SIGN-BOARDS ON THE UP-ROAD

Hamilton B. Williams

The truth shall liberate.

The curious blindness of humanity is one of the perplexities of life. Until within recent times the satisfaction with which the majority of people naming the name of Jesus have accepted the idea that the vast millions of human beings must be "lost," is astounding.

Even to-day the main reason people give for being religious is to escape hell. And the usual excuse for "gospel" is to offer folk a chance to be saved .... otherwise.

I heard Bishop McConnell recently in an interpretation of the "lost" according to Jesus. In every case the libel "lost" has a human classification. The story of Zaccheus calls him a "lost" soul. But his "lostness" suggests rather a peculiar situation. He was interested in Jesus, he recognized that he should be square; he offers restitution beyond the demands of the lane. He became host to the Lord. The "lost" coin was a good coin, out of circulation, capable of a purchasing power, "intrinsically valuable. The sweeper swept until it was found. The "lost" sheep was a wandering sheep .... not in line .... not in right fellowship .... this shepherd hunted until the sheep was "found." The prodigal Son was "lost" because he was not yet come to himself. His crime was selfism .... his riotous living was gross .... but so is all selfism and snug self-righteousness, smug satisfaction with the idea of being one of the fortunate few, superciliousness, greed, satisfaction in putting something over the other fellow, are grosser still. The boy found himself and started home. So the "lost" tell their stories in the parable and the Son of God .... and when we find ourselves we shall, with Him, be a friend of humanity. Friends do not libel, do not declass, do not stick fiendish marks on the unfortunate, do not lock the gates, do not do that horrible thing called judgment.

And some are beginning to dare to be human and break thru the human fences to give a helping hand to the lost.

As a matter of fact those who have no fellowship with God are those who have no heart of human sympathy. They are "lost" indeed who know not that the children of God are active friends and brethren.

I built my house close to the Lord's highroad;
It was built for the Lord's abode.
I garnished and kept with a woman's care
That the Lord might take comfort there.
The fire's ruddy glow made a cheerful sight,
It gleamed far out in the night.
I was sure He would see my light
The weary of world-streets, the sick, the poor
From the byway and alley and moor.
Were passing and passed my fastened gate .....
(While I wept that the Lord was late).
Folk paused as they passed by, but I intent
On making my own lament,
— Did not heed that they came or went.
Each morning I set forth my bread and meat.
For the Lord when He came to eat.
The dawns dimmed to dusks, but flamed my hope;
And I kept my watch toward the Uproad Slopes.
Each dawning I said: "He will come to-day,
Not always will He delay ....
But the Lord never passed my way."

A night of storm drove a stranger outdone
To my door. (Ah, 'twas not the one.)
But I gave the Lord's meat for His distress,
And Lord's bed for his weariness.
"I am His least, and thanks in God's name ....."
And sudden my house was a-flame .....
In the breaking of bread, the Lord came.
I said to Him: "Why didst Thou come so late?"
And the Lord said: "Thy fastened gate.
For not till the stranger was given My meat
Could I turn toward thy house My feet.
Who giveth to needy ones giveth to me.
Alone, I a guest cannot be;—
And I came with my brother to thee."
The house of the Uproad since then, is the Lord's;
For all hearts that choose it affords.
The fire's ruddy glow thru the door shines far
On the road where my neighbors are.
All, — weary and laden, the poor, the lame,
The wrecks of the shoals of shame—
Are my guests since the Lord Christ came .....

Moved for U.S. Against Rail Unions

U.S. JUDGE JAMES H. WILKERSON

These men were the principals in the far reaching court action which granted the United States an injunction against the Rail Unions. They are (upper, left to right) U. S. District Atty. Cline, of Chicago; Ass't. U. S. Atty.-Gen. Blackborn Esterline and U. S. Atty.-Gen. Harry M. Daugherty. Below, U. S. Judge James H. Wilkerson, of the Chicago District, who granted the injunction. Attorney General Daugherty claims it a move only to prevent interfering with national public utilities. The Unions say they will fight to a finish.

