had been caring for Mrs. Wahl and other members of the family who have been ill, for two weeks.

—Mr. and Mrs. W. G. Pope motored to Hornell, Sunday night to attend Park Methodist church where the film, "Prohibition At It's Worst" was displayed. Mr. Pope pronounces the film one of the best.

—Mrs. Walter Dynes returned, Monday evening, from Buffalo, where she had been visiting at the home of a relative, while there Mrs. Dynes had the misfortune to fall on the steps of the home, bruising her face badly.

—Editor J. Harvey Backus went to Syracuse, Thursday, to attend the annual meeting of the New York State Press Association which convenes there Friday and Saturday. Mr. Backus expects to remain over Sunday, guest of relatives in the city.

—Charles Caple was a Buffalo visitor over the week-end.

Mrs. Edward Walsh and daughter were business visitors in Hornell Friday.

—John L. Cline of Tulsa, Okla., is visiting Mrs. Bessie Babcock for a few days.

—Mrs. Dessie Place and Mr. and Mrs. Myers of Alfred were Sunday callers at Mr. and Mrs. D. M. Greene's.

Heart's Delight food products are sold only thru independent grocers. advertisement

SAVE WITH SAFETY AT The Rexall Store

Special THIS WEEK

A large size tube of Milk of Magnesia TOOTH PASTE with KLENZO TOOTH BRUSH and Celluloid BRUSH HOLDER

a regular 79c value, all for 39c

Milk of Magnesia Tooth Paste is the safest acid neutralizing agent known. It corrects mouth acidity, promotes firm, healthy gums and clean sound teeth.

J. D. CHEESMAN & CO.

The Rexall Store

Child Burned

Charlotte, eight-year-old daughter of Mr. and Mrs. R. J. Cook was badly burned Sunday morning. The girl reached over the stove to get a dish on the stove shelf and in getting down her dress caught on the teakettle, tipping it over. The boiling water from the kettle burning her right side and limb, inflicting painful injuries.

Miss Stimson's Father Dies Suddenly

Word was received last Friday of the sudden death, at Ilion, of Mr. Stimson, father of Miss Doris Stimson, who was a teacher in Andover High School for three years and will have the sympathy of many Andover friends in her bereavement.

Crippled Children's Clinic, Feb. 19th

Wellsville Rotary Club will assist in Dr. Cleary's State orthopedic clinic February 19th. It will be held in Wellsville Health Center rooms in Thornton building on Tuesday, February 19th, from 9 a. m., to 1:30 p. m.

Miss Carol Rychman and Miss Lena Graham, Allegany county nurses, and Miss Meade, State orthopedic nurse, will assist.

All crippled cases are invited for free diagnosis; especially any new cases of infantile paralysis.

$175,000 Ceramics Building at Alfred

Alfred, Jan. 25.—Appropriation of $175,000 for the erection of a new building added to the School of Ceramics at Alfred University is listed in the budget of the State Department of Education recently submitted to Governor Franklin D. Roosevelt. President Boothe C. Davis recently returned from Albany after a conference with legislators and educational officials relative to the proposed measure.

Almond Man Gored by Bull

Lloyd Sanford of Almond, 28 years of age, was attacked by a three-year-old bull Friday and critically injured. Sanford had loaded the bull into a truck, to take it to Hornell parties who had purchased it, and stepped up to tie him into the rail when he sprang at the man, knocking him down and finally tossed him over the rail to the ground. Mr. Sanford was taken to the Bethesda hospital where he is under treatment for deep gashes and internal injuries of the abdomen.

Noted Speaker Coming

Dr. Messer, the noted missionary and traveler, of India, will lecture in the Methodist Episcopal church on Friday evening, Feb. 8, at 7:45.

The people of Andover and vicinity, regardless of creed, are invited to hear Dr. Messer. No admission will be charged, but a silver offering will be received to pay expenses.

Come and hear the "jungle man of India," he is great.

Card of Thanks

The undersigned wish to thank the King's Daughters of the Presbyterian church for the beautiful flowers sent her.

Mrs. Augusta Coats.

