

Andover State Bank

A. C. FRISBEE, President. FRANK S. CLARK, Vice Pres.
J. M. BRINDAGE, Cashier.

Opportunity and the Bank Account

OPPORTUNITY takes off its hat to the man with a BANK ACCOUNT. Opportunity is ready for the man, woman or child who is ready for it. The ash-barrels of history are full of people who were unprepared for Opportunity when it came their way.

Why Not Open an Account With us Now?

Money to Loan on Approved Collateral
Interest Paid on Special Certificates of Deposit



Chas. Mosher is visiting Andover relatives.
Harold Brainard was in Hornell Wednesday.
C. C. Burdick was a Hornell visitor Saturday.
Mrs. James O'Leary was in Hornell Saturday.
Mrs. John Connon was a Hornell guest Wednesday.
Charles Davis was a business visitor in Wellsville Thursday.
Grant Sherwood was doing business in Wellsville Thursday.
Earl O'Connors of Wellsville was a caller in town Wednesday.
Archie Bloss and Miss Florence Baker were in Wellsville Wednesday.
Charles Lynch was among the Andover people at Hornell Tuesday.
Frank Sisson of Alfred was a business caller in town Sunday night.
Miss Kathryn Muleahy is spending the week guest of friends in Olean.
Mrs. Bridget Garvin is in Hornell, guest of her sister, Mrs. Eagon.
Miss Rena Feeley spent Saturday and Sunday guest of friends in town.
J. C. Lover and M. T. Garvin were business guests at Salamanca Saturday.
Ragan and Miss Elizabeth Magier were callers in Salamanca Sunday.
J. E. Cannon passed Sunday guest of his sister, Mrs. J. S. Phillips, in Hornell.
Stan Murray of West Greenwood was a business caller in Andover yesterday.
P. C. Berkwater attended the agents' meeting and banquet at Salamanca Tuesday.
Mrs. David Hunt went to Belmont Thursday as guest of Mr. and Mrs. Giles Davis.
Mrs. R. B. Burrows is visiting her sister, Mrs. W. W. Miller of Wellsboro, Pa., this week.
Clark Ferguson who has been employed in the Horton barber shop, has gone elsewhere.
Edward Kinney attended the funeral of Attorney C. A. Dolson at Bath, Wednesday.
Jesse Corwin has returned from Decatur, Michigan, where he has been staying for a few months past.
Arling R. Baker attended the Rochester automobile show the first of the week, reporting a good time.
E. W. Anderson and Clarence Spawn of Mt. Jewett, Pa., was the guest of Eric Station Agent P. C. Berkwater Sunday.
Cashier and Mrs. J. M. Brindage left Andover last week Thursday night for West Palm Beach, Florida, for their winter vacation. They may go from there farther South.
Leo Raufenbath returned home Sunday night after passing a week in the Wendt Hospital at Buffalo, having his shoulder treated which he dislocated last summer while playing ball.
P. C. Lynch is still making every other day visits to the German-Camsteeo oil field. He has a nice block of leases and says that if there is any grease there "Cale Con." will be in for his share.
"It is important to note," said Dudley Field alone, Collector of Customs of New York, in his address at the suffrage mass meeting in Washington, "that 83 per cent of the women voters in suffrage states use the right to vote while in the non-suffrage states only 55 per cent of the voters saw fit to vote at the last Presidential election."
The Governor of Virginia not only threw verbal bouquets at the suffrage delegation that recently waited on him, but what is more to the point, he promised to sign a woman suffrage bill if he had the chance.
Try the News ads for results.

IT PAYS TO TRADE AT CANNONS

TODAY, TOMORROW, EVERY DAY OF THE YEAR
THE STORE WHERE YOUR CASH IS APPRECIATED
WHERE YOUR MONEY GOES THE FARTHEST

Bunch your purchases at this store during 1916 and your savings will aggregate a BIG CHRISTMAS FUND

ARE YOU LIABLE FOR INCOME TAX?

If You Come Within the Limits You Must Get Your Return Blank In Before March 1st, Or Be Fined.

A notice sent out from the U. S. Treasury Department says: Whether married or unmarried, every person having a net income of \$3,000 or more for the year 1915, exclusive of dividends, is required to make a return on or before March 1, 1916. Returns of individuals and with holding agents must be filed with the collector of internal revenue, on or before March 1, 1916. Failure to make such return on or before this date renders the individual or withholding agent liable for the penalty of \$20 to \$1,000.

Dividends are only included in a personal return when the net income including such dividends amounts to \$20,000 or more. Stock dividends constitute taxable income under the same conditions as cash dividends. Husband and wife must make joint return if either has a net income of \$3,000 or more, even though the combined incomes be less than \$4,000.