HARD WEAR SCHOOL SHOES

Where in the world are shoes used hard if not at school, where the boy and girl not only want to learn, but play and take many extra steps. If you fail to look at our strong wearing line of Boys' and Girls Shoes, at our LOW PRICES you will miss a chance to save on your shoe bills.

We carry Ball Band Rubbers.

THE PLACE Endicott-Johnson Shoe Store
BETTER SHOES FOR LESS MONEY
110 Main Street Wellsville, N. Y.

LUCKY STRIKE CIGARETTES
IT'S TOASTED

It's toasted. This one extra process gives a delightful quality that can not be duplicated

OUR CHURCHES

SEVENTH-DAY BAPTIST

Rev. Walter L. Greene, Pastor.

Sabbath services at 2:30 p. m., sermon by the pastor.

Bible School following the church service at 3:30 p. m.

METHODIST EPISCOPAL

Rev. W. H. Smith, Pastor

10:30 a. m., Morning worship, sermon by the pastor entitled "The God-Man." This is the third in the series on "The Person of Christ."

12 M., Sunday School.

6:30 p. m., Junior Epworth League. Topic: "A Christian Does Service for God Each Day." Leader to be announced later.

7:30 p. m. Evening worship, sermon by the pastor on "The World's Greatest Emancipator."

Thursday at 7:30 p. m., Mid-week service, conducted by the pastor.

ELM VALLEY UNION CHAPEL

2 p. m., Sunday School.

3 p. m., Preaching service, sermon by the Rev. W. H. Smith.

BAPTIST

A. D. Shepard, Pastor.

"The average man believes in the church. Let him be consistent and go to church."

Morning worship, 10:30. Subject: "What Jehovah Has Done. For His Own."

Bible School, 12 M. The Baraca and Philathea Classes will conduct a special gospel service at the McAndrew school house, at 3 o'clock.

Christian Endeavor at 6:15. Topic: "Getting an Education." Leader, Mr. M. Hoyer.

Evening worship, 7:30. Theme: "Eternal Life."

Tuesday afternoon, at 2 o'clock, the Ladies Aid will hold a special meeting for sewing with Mrs. Hattie Eggleston, at the home of Mrs. E. F. Stearns.

Thursday evening our regular meeting for Bible study, prayer and testimony.

Friday evening the Christian Endeavor will hold their monthly business and social meeting at the home of Mr. and Mrs. E. F. Stearns. A corn roast precedes, held on the banks of Dyke Creek. Come at 7 o'clock.

A very pleasant time was enjoyed by the Junior Philatheas, at their class social held last Friday afternoon, at the home of Mrs. Esther Dodge.

PRESBYTERIAN

Royal E. MacGowan, B. D., S. T. B. Pastor

Sunday, September 17th:—

Morning service, 10:30 a. m., sermon: "The Quest of the Supreme," or "Man's Search for God."

Evening service, 7:30 p. m., sermon: "God's Quest of Man."

Sunday School immediately following the close of the morning service. There are classes for all and everyone is cordially invited to attend and join one of our classes. Rally Day will be observed with appropriate exercises in the very near future, when plans will be made for the improving and intensifying the program of our school.

Christian Endeavor meeting at 6:45 in the evening. Topic: "Getting an Education." Prov. 9:1-11. Leader:

Mid-week service every Thursday evening at 7:30. On Thursday evening, September 21st, we will begin a course of study on "The Landmarks of Christian History." The aim of the course will be to trace the development of the Christian Church, its character, doctrines, progress, form of government, etc., during the past twenty centuries. Such subjects of interest will arise as "The Origin of the Roman Church," "The Rise and Fall of the Papacy," "The Protestant Reformation," "The Great Awakening," etc. The value of the course will depend largely on regularity of attendance.

The Interdenominational Community Week Day Church School holds its regular session every Thursday afternoon, from 3 to 4 o'clock, and all the boys and girls of our church who are not yet enrolled in the school are urged to enroll at once.