GAS

Superior High Test GASOLINE 16c a gallon

Denatured ALCOHOL 188 PROOF 75c a gallon

Quaker State Cold Test WINTER OIL 35c a quart

Free Crank Case SERVICE

Andover Pump Station

Dairymen's League Banquet

The Dairymen's League officers and directors of the local and Elm Valley, enjoyed a banquet at Masonic Temple, Thursday evening.

Directors Utter of this district and Milks of Cattaraugus were in attendance. Mr. Milks being the speaker of the evening.

"Give Your Baby Chicks the Right Start in Life" Say Uncle Charlie

WHETHER you raise chicks for pleasure or profit, give 'em the right start in life. Feed Bull-Brand Chick Starter or All Mash Starter Ration for the first weeks; then Bull-Brand Growing Mash or All Mash Growing Ration. Then count on this kind of results:

1800 Hatched; 1747 Raised

"This spring we fed 1800 baby chicks on B-B Chick Starter. After 6 weeks we changed to B-B Growing Mash. We lost only 53." William Hills, Portland, Me.

Raises 415 out of 424

C. Countryman of Cossackie, N. Y., writes: "I have used all brands of poultry feed, but this year used Bull-Brand right straight thru. I raised 415 chicks out of 424 hatched."

B-B Guarantees Right Start

Expect these results with Bull-Brand Feeds. We guarantee biggest production (Chicks, Pullets and eggs) from B-B feeds per dollar of cost—or refund your money.

Start now getting these best results. Marshfield Milling Co., Inc., Buffalo, N. Y.

F. F. BROWN Andover, N. Y.

BUY AND FEEDS DAIRY AND POULTRY

Chain RED & WHITE Stores

Friday, Saturday and Monday SPECIALS

ORANGES per dozen 29c

LIV-ON PANCAKE FLOUR small size 25c large size 45c

CISCOES 2 pounds 25c

MACKEREL per can 15c

SALT PORK per pound 23c

WYANDOTTE CLEANSER 5 pound sack 35c

FIG BARS 2 pounds 25c

GINGER SNAPS 2 pounds 25c

We carry a full line of Woodruff's CHEESE

QUALITY FOODS AT MONEY SAVING PRICES!

You always have the satisfaction of knowing you are buying quality foods at the lowest possible prices at our store! Quick courteous service, too!

P AND G SOAP ... 7 BARS 25c

CHEESE MILD CREAM POUND 29c

PRUNES SANTA CLARA 2 POUNDS 40's-50's 21c

SAUERKRAUT 2 CANS 25c

SILVER FLOSS KARO SYRUP BLUE LABEL No. 10 CAN 59c

—CLEANSER— OLD DUTCH 3 Cans 20c LARKIN 4 Cans 20c

PUDDINGS, all flavors, Larkin Pkg. 10c

PASTRY FLOUR, W.S. br. 24 1-2 lb. bag 95c

CALUMET BAKING POWDER 1 lb. can 32c

Swift's EMPIRE BACON Whole or Half Slab lb. 24c

COMPOUND SHORTENING 2 Lbs. 25c

FARINA PILLSBURY 2 Pkgs. 19c

DILL PICKLES, Star Brand, Qt. Jar 25c

MARSHMALLOWS, Snowpuff, lb. bulk 19c

CORNED BEEF, pound can (Anglo) 24c

PANCAKE FLOUR, Aunt Jemima 20-oz. pkg. 2 for 25c

LARKIN

"EVERY SALE MUST SATISFY"

SEE US FOR PRICES on All Kinds of Electrical Work and Appliances

HIGBY ELECTRIC CO.

Phone 778 Andover, N. Y.

"A SATISFIED CUSTOMER—OUR BEST ADVERTISEMENT"

FEBRUARY HATH XXVIII. DAYS

The name is derived from a Sabine word meaning "purification" and the Birthstone is the Amethyst.

ANDOVER NEWS

FEBRUARY 8, 1929

Sun rises 7:24 a. m. Sets 5:34 p. m. Day's length 10 hours, 10 min. Moon rises 6:54 p. m.

A PROGRESSIVE FAMILY NEWSPAPER, FOR ALLEGANY COUNTY PEOPLE, IN POLITICS INDEPENDENT BUT NEVER NEUTRAL.