If their aggregate net income exceeds \$4,000 a return of their combined incomes must be made, although neither separately has an income of \$3,000 per year. Failure to receive income tax forms does not exempt the individual from responsibility to file a return if the net income amounts to \$3,000.

Any corporation, individual, etc., who has paid during the calendar year 1915, salary, rent, wages, etc., in excess of \$3,000, is required to deduct and withhold the normal tax of one per cent from the entire amount paid, unless certificate 1,007, claiming exemption is filed, and then only from the amount paid in excess of the exemption claimed. If single, or separated from wife, the individual cannot claim exemption from withholding at source in excess of \$3,000 or \$4,000, if married and living with wife.

The withholding agent who deducts the tax at source on such determinable income, thus derived, must make a return of the same on form 1,042 in duplicate to the collector of the district in which he resides, on or before March 1, 1916. Failure to so report will render the corporation, individual, etc., delinquent and liable for a penalty of \$20 to \$1,000.

When certificates have been filed claiming exemption to the full extent of the payment, made, no return is required; but the certificates should be forwarded to the proper collector of internal revenue. The amount withheld, however, should not be forwarded to the collector until 30 days prior to March 1, 1916.

Form 1,008, revised, authorizes a refund when the tax withheld has been in excess of the normal tax liability. This form may be filed with the withholding agent or with the collector, but not later than January 30, 1916, 30 days prior to March 1, 1916.

Corporations which has a fiscal year and pay officials and employees salaries of \$3,000 or over per annum will be required to withhold on the basis of the calendar year instead of the fiscal year.

An experienced ad-reader knows by an educated instinct when she must really hurry to a store to secure a bargain.

NOTED GEOLOGIST ASKS PERTINENT QUESTION

Wants to Know Why This Country's Large Supply of Potash is Kept Quiet.

Why is potash selling at \$50.00 per ton when there is enough of it available in the New England States to supply the whole world for many centuries? Who is it that is keeping this fact from becoming generally known and what is the reason? Our State Agricultural Colleges well know of this easily available potash supply. They are also aware, or should be, of its extreme cheapness and suitability for agricultural purposes, for many of them made tests as far back as 1839 and proved without a question the value of this enormous potash supply at our very door.

The Agricultural Department at Washington has made very extensive tests and found that this sulfate of potash is soluble in the soil and as easily and quickly available for plant life as the German Potash Salts. These tests are all scientifically described in Bulletin 104, Bureau of Plant Industry, Agricultural Department, Washington, D. C., entitled "The use of Feldspathic Rocks as Fertilizers."

In most of the Middle States and a large number of the Southern States there is an inexhaustible supply of potash feldspar that will run from six to fifteen per cent potash. In the State of Georgia large deposits of potash feldspar can be found in Cherokee, Lumpkin, Rabun and several other counties. In North Carolina, deposits can be found in Alexander, Buncombe, Hickory, Clay, Cleveland, Gaston, Haywood, Mitchell and many other counties in unlimited quantities.

Professor Allerton S. Cushman, formerly with the United States Agricultural Department, states in the Bulletin above mentioned that the potash in these feldspathic rocks, when ground 200 mesh fine and mixed with the soil, becomes soluble and available for plant life very rapidly. There is scarcely a county in all New England that has not many large deposits of feldspar rock which will analyze from six to twelve and fifteen per cent potash. The cost of quarrying and pulverizing on a fairly large scale should not exceed \$3.00 to \$4.00 per ton.

I would advise every farmer in this country to send to the Bureau of Plant Industry, Agricultural Department, Washington, D. C. and secure a copy of Bulletin 104 if he has any desire to obtain a supply of potash almost for the asking, which is without a question, soluble and available when pulverized as above stated. If he is unable to obtain this valuable bulletin, owing to its being out of print, I would suggest that he make a request through the Congressman from his district that another edition be printed immediately by the Government for distribution.

The old doctrine claiming that plant food must be either water soluble or soluble in dilute acids before being mixed with the soil in order to become quickly available has long since been exploded. It was always a delusion. The bacteria of the soil do not consume or thrive properly except in the presence of an overabundance of inorganic plant food and a liberal amount of humus.

W. N. McRELIS.
The San Francisco Star takes up the cudgel to defend Mrs. Ethel Mackenzie who has been denied the right to vote because her husband is an alien. Perhaps the fact that a woman is not the personal property or chattel of her husband will finally filter into the Congressional mind," comments theigate editor.