The Presbytery of Steuben will hold its regular Fall meeting in the Andover Presbyterian Church, on Monday evening, September 18th, and Tuesday, September 19th, 1922. Everyone is invited to attend the sessions of the Presbytery and enjoy the benefits of the meetings, but delegates only will have the privilege of voting on the questions that arise. The regular delegates from the other churches in the Presbytery will be entertained Monday evening and Tuesday by the society of the Andover Church.

"What constitutes the True Church? It is a community of believers, united by the spirit of Christ, loyal to Him, intent on doing His will, with the end in view to build up and maintain the spiritual life of ALL men. The True Church knows nothing of petty creeds, narrow individualism and self-righteous Pharisaism. It does not seek to lock the gates of the Kingdom with the key of the Sacraments, but invites everyone that is a doer of righteous, everyone that has the child-spirit of trust and love, to enter. Doctrinal and credal tests of spiritual truth are unreliable measures of religious reality. The attempt to make a verbal statement of belief, or any external act, the index to the spiritual life, will cause confusion in thinking and hypocrisy in conduct."

We welcome YOU to all the services of OUR church.

CITATION FOR JUDICIAL SETTLEMENT - ADMINISTRATION

TO THE PEOPLE OF THE STATE OF NEW YORK:

By the Grace of God Free and Independent.

To Lea Scott, Augusta Chase, Minnie Marvin, Frances Mesler, Rose Redner, Gertrude Rice, Bert Wandover, Will Wandover, Bertha Fessenden, Walter D. Clair, Earl E. Clair, Emma Jane McCray, Vesta Rogers, Matilda Gleason, Mabel Rosenthal, Claude Stives, Ladell Palmer, Nancy J. Walker, Eugene Marvin, Clair Dawson, Elmer Green, and to all other persons interested in the estate of Chester Clair, deceased, whose names are unknown as heirs at law, next of kin, creditors or otherwise interested in estate of said deceased, and to all persons interested in the estate of Chester Clair, late of the County of Allegany, deceased, as creditors, heirs at law, next of kin or otherwise, send GREETING:

You and each of you are hereby cited to show cause before our Surrogate of the County of Allegany, at the Surrogate's Court of said County, held in the Surrogate's Office in the Village of Belmont, N. Y, on the 13th day of October, 1922, at 10 o'clock in the forenoon of that day, why the account of Emma Bissell & James S. Clair, as administrators of the goods, chattels and credits of said deceased, should not be judicially settled and allowed.

IN TESTIMONY WHEREOF, we have caused the Seal of the Surrogate's Court of the said County of Allegany to be hereunto affixed.

WITNESS, Hon Bernard B. Ackerman, Surrogate of said County, at Belmont, N. Y. (L.S.) (Seal) this 1st day of September in the Year of Our Lord One Thousand Nine Hundred and Twenty-Two.

LEON A. ACKERMAN, Clerk of the Surrogate's Court.

NOTE:—This citation is served to give you Legal Notice of the proceeding; but you are not obliged to appear unless you desire to do so. 40

THE A. B. C. OF EATING

O' M'ES (Italian), excellent tough age,
For either tender age or tough age,
For Oranges which have all three
Of vitamines, A, B, and C.

If you are running a store, and were able to offer a lot of real buying opportunities to people, you'd want to tell everybody about them—wouldn't you? Well, that's the way most of to-day's News advertisers feel, too.

Our Classified Ads get results.

Death Mine Where Gold Miners Perished

Surface view of the Argonaut Gold Mine in California where forty-seven miners were recently trapped by fire at a 4,000-foot level and all perished. This picture was taken as rescue work was under way.

There's a Style Here That's Just Right For You

MOST MEN HAVE THEIR OWN IDEAS ABOUT STYLE IN CLOTHES. THAT'S WHY THEY WANT VARIETY TO CHOOSE FROM

You'll find variety here--two buttons, three buttons straight backs, form-fitting and sport coats. All of them good style, good cloths, well tailored and good fitting--the kind of clothes you get real satisfaction from wearing

$25.00 to $37.50

Chas. Veit & Co.
COR. MAIN & BROAD STS. HORNELL, N.Y.

