

THE ANDOVER NEWS

PUBLISHED WEEKLY

BY J. HARVEY BACKUS & SON

Our Keynote: "If There Is Not a Way, Cut a Way."

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HELP YOURSELF

PROBABLY the most dangerous fallacy that has been creeping into our national consciousness in the last ten years is the idea that legislation is a "cure-all" for our troubles.

Legislation is an important part of any program looking to human improvement, but it is not nearly so important or so positive in its results as those traits of national character which are developed by individual initiative and energy.

Certain employers believe that if they could obtain legislation eliminating the walking delegate all labor troubles would be solved; while certain employees stake everything on minimum wage and eight-hour day laws.

One of the socialist organs recently contained a vicious attack on one of the Federal Reserve Bank directors because he pointed out the advantage of individual thrift.

The socialist, in effect, says to the individual: "There's no use saving money, working hard or trying to improve your condition in life; the cards are stacked against you; the struggle is hopeless. Leave it to us, we'll take it from the other fellow and give it to you."

Regardless of the merits of socialism or any other reform that seeks improvement thru legislation, we say that such a proposition is as crooked as a shell game, and that it is the most diabolical form of exploitation of ignorance.

We must get it into our heads that the state, like the family, is just a group of individuals, and that the state can be no better and no worse than the composite of these individuals. The state is a creature of the citizen; he made the state, the state did not make him.

If the average citizen of the state is thrifty, industrious and intelligent in the management of his own affairs, the government in its administration of the common affairs will reflect this high quality of the individual citizenship. But if the individuals are lazy, intemperate, shiftless and ignorant, the government will be dragged down to their level, and in spite of the aspirations and lofty motives of the administrators.

The government, whether it be of the city, state, nation or world, wields no magic wand that will cause flowers to bloom in the deserts or water to flow up the hillsides or wealth to be created without honest toil.

The charm of the "cure-all" reformer is that he claims to possess a short-cut to the millenium. His witchery is that of the gold-brick man, the blue-sky artist who promises riches without labor and income without effort.

This is the kind of uplift that is applied from the top instead of from the bottom. We need more uplift that is applied underneath.

If we tell a man that he can insure himself against old-age dependency by saving a few dollars each week from his earnings and placing it in a bank, we are doing a greater service than if we encouraged him to spend his earnings in the expectation that by the time he reaches old age the government will be paying pensions.

The government can pay old-age pensions only by doing the saving for us, taxing us a little bit each year thruout our life time. The government has no alchemy by which it can make money out of air.

Which is better: To teach people to manage their own affairs, to save money themselves, and to prepare by their own acts for future contingencies; or to encourage them to lean on that institution of their own creation, the state?

We know from personal experience that the strongest citizens are reared in those families in which the children are forced to assume responsibilities early in life, and in which they look to themselves rather than to their parents for strength to meet the world's knocks.

If this is true of the family, why should we expect the state to do the job differently? How can we expect a strong citizenship unless the citizens manage their own affairs?

Notwithstanding our good intentions, the fact remains that a lot of us, in our eagerness to further human progress, have been choosing the easiest way — that of the legislative act, rather than the hard but certain way that of making people better by encouraging them to strengthen themselves.

The result of over-emphasizing the legislative program is the present clamor for government aid of every description, which begins with the strongest and continues down the line to the weakest.

Is not the time ripe for a reaction?

CRITICISM AND NAGGING

CONSTRUCTIVE criticism is beneficial to any community. Nagging and faultfinding are destructive. Yet both are to be found everywhere.

Constructive criticism points out the weak spots in a scheme or undertaking in a fair minded but forceful manner. Nagging picks it to pieces without reason or remedy.

Often a man is sincerely desirous of doing something for the general improvement of the town in which he lives. The improvement he advocates may be of no more benefit to him than to any other citizen, yet there is invariably some one ready to impute a selfish or ulterior motive to his efforts.

In time such a man, if he is not endowed with extraordinary patience, becomes weary of repeated nagging and ceases his efforts for the community good.

The town gains nothing from this nagging, but loses much thru the future apathy of the one whose loyal efforts were so unjustly attacked.

Legitimate commendation is a booster and builder.

Nagging is a grave digger. Which is best for Andover?

WHY NOT AT HOME?

WE are all applauding the efforts of the wise men in Washington to effect an adjustment of the differences that are estranging the nations of the earth, and we earnestly hope their labors may ultimately bear fruit.