VOL. XLIV., NO. 6. ANDOVER, N. Y., FOR THE WEEK ENDING FRIDAY, FEB. 8, 1929. 5c the Copy $2.00 the Year

SPECIAL SESSION COUNTY COURT

Charles Wilcox and Roy Dennis Enter Pleas of Not Guilty and Will be Tried at February Term.

At a special session of county court held at Belmont, Friday, with County Judge Hinman presiding, many who were indicted by the last jury were arraigned and entered pleas. Those pleading not guilty will be tried at the February session of county court.

Charles Wilcox, of Wellsville, indicted on a charge of grand larceny for misappropriating funds of the First Trust Co., pleaded not guilty and he will be tried at the next session of the county court, February 11. Wilcox was brought back from Auburn a few weeks ago for resentence after serving a year and eight months out of three years imposed after pleading guilty before being indicted by a grand jury. Wilcox has been out on $1,500 bail since being brought back.

The three Wellsville boys, Mills, Washburn and Miller, indicted on a larceny charge for breaking into the White gas station on Dyke street, pled guilty and were sentenced to the Elmira reformatory. Sentence, however, was suspended and the three paroled under Deputy Sheriff Witter, the boys promising to make restitution.

Roy Dennis, of Wellsville, indicted for manslaughter, second degree, pled not guilty. Dennis was the driver of the Buffalo bus which was struck by a Pennsylvania gasoline car near Fillmore, resulting in the death of Mrs. Russell Pierson, of Belmont.

Archie Green, indicted for incest, pleaded not guilty. George Phelps, brought back from Great Meadows prison after serving two out of five years, for assault, pleaded guilty and was resentenced to nine months in Monroe county penitentiary. The two Totten brothers, of Houghton, indicted for burglary, second degree, pled guilty and were sentenced to the Elmira reformatory, sentence being suspended upon promise to make restitution.

EXPLAIN ALFRED SPORTS SITUATION

Trustee Asks for Information Following Censure of Coach Heers in Alfred University Publication.

Following the editorial appearing January 22nd in the Fiat Lux, the weekly newspaper of the student body of Alfred University, condemning the athletic situation at the college, John J. Merrill, Albany, member of the Board of Trustees and chairman of the alumni advisory board on athletics, requested President Boothe C. Davis to name a committee from the student body to explain their attitude to them.

President Davis named on the committee H. Warner Waid, Elmira, editor of the Fiat Lux; Dean H. Fredericks, Flemington, Pa., captain of football and president of the athletic association; Daniel G. Klinger, Dampa, Tex., president of the Student Senate and veteran football player; and J. Enfield Leach, Salamanca, manager of football and judge of the campus court.

This committee will draw up a list of statements concerning the students' attitude towards the present athletic situation. It will meet Mr. Merrill, Feb. 10, to go over the situation and to discuss possible corrections.

Mr. Fredericks and Mr. Waid are against the present conditions at Alfred while Mr. Leach is in favor of them. Mr. Klinger has not voiced his opinion.

Card of Thanks

We wish to thank all those who were so helpful and kind to us in the loss of our father. Also are we grateful to those who furnished cars.

Mr. and Mrs. James Boyle,
Mr. and Mrs. John Keough,
Nora E. McAndrew,
Mr. and Mrs. Edward McAndrew,
Mr. and Mrs. D. J. Appier.

Grange Notice

Wednesday evening, February 13 is the next regular meeting. Each lady is requested to bring a pie and a Valentine.

Every member is asked to answer to roll call with something about Lincoln.

All members come!

Buys Smith Property

Guy Wood has purchased of Mrs. Richard Smith of Almond, her house and lot on Church street, formerly known as the Robbins property.

Mrs. Katherine E. Will

After only a week's illness, Mrs. Katharine Eifert Will passed away Saturday morning, February 2, at the home of her daughter, Mrs. Charles E. Burdick of Elm Valley, aged 79 years.

Mrs. Will was born in Meiches, Germany, Jan. 10, 1850, and was married about 50 years ago to William Will, who died April 27, 1924.

In 1891 with her husband and her entire family, Mrs. Will came to this country and has lived the entire 37 years in the town of Andover and Elm Valley.