"I knew him when he was a boy"

What one is there of us that has not felt the glow of satisfaction over the outstanding success of a life-long friend! Often a surprise—seemingly "all of a sudden." Yet neither surprising nor sudden, when you stop to think back over each step of his progress.

THE United States Rubber Company—makers of U. S. Royal Cords—were first to conceive, make and announce the *balanced tire*. A tire in which there is such complete *unity* of action in tread and carcass that neither will give way before the other.

First to conceive, make and announce a *complete line* of tires—a tire for every need of price and use under *one standard of quality*.

First to tell the public about the good and bad in tire-retailing. (You remember the phrase "Go to a legitimate dealer and get a legitimate tire.")

First also to arouse industrial and trade minds to the need of a *new kind* of tire competition. (Competition for better and better values. Greater and greater public confidence.)

THESE high spots along the U. S. road to leadership indicate the *intent*—the will to win by the *quality* route in a price market.

Now that so many car-owners have given their verdict for quality tires in general, and U. S. Tires in particular—a number of dealers and car-owners whose vision has been clouded by "discounts," "sales" and what not, are beginning to remember that they "knew him when he was a boy."

United States Tires are Good Tires

Copyright U. S. Tire Co.

Where You Can Buy U. S. Tires:
ELM STREET GARAGE, E. E. FENNER & SON — ANDOVER, N. Y. ALFRED, N. Y.

If you have to lick Andover kick her in the nose, or she will go forward.

Andover Chamber of Commerce

ANDOVER LODGE No. 786. I. O. O. F. Meets Every Tuesday Evening. Visitors are always cordially welcomed
CLAIRE C. BACKUS, N. G
AMES L. ROGERS, Secy.

UNION ENCAMPMENT No. 171, I. O. O. F.
Meets Second and Fourth Monday Evenings of Each Month.
C. S. JONES, Chief Patriarch
CLARENCE FREEMAN, Scribe
Visitors are Always Welcome.

ANDOVER LODGE No 856 F. & A.M.
Meets 1st and 3rd Monday evenings of each month at 8 o'clock. Visitors always welcome.
W. W. PINGREY, W. M.
H. D. SMITH Secy.

ANDOVER DAIRYMEN'S LEAGUE Co-Operative Association, Inc.
Meets First Saturday Each Month
JAMES P. DEAN, President.
BENJ. CONLEY, Vice Pres.
W. W. PINGREY, Secretary

ANDOVER GRANGE NO. 1098.
Meets Every Second and Fourth Wednesday Evening, I. O. O. F. Hall.
C. A. ROBINSON, Master.
MRS. JENNIE SMITH, Lecturer
HARRY SMITH, Secretary
Visitors Always Welcome.

WALTAR J. GRENOLDS, M. D.
Will answer all country calls.
Office Hours 8—10 A. M. 1—3 P. M. 7—9 P. M.
Office Main and Center
Andover, N. Y.

C. W. O'DONNELL, M. D.
Physician and Surgeon
Office on West Greenwood St.
ANDOVER, N. Y.

F. J. LOUGHLEN, M. D.
GENERAL PRACTITIONER
Office and Residence, Center St,
Andover, N. Y.

O. A. ERICSON
Cleaning and Dyeing Specialty
E. Fassett St., Corner Main
Wellsville, N. Y. Phone 895-J

MARY L. RAY
The Beauty Shop
Toilet Requisites
Andover, N, Y.

L. C. DAVIE
VETERINARIAN
Wellsville, N. Y.
Telephone Office 47-W. Residence 225-W.

HENRY STEPHENS
FIRE
INSURANCE
LIFE
Offices, No. 13. Main St.
Andover, N. Y.

CRAYTON L. EARLEY,
Attorney and Counsellor at Law
Money Loaned on Good Real Estate Security
ALL LEGAL BUSINESS RECEIVES PROMPT ATTENTION
Andover, N. Y.

C. E. BROWN
Undertaker and Embalmer
Finest Equipment
Skilled Service
Calls Attended to Day or Night
Main Street, Andover, N Y.

