14 Baker & Taylor Co.,

· the Board of Education.

Margaret Bettinger, Secretary ,

· W. Burrows, Treasurer.

ARE MICROBES IN YOUR SCALP?

rd of Education of Andover,

taxation, 53

range Smith, Supervisor

range Smith, Supervisor

mortgage tax.)

public money.: .. 412.

Non-resident Tuition, 217.89.

ounty Treasurer

County Treasurer,

3 Emeline B. Loxley, bond 13 State of New York, bond 27 The MacNillan Co... 29 Milwaukee Dustless Brush Co., brushes,

13 Porter & Richardson. 22 K. D. Baker, Fire Es-28 R. A. Pease, flag pole 12 C. D. McCarn, repairit.

1 Lett Blodgett, 'labor 9 F. E. Clark, Treas.,

withid-flowered Sweet Peas will be

Insurance is as Deen Glance

What Co-operative Fire insurance 14, as seen at a Glance.

The policy holders are the on'y stock holders. They are the company, own the company and receive the profits

of the business.

There are twenty-seven co-operative fire insurance companies a Has Been Proved That Microbes

The leading business men of numerous cities and towns throughout the State are the policy holders.

The officers and directors of the companies include merchants, bankers, lawyers and manufacturers. The rates are such as to enable the policy holders to effect a great

Since the passage of the insurance laws of 1910, bringing these companies under the supervision of the State Department of Insurnas increased phenomenally, and it is predicat-

ed the territory they cover will soon extend all over the State. The co-operatives afford absolute protection in case of fire, something not given by any other fire insurance system. Economy is the

cent, of the premium income.

Statistics prove that even assuming the entire 35 per cent, were Further, the policy holders showing of the stock company system. of the co-operatives get the prof ts.

It is provided that any excess shall be distributed among the members whose policies expire during ensuing year, proportioned according to the classification of risks and the premiums paid thereon.

Many co-operative companies have accumulated reserve funds in such amounts that they are even stronger financially - surplus compared to insurance in force—than any stock company in existance. Five of the stronger co-operative companies have an average sur-

plus to each million of insurance in force of \$7,331 against an average surplus to each million of insurance in force of \$7,331 against an average in five of the largest stock companies, including their capital, of \$5.542 to each million of insurance in force.

The assessment feature of co-operative insurance, which is so often misrepresented and misinterpreted by those who do not underas the policy holder is concerned.

It simply stands as a security—a guarantee which in all probability the losses and keep up the required reserve.

The remote possibility of an assessment being levied is reduced to a minimum by a section of the insurance law forcing the companies to remain conflagration proof.

any company in the business section of any city or village, shall not entirely eliminated.

Any exclanation of the assessment feature is given by reason of franklisss buly for in an experience of thirty years no comperative company identified with the Association that would business in Yonkers has ever made an assessment, though throughout that onare now under the supervision of the Insurance Department and their standing consequently is stronger than ever.

SOMETHING ABOUT THE STOCK COMPANIES

mon-y. The policy holders pay the fiddler.

Others that did pay took a discount of from two to 75 per cent.—- -From The Yonkers Herald.

Affred, N. Y.

Pursuant to an order of Hon, Elba.

. Colds with texcellent -

Dater, March 9, 1912.

quick, safe, reliable. tle free at RAYTON L. EARLEY, Attorney for Executrix, -The NEWS \$1 in advance

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fact that the shoulder straps are placed so that they will not slip off, no matter what position the wearer assumes Hence the name---

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Affairs at Washington 14Current News of the Week and Events of Importance in Which the Empire State Figures

Speaking of his own county!'

In anonce calls in town and dotted every where with sheep. The change, and in 1896 the flocks had disappeared from our hills. The sheep were sold for fifty cents and \$1 per

Andover, N. Y. ARAYTON L. EARLEY. AT LAW Honey Loaned on Good Real Estate Security

PROMPT ATTENTION. Pudover, N. Y. that section of the country. peat the conditions of 1896?"

INSURANCE

Andover, N. Y.

DENTIST

GENERAL AUCTIONEER, Andover, N. Y.

PRICES RIGHT

TELEVAN HOUSE, Hornell N. Y. Broad St., 3 doors from the Chairman Stanley had been supply-Opera House GEO, W. BROWN, Prop.

E. BROWN * Undertaker and Embalmer

.... finest Equipment

Skilled Service are so

OCCASIONS





. [talking about when he asserts that] tervention is quite probable.

he Department of Agriculture, "With the return of the Republiressman Clark, of Florida, who has with disfavor on this attempt to r There were two "gloomy Gus's" the great steel investigating Commi

and the Honorable Stanley, and the two men-'lark, who are standing in the way of not been for the interference other Members, would have "mixed up" in a real finish fight. The trouble al' grew out of the insistence the part of Mr. Stanley to compet

According to Secretary Wilson.

Pierpont Morgan to appear be-'ore the committee; and the further longer "come begging" at the doors Isessions to favored newspapers.

in former days, manipulated only t last these two great sections southwest are not only represented

A revision of classic verse was in who commended the humble

the following verse: you may live without heart;

uncles, or aunts out pants."