She is survived by two daughters, Mrs. Charles E. Burdick and Mrs. L. S. Phelps of Andover; one son, Henry Will of Andover, besides three step-children, John Will, Mrs. Michael Folsing and Mrs. Wilhelm Snyder of Andover and several grandchildren.

Mrs. Will was a faithful member of the Evangelical Lutheran church of Wellsville.

The funeral services were held Monday, February 4th, at 2 p. m., at the home of Mr. and Mrs. Charles E. Burdick of Elm Valley, Revs. George Buch and Augustus Potrafke officiating.

Interment was in Hillside cemetery, Andover.

FARMERS TO AGAIN VISIT NEW YORK

Will Study Market Conditions and Give Bird's-Eye View of the Whole System as Far as Possible.

March 5th to 7th inclusive, has been set as the date when a group of Allegany county farmers are going to have the opportunity of seeing the world's largest market at New York City. The group will leave the county by the Erie train, sometime during the day Monday, March 4th, and will arrive in New York City that night. The tour of the markets will start on Tuesday morning. This trip is the second of its kind held for Allegany county farmers, the first one being attended by 21 men from all parts of the county last February. It is being conducted by the Farm Bureau, and at the present time the various points to be visited are being arranged in New York City. There will be a full schedule from the time the group arrives there until returning. Not only is an effort being made to have a full schedule but also to give those who attend a birds-eye view of the whole marketing system as far as is possible in three days' time.

Three days will be spent in inspecting the marketing of milk, potatoes, eggs, poultry, fruit and all products of interest to Allegany county farmers. In addition to these a number of interesting side trips have been arranged such as a visit to an ocean steamer and special sight seeing trips with a lecturer in each bus. Evenings have all been left open but one and special help will be given to anyone desiring assistance in selecting an evening of entertainment.

The total necessary cost of the trip will probably be about $45. All details of transportation are taken care of in advance before the party reaches the city. There will be no rushing in and out of subways and elevated trains, but rather busses will be hired to carry the entire group from stop to stop and the only worry of transportation is getting in and out of a motor bus. Hotel accommodations are made at a large, but reasonable hotel located in a central position in the business part of the city within easy reach of some very good shows.

Stops will be made at milk plants, express terminals, livestock receiving points and the Federal Reserve Bank. Railroads have granted reduced rates for parties of 26 from any point in the state with final return limit of ten days.

This is a fine opportunity to see how the products which are raised on our farms arrive on the metropolitan market and observe how they are handled to reach the consumer's home. A large number of men have already expressed their intentions of taking the trip. Every farmer in the county is welcome to join the trip.

Collector Advances Time Limit to March 1.

Altho the time limit for the collection of taxes at one per cent. expired yesterday February 7th, Mrs. Horan, the Andover collector, has advanced the date at which she will receive taxes at one per cent. to March 1st, 1929.

Because of the low price of farm produce, many are having hard work raising funds to meet their high taxes. The action of Mrs. Horan in giving nearly an additional month extension of time will be greatly appreciated.

GOVERNOR ROOSEVELT ASKS NEWSPAPERS TO AID HIM

Would Relieve Farmers From Oppressive Taxation, But Wants Them to Get the Benefit When They Pay Their Taxes.

Before a body of over two hundred editors of New York State, the most of whom were editors of community papers, Governor Franklin D. Roosevelt told them that he was anxious to extend relief to the overburdened rural areas of the state, but he demands that local governments keep hands off the money saved and allow taxpayers to get the benefit of it.

He feels that a tax of two cents a gallon on gasoline will take care of the cost of highways, making these who use them carry this burden.

This was the message he brought on his first official visit to Syracuse Friday night when he spoke before the New York State Press Association. He appealed to the publishers of weekly newspapers to carry the message to the people. The governor left the city early.

The program of reform outlined by the governor will require constitutional amendments, but he made it clear he will not attempt to force anything on the people. He wants permissive referendums by which county units may vote to do their own reforming.

One County Broke

Pointing to flagrant abuses of the present forms of government in the towns and counties of the state, Governor Roosevelt declared there are not 15 counties that would pass the test of a certified accountant. One county near Syracuse spent money gaily until it is broke, he declared, because they did not follow the law.