But why stop with nations? Why not extend the peace-making down to the home town?

In every town there are many differences between the people — some slight, and others intensely bitter.

A quiet meeting and a sincere effort on the part of both parties to a misunderstanding would in most cases result in the restoration of harmony, and bring the two contending forces together for a unified pull in the interest of community betterment.

Before raising our eyes to the moon let's first see what we have at our own feet.

Many a man is considered wise until a woman makes a fool of him.

Most humorists are people who consider themselves smart but are too dense to convert other people to their way of thinking.

NOTICE!

The Tire Shop is now open at the B. A. Wallace Barber Shop, for vulcanizing and re-treading tires.

Reasonable Prices.

S. L. WITTER.

Associated Co-operative Fire Insurance Companies of New York State GAINS AND PROGRESS OF THREE YEARS--1918, 1919, 1920

Table with 5 columns: Item, 1918, 1919, 1920, Total Gain 3 Years. Rows include Insurance in force, Insurance Written and Renewed, Increase of Insurance During Year, Net Admitted Assets, Gain in Assets During Year, Reserved for Losses (Under Adjustment), Legal Cash Reserve for Unearned Premium, Surplus over all Liabilities and Reserves, Gain in Surplus During Year, Premiums Received During Year, Interest Income During Year, Total Fire Losses During Year.

The figures shown above, speak with greater emphasis than anything which might be said in an attempt to support them, and yet, the accumulation of a net surplus of \$977,162.66 in excess of all requirements of the law as to solvency, is in itself no small matter. But its significance is of still greater importance when realized that this has been accomplished while rendering a most unique service in protection, rest (through savings of 25 per cent.), reduction of fire waste and the return to policyholders in dividends from excess earnings of several thousands of dollars in addition to the original savings. The year 1921 will increase the assets to more than two millions (\$2,000,000.00), the surplus to more than one million (\$1,000,000.00), and at least five individual companies will pay dividends to policyholders through reaching the limit of surplus permitted under the law.

The above table showing financial growth of The Associated Companies during the short period of three years, is an indisputable evidence of SUCCESS, showing over half a million dollars added to surplus, after saving to policyholders thousands of dollars in premiums and paying dividends. On January 1st, 1922, our Co-operative Companies will be in a better condition than ever before in terms of the public and of have money for the policyholders by a feature of absolute protection at a saving of twenty to thirty per cent. through elimination of the co-insurance clause, and the dilution of other member companies to the participating or dividend paying basis.

If you are interested in "The Real Problem" of how to secure in fire insurance a feature of ABSOLUTE PROTECTION at LOWEST COST, then visit, phone or write

SADLER & FARLEY AGENCY Wellsville, N. Y.

JAMES P. CANNON CO.

TEN SPECIALS

- Heavy Fleeced Shirts and Drawers 75c
Overalls and Jackets \$1.00
Boys' Knickerbocker Two-pants Suits \$6.75
Men's Heavy Blanket Lined Work Coats \$4 and \$5.00



SHOE STORE

- Men's Gun Metal Blucher Shoes with Rubber Heels, \$3.75
Women's Gun Metal Lace Shoes \$2.95
Women's Kid Lace Shoes, in brown and black, priced to \$9.50 Special \$4.95
Tweedie Boot Tops \$2.50; 2.75; \$3.00
Men's 4-buckle Arctics, wool lined, cloth tops \$3.75
Men's 4-buckle Arctics, wool lined, all-rubber \$2.75

James P. Cannon Company

CLOTHING - Stores Open Every Monday, Wednesday and Saturday Nights SHOES

NOTICE TO TAXPAYERS

The undersigned collector of the Town of Andover, hereby gives notice that she has received the tax roll and warrant for the collection of State and County Taxes, and will receive taxes at the store of J. D. Cheesman, in the Village of Andover, Mondays, Wednesdays and Fridays of each week for the next 30 days at 1 per cent. EDITH BRAINARD, Collector. Andover, N. Y., Dec. 22, 1921.

READ THIS AD AND SAVE A DOLLAR

After reading this ad, if you come here for your Groceries you will save not only a dollar, but many dollars. You save it in two ways. Our prices are absolutely the lowest and the high quality of our goods insures their lasting longer than inferior goods. We especially want to emphasize the popularity of our Flour, Tea, and Coffee. There is only one way to learn their worth and that is to try them yourself. Then you will know why others speak so highly of them.

H. H. WILLIAMS THE STORE OF QUALITY

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