Hornell, N. Y. ling down the great and weak alike, 1912 band wagons. the called to the great beyond were the banking affairs of the country, Reputifully written on one dozen call Senator Taylor of Tennessee, Gen- and sooner or later the law makers

Fallacious Criticism Against the Party and the Ridiculous Arguments of Those Who Criticise-Confidence People and American Institutions. Who realizes the overwhelming meas-Judges-Stability of the Party's Prin- | a century, these charges seem strange ciples-Country Today Infested With Political Quackery - Socialism the really listening to the speech of sane Driving Force Against the Courts. Supreme Issue and Specific Program For the Campaign,

The Republicans of the state of New

cessfully enforced that law. service, and it has thereby freed nyighbors | civil servants of the people from par vice president of the United States. to protest and to safeguard the wage

the people of the United States. It is who have sent us here. It is equally our duty and our privilege to sound no uncertain or faltering note as to what lests and that the people, whose govcal contest which has, informally at ernment it is, have no longer any voice with "the blues." Ten to one the The merry war of typewriters of least already begun. It is furthermore in its management. If these state trouble is a sluggish liver, filling every political headquarters is still our duty and our privilege to bring to

Inoises of the other Republican instiernment of the United States.

Senator and two Representatives legacy has left the so-called "Ald- during the past sixteen years? There within ten days. The three men to rich plan" as a means of regulating is, first, the honest and fair criticism leantifully written on one dozen call Senator Taylor of Termessee, Gen- and sooner or later the law makers litical policy, which criticism we ex- terous, so contrary to recorded and kept getting worse until I was in predimental. I caught a cold which pect to meet and to answer before the demonstrated fact and intrinsically so a serious condition. I took Foley's times of two young people who are Mr. Foster of Vermont. All were was worked out by the Commission people when the issue is joined. This absurd that unless we were constantly Honey and Tar Compound and in a The state of entering a business school very prominent in the affairs of Con- with a view to increasing the state criticism is a natural and necessary in hearing and reading them we might few days I was over my cold and felt bility of the financial institutions cident in the conduct of a Republican have difficulty in persuading ourselves fine. I had been in bed a week be-The "holier than thou" Senators of the country. While the Commister of Senators of the country. While the Commister of Senators of the country while the Commister of Senators of Senators of the country while the Commister of Senators of Senator on has made its report, there will only can be successfully carried on, be pardoned for asking whether as a Compound. I believe it saved me

in the struggle for human freedon thereby preserved both the good name

ublican party, but the interests of all lican shortcoming?

most independent and most patriotic, Since March 4, 1897, Republican policutions, while Speaker Clark's bureau cies and convictions have been represented and voiced in the highest execuof tive office under our government. the whole thing seems to lie in the are to ask for a renewal of popular; with the executive control of the gov-

What criticism is made of the Republican administration of the nation of our opponents, from whom we differ] , in many matters of fundamental po-



are incompetent for self government that they have created a governmental. machinery which, while in form under orivate and special interests. Examine

that. The American people are really most wise and most competent, only they are bound hand and foot by governmental forms and traditions, which hold them assin a vise." It appears, on cies of the Republican party, to one further inquiry, that what is really I meant is that representative govern-I ment and representative institutions lare a failure and that they must be I swept aside to make way for a direct democracy. In particular, it appears that the most characteristic and beneflicent of American institutions, the independent judiciary charged with the interpretation of the law and with the safeguarding of constitutional limitations, is now regarded as a harmful

One wonders whether he

Injustice of Criticism.

partments of the government are con

trolled by special and material inter-

But they are made of the government

of the United States: of the govern

of our government, under which at this

100,000,000 of human beings are living

tion. These statements are so prepos-

moment an overwhelming majority of

check upon the people's will and as lan obstacle to their free and progres-Uncalled For Denunciation of the Ju-

If this vehement denunciation of our talf true, then the Republican party should get down on its knees and apologize to the people of this country for having three times defeated so Carsighted a man as Mr. Bryan for the presidency of the United States. It might be supposed that since the people themselves freely choose their executive and legislative representatives for short terms and in their own way they would find agents willing and able to execute their declared will. If not, why all this excitement and discussion year by year as to local, state and national elections? Is it conceivable that all these candidates for executive and legislative office are the creatures of political bosses and of special interests and that none of them or no large part of them owe allegi-| ance to the people and are willing to serve the people's interests? The ques-I tion answers itself unless we are to ^t suppose a popular incompetence and a popular corruption that would make all government impossible. The fact

> (Continued on Editorial Page.) PUTS END TO BAD HABIT

be known with definiteness what

of the matter is that the majority of

the people are having their way in

local, state and national affairs when-

ever they are interested enough to lea

Things never look bright to one ments were made of the government the system with bilious poison, that or of the government of China under pell. the Manchu kings or of the govern- better feelings end "the blues." Best

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lo invest

-even a little-the classiafford you more opportunity news than you can get through time to time—one of which,

we find a good thing we hang on to it. The The McCall's Magazine, 3 years \$1.50 THE BARGAIN

Call Company is making you a present of the The Andover News, I year Three 15c McCall Patterns... Wover News for a year. Other nice features.