He does not expect much help from the legislature in correcting conditions. His appeal is directed to the people of the state to develop sentiment in favor of a new deal. Once the people express themselves, he feels, the law making body will have to respond.

During his campaign last fall, Governor Roosevelt declared, he quickly discovered that there was something wrong in the rural sections. Before he reached Jamestown he saw quite a change in conditions in the Southern Tier. Abandoned farms and others deteriorated. He declared then, that, if elected, he would do something about it.

Forestration

"Territory adjacent to Syracuse and the other big cities is all right and prosperous," he said, "but beyond that line conditions are different."

He said it is obvious the rural problem can't be solved by one legislature or two, but will require years of study and effort. The vacant lands can be used for reforestration.

Then the governor launched into the tax problems of rural sections. In his town of Hyde Park, he said, they were paying $10,000 a year to maintain 71 miles of road in 1914. Last year it cost $40,000 to maintain 67 miles of town roads.

In the while state expenditures have gone up by leaps and bounds. He said 66 per cent. of increases in the last 14 years were for schools and highways. Some counties, like Onondaga, he said, are rich, and can afford it, others can't.

He pointed to inequalities. In one county, he said, a man with a $10,000 farm pays $10 a year to complete highways. In another it costs a man with a $10,000 farm $450 a year. His agricultural advisory committee hopes to work out a plan to equalize it, and relieve the poorer counties of unjust burdens.

State Road Aid

The present road map calls for construction of 2,272 miles of roads at a cost of $54,000,000 to the counties. Under this plan the counties will pay only $24,000,000 and the state will contribute the balance.

Governor Roosevelt said he feels the state must come to a gasoline tax, because it is a sound method. At the present time the state is spending $50,000,000 a year to build, rebuild and maintain highways. A two-cent gasoline tax on top of the present license fees would just about take care of this cost, he said.

"We propose to relieve rural communities of $8,000,000 in cost of highways each year and between $2,000,000 and $3,000,000 in school costs," he said, "but the town boards will see to it that the tax rate is not lowered. They will find ways to spend this money the state saves for them."

The trouble is due to laws under which towns operate, he explained. The present town laws date back to 1608. Consolidation of counties will not correct the situation, he said, taking a little fling at former Governor Smith, who had advocated such a program. He explained that Governor Smith was a resident of New York City and did not see the upstate view of the situation. He would, however, consolidate functions of the town governments in the interest of economy and efficiency.

960 Towns in State

There are 960 towns in the state, the Governor said, and each has a collector. The collector receives five per cent. on the taxes not paid on time. Governor Roosevelt would have central tax collection agencies in each county. This would save between $300,000 and $400,000 a year to the taxpayers of the state. To carry out this program he would amend the constitution to provide for county referendums on the question of whether such a plan should be adopted.

Some supervisors in the state, the Governor said, are drawing more in salaries than the Governor. They get five per cent. on all expenditures of the town and have nothing to do but sign papers. He told of an instance in his home cobnty, Dutchess, where it cost the county $1,800 to spend $1,200 for a strip of land to straighten a highway. The strip was 600 feet long and varied in width from an inch to five feet, he said and "was worth about $4,90."

IRRESPONSIBLE BE MADE RESPONSIBLE

Law Introduced to Protect Careful Drivers From Damage by the Careless and Irresponsible Ones.

Albany, N. Y., Feb. 5, 1929.—One of the most important bills of the present session is the Safety Responsibility Bill introduced this week by Senator George R. Fearon and Assemblyman Horace M. Stone. The measure has the support of the New York State Automobile Association.

This bill is in line with the Safety Responsibility Law advocated by the American Automobile Association and which is being introduced in various State Legislatures this year.

If adopted, proponents of the measure state, the new law would bring to the public practically all the benefits that have been claimed for Compulsory Automobile Insurance with none of the objectionable features that have developed in the Massachusetts situation. Eventually such a law would take from the highways thousands of reckless and irresponsible drivers, it is claimed.

One of the principal arguments against the Massachusetts Compulsory Insurance Law has been that it penalizes the great body of careful motorists for the sins of the reckless and insolvent. The bill just introduced by Senator Fearon and Assemblyman Stone does away with this objection and puts the issue squarely up to the individual driver.