Wettlin
LEADING FLORIST
"SAY IT WITH FLOWERS"
FOR THE BEST SERVICE SEND TO US, THE OLD RELIABLE PLACE
WETTLIN FLORAL CO.,
Hornell, N. Y.
We are members of the Florists Telegraph Delivery Service and Telegraph and mail orders to all towns and cities.

There's a want ad in to-day's News which contains facts for home seekers. Your personal attention to it may lead to a change in the property adjustment. Read it, it may be an opportunity only to you — in a want ad way.

Of Interest to Farmers

CHOICE OF FEEDS DEPENDS ON HAY

College Experts Mixtures for Fall and Winter Based on Cheapest Ingredients

Because oats, hominy, bran and gluten are likely to be the cheapest feeds this fall the specialists at the State Agricultural College at Ithaca suggest some combination of these four with a little oil meal and cottonseed as the best basis for a good dairy ration for the fall and winter.

The actual mixture to be used depends on the kinds of other feed to be used with it, the specialists say. For example with low grade hay and corn silage they suggest a ration which consists of 400 pounds wheat bran, 200 pounds ground oats, 200 pounds hominy, 600 pounds gluten feed, 400 pounds cottonseed meal and 200 pounds oil meal. A simpler mixture which has about the same amount of protein with less variety consists of 500 pounds each of bran, hominy, gluten feed and cottonseed meal.

Hay Affects Mixture

Farmers who have good mixed hay containing at least one-half clover are advised to feed an equal mixture of high and low protein feeds. For this purpose the college suggests a ration which consists of 500 pounds bran, 300 pounds hominy, 200 pounds ground oats, 500 pounds gluten feed, 300 pounds cottonseed meal and 200 pounds oil meal.

To be fed with straight clover or alfalfa hay the high protein feeds in the grain ration may be cut to 40 per cent, the college says. Under these conditions it suggests using a ration consisting of 600 pounds bran, 200 pounds ground oats, 400 pounds hominy, 400 pounds gluten feed, 200 pounds cottonseed meal and 200 pounds oil meal.

Homespun Yarn

Children and women need more iron in the diet than men.

• • •

A wooden rack on the wall or in the kitchen drawer keeps paring knives apart and saves their edges.

• • •

One housewife gave her old grass rugs a coat of shellac and now she leaves them on the porch even when it rains.

• • •

One worn-out sheepskin coat furnished the material for a pair of wool mittens, one to apply furniture polish and the other to rub it glossy.

• • •

Aunt Ada's Axioms: "Some folks don't stop to think that their thots and actions of to-day will be repeated by their children thru the years to come.

• • •

Next time you lack cream for coffee, heat some milk to the boiling point, put it in the bottom of the coffee cups, and pour the coffee on it slowly.

• • •

Why not fasten the ironing board to the wall with a pair of hinges? Use hinges also to attach a leg to the free end of the board, which can then easily be folded up out of the way.

• • •

Along toward fall housewives begin to think about rearranging their living rooms for the shorter days to come. Some of them are getting good suggestions from the three bulletins on house planning that the State Agricultural College at Ithaca sends free for the asking.

NOT HARD TO KEEP YOUR HENS AT HOME

A simple and practically bloodless operation on chickens' wings keeps them from flying over fences and otherring gardens, say the poultrymen at the State Agricultural College at Ithaca. They give the following directions for the operations:

"Remove a few feathers around the second joint. Spread the wing out to its full width and you will see just beneath the skin on the outer edge of the second point a small white ligament or cartilage. Insert a small knife blade under the ligament and cut it in two, pulling upward and outward on the knife. Then cut a piece from the end of the cartilage one-sixteenth of an inch long. This may be done with a pair of scissors or with a knife. The object in removing this section is so the cartilage will never grow together again. Since no major arteries are encountered, you will find this a very simple and practically bloodless operation."

Agrigraphs

A big woodpile will be worth money this winter.

• • •

Are the storage bins all ready for the season's crop?

• • •

Uncle Ab says: "Many a good horse has been spoiled by a driver who wasn't sure where he was going."

• • •

It's cheaper to plan even the smallest building on paper first than it is to tear out after it's partly built.