Rexall Remedies

WE HAVE PRETTY NEARLY THE FULL LINE OF REXALL REMEDIES AND IF YOU NEED ANYTHING WE DON'T STOCK WE WILL BE GLAD TO ORDER FOR YOU—
WE ALSO HAVE THE AGENCY FOR HARMONY AND VIOLET DULCE PERFUMES, POWDERS, CREAMS AND OTHER TOILET REQUIREMENTS—
TRY THE PARCEL POST ON THESE THINGS.

CENTRAL DRUG STORE
TEEPLE-GREEN DRUG CO.
Wellsville, N. Y. The Rexall Store

Garvin Bros.

Will Load
CALVES
AND HOGS

Wednesday
January 26
HIGHEST MARKET PRICE

AT THE BAKERY

Week End With Specials
All kinds of Cookies, 2 doz.
Coffee Cakes each
Wine Drops, 2 doz.
Apple Cakes each
Rye or Graham Bread
Nut or Raisin Bread, each loaf
Every variety of Rolls, doz.
Made to order,
One 5c loaf Bread
Two 5c loaves Bread
Large double Bread loaf
It is better to buy Fresh Cookies than crackers or National Biscuits. It is better to buy Bread from your own Bakery, where you know the you will save much, than what you make it yourself. Save money in yeast, milk, sugar, soda, baking powder and everything you want for your baking.
J. CAPITOLIN

When You Eat

You waste your money if you buy an inferior grade of Groceries. They lack the strength, the building up and sustaining qualities of the genuine article. They fill but do not satisfy the demands of the system.

OUR GROCERIES
ALWAYS SATISFY
H. H. WILLIAMS

Chiropractic

Have You Dyspepsia, Indigestion or any form of Stomach Trouble?

These disorders are cured by a subluxated vertebra pinching slightly the nerves leading to the stomach, thus cutting off part of the nerve force (life) to the stomach. As a result the stomach is unable to do its work properly. Chiropractic adjustments will remove the cause of these ailments.
Why not investigate?
H. W. MACKMER, D. C.
Office: South Main St.
ANDOVER, N. Y.



Start the New Year Right by Using this RANGE

Ask Your Neighbor

GRIDLEY-FUHRMAN & MARTIN CO.
QUALITY HARDWARE

CUT TRAINS TO SIXTY CARS

before State Legislature
and Stop Long Trains
Railroads-Has Trains
Backing-May Pass.

Jan. 24th.—There will be more long waits at rail-stations for mile long rail-trains to pass if a bill introduced in the legislature to-day by Rep. J. L. Mead becomes a law. It proposes to reduce the number of rail-trains from running of more than sixty cars to less than thirty. Many employees who are opposed to the legislation argue that the reduction will give relief as needed by the public as by men themselves. They say that long trains are often stalled and traffic held up in extreme cases, making hurried trips to school cannot get by. School children are held up. Farmers to town are subjected to long waits.

The measure is backed by the Brotherhood of Trainmen, the men's Union and allied organizations. It is aimed to stop the method by which railroads have circumvented crew law.

James B. Connors, assistant national president of the men's Union of North Carolina, declared the general public as much in need of the measure as the men themselves. He said: "The time has come when a measure of this character must be passed in every state in the Union. The national organizations are backing similar measures everywhere. Since the new law went into effect in the railroads have been increasing the length of their trains. They are building larger engines in order to haul more than they are not employing a sufficient number of men necessary to run these long trains."

At long ago, I counted a train of two hundred and fifty cars. Formerly ninety cars was an unusually long train. Now a train of one hundred and fifteen cars is not unusual. In the crew, that train has been split into five and there should have been five men at work.

The public is suffering from long trains. A sixty-car train can get over the road on time, but a train of one hundred and fifteen cars is a long time for a train to pass a given point. The length of the train is a public demand for the legislature will not hesitate to do its duty."

NOTICE

Dog owners or harborers hereby notified to register their dogs with the office of the Town of Andover, N. Y., on or before the 30th day of January, 1916, any and all dogs not so registered over four months old or harbored by you are liable for a registration fee of \$1.25 or \$3.25 on each bitch after this date all dogs and cats are not registered. The Board will proceed to collect the tax and a fine of five dollars as the law prescribes.
Town Board of Andover,
H. C. SNYDER, Clerk.

BOOSTERS WILL MEET

Regular meeting of the Boosters will be held at O. F. Hall, next Thursday. The entertainment committee will be there with some worth listening to and matters for the betterment of our town will be brought up. It is "William's Night" and H. B. Williams will give a short talk to the organization.

TRY a News "Want" or "For Sale" adv. and quick results.