

Albany Weekly Advertiser.

W. B. BARNARD, Editor and Proprietor.

Devoted to Politics, Literature, Agriculture, Local and General News.

TERMS: \$1.00 per year in Advance.

Vol. V, No. 42.

Andover, Allegany County, N. Y., Thursday, September 25, 1873.

Whole No. 250.

Andover Advertiser.

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LEGAL.

Notice to Creditors.

NOTICE is hereby given, according to law, to all persons having claims against the estate of the late John W. Barnard, deceased, to present the same to the undersigned, at his office, in the city of New York, on or before the 1st day of October next, at which time the same will be heard and determined.

Dated, September 25, 1873.

W. B. BARNARD, Administrator.

New York, N. Y.

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Select Miscellaneous.

THE PROGRESS OF THE ASSOCIATION.

No. 2.

MEMORANDUM, 1873, Aug. 30, 1873.

We met, by call, on the 29th of August, 1873, at the residence of the President, to determine the question of salaries, commissions, brokerage, and such.

When I say, we, I mean, you, of course, the officers. The policy-holders have nothing to do with settling these questions in other such companies, and we have no reason why they should in the Cauter.

The first business was to figure up what our probable receipts would be. If we kept 100 members a year, we could pay \$1,000 a year. This we had as a basis to go on. It was, on the Cauter plan, to have a basis to go on.

We voted ourselves salaries, as follows:

President—\$500 per annum.

Secretary—\$300 " "

Treasurer—\$200 " "

And, in addition to this we voted that on all the business coming in, we should be entitled to not less than 88 per cent, as commission. And we voted that the salaries be paid weekly.

We took out, on the 29th we had in hand, \$33 per cent, commission, \$833. The Secretary \$200, and the Treasurer \$400. There was money enough in the treasury to pay this, we decided that, in justice to the policy holders, so as to keep the concern clear of debt, we would only take 20 per cent, for commissions.

We didn't go to run the Cauter in debt, of course, and so we decided to pay the salaries weekly, and to keep the concern clear of debt.

The existing laws of the State, as far as they relate to the Cauter, are as follows:

1. The Cauter is a corporation, and as such, it is subject to the laws of the State.

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