• • •

Most grasses seed themselves in the fall. That's one reason for renewing the lawn by raking out the weeds and applying a little good seed before the autumn rains.

• • •

The heavier the firewood the more heat to the cord. Hickory, oak, beach, hard maple, locust, ash, and elm give good heat; one full cord of seasoned wood has a fuel value about equal to a ton of coal.

• • •

"He that goeth forth and weepeth bearing precious seed, shall doubtless come again with rejoicing bearing his sheaves with him, for whatsoever a man soweth shall he also reap."—Psalms 126, 6; Gal 6, 7.

• • •

Some of the best farmers in the state will spend their spare time this winter on one of the free agricultural correspondence courses given as a part of the extension service of the State College at Ithaca.

OUR METHOD OF EXAMINATION

We invite comparison of our method of eye examination and the practical results obtained. Our large practice is the result of giving to each case the attention to detail necessary for a proper diagnosis. We assume entire responsibility, for the examination, grinding of lenses and the proper adjustment of frames or mountings.

A. O. SMITH
OPTOMETRIST
80 N. Main St., Wellsville, N Y

NINTY DAYS WITH A PASSPORT

(Continued From First Page.)

fine. It covers an area of 99 acres and there are represented in the various buildings, the things which France sends to her colonies and the things she receives from them. We went thru various palaces or halls of machinery, containing models of France's finest ships, her latest automobiles, trucks and flying machines, as well as smaller domestic machinery of all kinds and description. In the torrid sun of the mid-day we did not need to force our imagination to believe that we were in Morocco when we entered that exhibit. The building was arranged as a beautiful and huge Mohammedan home, with numberless rooms. In them were various food products and priceless rugs and furniture, with which France is enriched by her tributary. There was an interesting hospital exhibit showing the advance made by France in sanitation and medicine in Morocco. Adjoining the Morocco exhibit was a typical Moroccan street with many native bazaars. All the wares were for sale and the shopmen vied with one another to sell them. Quarrels, long and loud, were also to be heard among the shopmen. At the end of the street was a small open park place where native drinks were sold and consumed in the din of native music.

The exhibits of equatorial Africa were in buildings brick red in color, and it took real courage on that hot day to visit them. The talents of the Africans were well shown in the numerous shops of goldsmiths, ironmongers, candy-makers and the wood-cut arts and crafts. The camels, gnus, zebras and other animals were present in native surroundings. We enjoyed a visit to the native homes. All members of the family were in such evident good humor.

At the Tunis exhibit we found beautiful brass ware at prohibitive prices. A well-nourished Mohammedan so sprinkled us with so-called violet perfumery that we were forced to remember the Tunisan exhibit for days.

The buildings of the Indo-China exhibit were the most showy. Turrets and minarets with rows of beautiful sculpture and carving rose in stately fashion above the halls. Long stairs with landing adorned with lions and dogs made the approach to porticos. Trees, fountains and streams relieved the even brown color of the buildings.

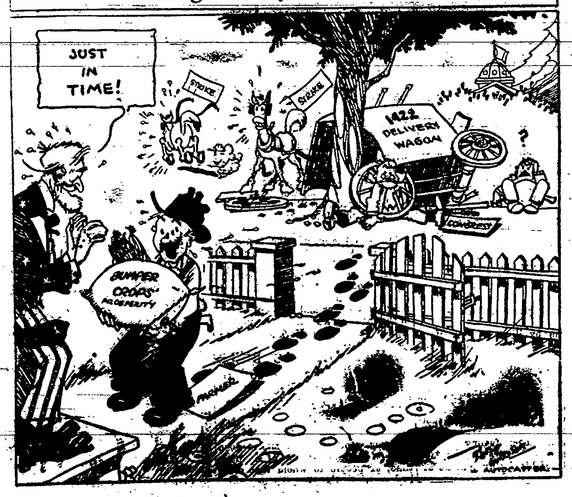
We had to hurry from Marseiles to Nice. The ride along the Mediterranean was beautiful. We could see the famous "Grande Corniche" road most of the way. The calm blue sea, the many brown children bathing, the little villages hidden in the mountain recesses, never failed to interest us. As we approached Cannes, favorite resort of Edward VII. of England, and a city in which the premiers of the great Powers recently met, beautiful villas could be seen on the mountains. Tunnels were numerous and we were glad to rest in Nice.