The principal feature of this new bill is that in certain cases where an operator's license or owner's registration certificate has been suspended, it shall not thereafter be renewed or restored until the offender shall have given proof of his financial responsibility in the case of future accidents. The financial responsibility required is $1,000 for property damage and $5,000 and $10,000 for personal injury or death.

The offences which can result in financial responsibility being required are as follows:

1. Reckless driving where an injury to a person or property results therefrom.
2. Driving at an excessive rate of speed where personal injury or property damage results therefrom.
3. Driving while intoxicated.
4. Leaving the scene of an accident without reporting to the proper authorities.
5. Failure to satisfy judgment rendered against an operator by the courts for damages caused by operation of a motor vehicle.

The proof of ability to respond to damages when required by this proposed law may be in the form of insurance certificates or bonds of a surety company, or a bond with proper individual securities. Proof of financial responsibility may also be evidenced by deposit with the State Treasurer of a proper sum of money or other collateral.

The bill is frankly designed to remove the irresponsible driver from the highway without making it compulsory for all drivers to carry insurance. Nothing happens to any driver until he has been convicted by the courts for violations of the laws designed to prevent accidents.

Richard McAndrew

Richard McAndrew, a lifelong respected resident of Andover, died at the family home in this village, Saturday, February 2, 1929, at the age of 84 years.

He was born in Canada August 15, 1844, moved from there to Vermont, thence to Portage where he remained until coming to Andover with his parents when he was eight years old.

Jan. 15, 1871 he was united in marriage to Honora Walsh, who died March 17, 1923. Seven children were born to them, five girls and two boys.

A son, Richard, died in infancy and a daughter, Evelyn, died Dec. 4, 1924.

He lived on his farm south of this village until nine years ago when he moved to his home on Chestnut street.

He leaves to mourn his loss five children and nine grandchildren: Mrs. James Boyle of Belfast; Mrs. John Keough of Wellsville; Nora and Edward McAndrew and Mrs. Dan Appier of Andover, also a sister, Mrs. Ettie Garvin.

The funeral was held at the Blessed Sacrament church, Tuesday February 5th, at 9 a. m., Rev. P. C. Tracy officiating. Interment in St. John's cemetery.

The pall bearers were the following: Edward Horan, Frank Dean, John J. Casey, Leo Horan, Francis Casey and Louis Dean.

Those attending the funeral from out of town were: Mr. and Mrs. Archie Baker, James and Gertrude Baker, Mr. and Mrs. John Rice, Mr. and Mrs. Edward McLoughlin and son, Mrs. R. Coleirove, Miss Irene Flanagan, Mrs. Ludden, Mrs. George Brennan, Mr. and Mrs. J. F. Keough of Wellsville; Mr. and Mrs. Earl Boyle, Mr. and Mrs. James Boyle and son Francis, of Belfast; Lillian Boyle of Olean; Irma Boyle of Buffalo; Mr. and Mrs. John Casey and P. W. Gill of Hornell; Mrs. E. M. Cooney and son, William, of Rochester.

W.C.T.U. REGIONAL CONFERENCE HELD

Allegany, Steuben, Chautauqua and Cattaragus Counties Hold Joint Meeting at Wellsville.

A Regional Conference, Chautauqua, Cattaraugus, Steuben and Allegany counties, was held at the Methodist church, Wellsville, Tuesday and Wednesday, Feb. 5-6.

Mrs. D. Leigh Colvin of New York City, state president, who was to have had charge of the conference is ill with influenza and in her absence, Mrs. Mary D. Wood of Ithaca, vice president, presided, assisted by Miss Helen G. H. Estelle, corresponding and headquarters secretary, of New York City.

The usual routine of business was taken up with discussions on department work. A silver medal speaking contest, by six young people, three boys and three girls, of Wellsville was of interest. Miss Luvile Jones was awarded first prize and the medal given by the state association and Donald Passane second. All of the contestants did well.

At the evening session, addresses were made by Mrs. Katherine M. Wharram, president of Chautauqua county; Mrs. B. V. Taylor, president of Cattaraugus; Mrs. Rose W. Baker president of Steuben; Miss Emma Ross of Allegany county and Miss Estelle of New York City. The slogan of the meeting being "Give Prohibition a Chance, the Liquor Traffic Had Its Day."

The numbers were interspersed with vocal solos sung by Mr. Lilly of Angelica, Rev. Davis of Wellsville and Mrs. Davis of Fredonia, N. Y.

The session Wednesday morning was given over to a school of leadership and plans for work during the coming year, closing with a Bible reading conducted by Mrs. Rose Baker of Steuben county.

Sleigh Ride Guests

T. J. Lynch has given the school girls of Andover a rare treat by taking them out for sleigh rides this week, as guests of his daughters in the grades. They were treated to ice cream and candy and are loud in praise of the good time given them. It was a fine act of courtesy on the part of Mr. Lynch as many of the younger girls had never before enjoyed a real sleigh ride.

TO RELIEVE THE RURAL TAXPAYER

Recommends Assessing Cost of New Roads and Their Maintenance in Proportion to County's Valuation

"From the records presented to the Agricultural Advisory Commission by the State Tax Commission, it appears conclusively that during the past 12 years the true tax burden has increased more rapidly in rural sections of the state than in urban communities. There remains to be constructed in the state 2,773 miles of highways, the cost of which, under existing laws, will be borne 65 per cent. by the state and 35 by the counties in which the highways are located.

"In one of the wealthier counties of the state, the wealth being based on the amount of its taxable assets, the tax burden for highway purposes on each thousand dollars of taxable real property is as low as 37 cents, while in one of the rural counties not possessing so much taxable assets, the tax burden upon real property is as high as $42.71 a thousand. That means that a taxpayer having $10,000 worth of real property in this wealthier county can pay $3.70, a full payment of his share of the cost of completing the state highway system, while his neighbor in the rural county will have to pay $427.10. These figures strikingly indicate the range of inequality.

The situation with regard to bridges on state highways is very much the same. Moreover, there is actual need for the development of a lateral or secondary system of highways.

The advisory commission's program calls for the graduation of the contribution by counties to highway and bridge construction measured by their available taxable assets. It adds nothing to the share to be paid by any county but it does subtract from the shares of the poorer counties and requires the state to absorb in this cost the amount taken from the existing shares of some counties.

Meanwhile the building of roads will go ahead and the program if enacted into law, will more nearly equalize the cost of constructing and maintaining highways and bridges in the state highway system and aid the counties in building a secondary or lateral system in the amount of $106,000,000 in the next ten years, an average of $10,600,000 yearly.

This program has been erroneously called a farm relief tax bill. It is a great deal more than that. It benefits the home owner, the merchant, the manufacturer, the public utility company or any owner of real property in the same proportion relatively as it does the farmer. Real property taxpayers of every country in the state, outside of the greater city, will profit by his program. The poorer the country the greater will be its measure of benefit.

Mrs. Alice Mulconery Slightly Injured

Wednesday night, J. D. Burbank was driving his car from his home in Quiet Hollow and turned on the Andover road just as a heavy sled belonging to Olin Mulconery, of the Wm. Childs farm was driving past. The sleigh carried no lights and Mr. Burbank was unable to see it. He made every effort to avoid a collision and did so only the end of the fender caught Mrs. Mulconery, who was sitting on the side of a rack on the sleigh, in such a manner as to drag her from the sleigh. She suffered a slight cut on her leg and bruises on her head and back. It was a fortunate accident and a warning to drivers of the unsafe risk of being on the highways after dark without a light on their rig.

Ford on Snowshoes

Much interest was displayed this week by the appearance of a "Ford on Snowshoes" on our streets. Olein Stephens of Greenwood Hill has had a "snow bird" installed on his Ford. This arrangement while originally designed for mail carriers, is becoming more popular each year and will be of great advantage to farmers living off the state roads, in enabling them to drive their Fords in the winter. The Corner Garage installed Mr. Stephens' equipment.

Developing North Hornell

It is rumored that C. L. Earley is ready to start things going in a big scale on his North Hornell subdivision. He intends putting in spring water, regrade streets, put in side walks, build up-to-date dwelling houses and put things in fine shape generally.