Nice is the gay winter resort for Europe. There are beautiful hotels and homes in palm gardens. The Old Town part of Nice has narrow lanes, but the Ville des Etrangers or city of strangers, has inviting, wide streets. Many restaurants have the streets in front of which recreation seekers take refreshments in true Parisian style.

On the train for the Italian border we saw the famous Casino of Monte Carlo, and judging from the luxuriant villas and hotels, money in abundance is a necessary commodity for a stay in Monte Carlo. At the border it took only one-half hour to examine the baggage of the many travelers on the train, and with a luncheon box containing biscuits, cheese, ham and fruit, we were off for Italy.

M. A and T. H. Chappel.

Getting here just the same



ATLAS PORTLAND CEMENT

BUSINESS that cuts built the bridge. The need for permanence and economy made it concrete.

Your building material dealer will sell you to excellent advantage from a business angle. He can help you select the material best suited to your purpose.

If, because of fire protection, health or permanence, your structure should be concrete—he will sell you Atlas Portland Cement in the bag-lined by which all other makes are measured.

The Atlas Portland Cement Company
Sales Offices: New York—Boston—Philadelphia
Milton—Northampton, Pa.
Hudson, N. Y.—Birmingham, Ala.

ATLAS (LIKE) "The Standard by which all other Makes are measured" ATLAS

GARDNER & GALLAGHER

This Store Will be Closed Thursday Afternoons During July, August and September

You're Invited to See Our **New Models for Fall**

You are going to like our New Fall Suit Models, including Sport, Norfolk and the more conservative styles.

The young man of twenty calls them smart or snappy; the man of thirty says they are well-tailored; the man of forty, looking chiefly for value, proclaims them good clothes. And so regardless, of what you demand in clothes, you can find it here. Satisfaction guaranteed.

New Fall Mallory Hats and Miller Caps.

GARDNER & GALLAGHER
(INCORPORATED)
111 Main St. . . Hornell, N.Y.

ADVANCE PREMIUM MUTUAL CO-OPERATIVE FIRE INSURANCE COMPANIES OF NEW YORK STATE

Below are given the names of companies and year organized of the twenty-one Co-operatives and Mutuals that are members of The Co-operative Fire Underwriters Association of New York State, with offices at 452. Broadway, Albany, New York.

For fairness of rates, promptness and satisfactory adjusting and paying of losses, we ask that you give these companies a trial.

Name of Company	Year Organized
CANTON CO-OPERATIVE	1895
CATSKILL MOUNTAIN	1902
CHEMICAL MUTUAL	1898
CO-OPERATIVE FIRE	1886
COMMERCIAL MUTUAL	1895
EMPIRE CO-OPERATIVE	1894
GREENE COUNTY MUTUAL	1893
HOME MUTUAL	1901
MONROE COUNTY CO-OPERATIVE	1896
MERCHANTS & FARMERS MUTUAL	1897
NEW YORK CENTRAL MUTUAL	1899
ONEIDA CO-OPERATIVE	1895
OTSEGO MUTUAL	1897
PIONEER CO-OPERATIVE	1856
PREFERRED MUTUAL	1896
SECURITY MUTUAL	1897
STERLING	1895
SAFETY CO-OPERATIVE	1904
TOMPKINS COUNTY CO-OPERATIVE	1887
UTICA	1903
WYOMING VALLEY	1892

The above companies arrange in age from 18 to 66 years in the Fire Insurance business and are still going stronger than ever. Get our rates for one or three year policies on your property and see how they compare with that which you are now paying?

We also represent 5 (five) large New England Mutuals that arrange in age from 67 to 94 years in the Insurance Business.

SADLER & FARLEY
Suffis Block Wellsville, N. Y. Phone 37-M
Slater Block Olean, N. Y. Phone 747-M
Adsit Block, Hornell, N. Y. Phone 624-R.