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ANDOVER, MASS.
VOLUME XLIII NUMBER 16

Andover everywhere and always, first, last—the manly, straightforward, sober, patriotic New England Town—PHILLIPS BROOKS
ANDOVER, MASSACHUSETTS JANUARY 31, 1930

ONE YEAR \$2.00 SINGLE COPY 5 CENTS

ST. AUGUSTINE'S DRAMATIC CLUB

Young People Present Three-Act Comedy in the Town Hall Last Friday Evening—Many Enjoy Dancing which Followed "The Patsy"

"The Patsy" was the name of the play, but it was really Patsy Harrington's father in the person of J. Phillips Higgins who kept the audience in gales of laughter from the time the curtain rose until it fell, at the first presentation of the season given by St. Augustine's Dramatic club in the town hall last Friday evening.

"Mr. Harrington" started the evening with an excellent demonstration of the best way to handle a weeping wife. He was at odds with his eldest daughter, who was ambitious to make a socially brilliant marriage, but was good pal with the quiet Patsy, whose side she took in the various family squabbles.

Patsy had set her heart on Tony Anderson, the discarded lover of her butterfly sister. In an effort to make herself socially desirable she studied a book of clever sayings which cropped out at such unexpected times that her family thought she was losing her mind. The directions for winning a husband seemed more practical and by following them she explicitly succeeded in winning Tony and in holding him even when Grace having overreached herself and lost Billy Caldwell, she looked out at such unexpected times that her family thought she was losing her mind.

The weeping wife was played by Miss Katherine Milne. The ambitious daughter, Grace Harrington, was seen in the person of Miss Margaret Sullivan. With her handsome gown and social engagements she was like one of the older sisters of Cinderella who went to the ball but missed marrying the prince. Patricia, who used her wits, and won a silver cup as well as a husband was played by Miss Alice Nelligan.

The part of Billy Caldwell was played by Thomas Lynch and that of Tony Anderson by William C. Crowley, Jr.

Then there were several minor but necessary characters. The presence of Sylvia Buchanan, impersonated by Miss Mary R. Connolly, was the last straw which precipitated the final quarrel between Grace and her lover. The substantial admirer of Patricia's, Francis Patrick O'Flaherty, who had his contribution to make toward her fame or notoriety (according as one looked at the matter) was Frank E. Davis, and the taxi driver, "Trip" was Joseph Beaulieu.

The play was directed by John Alexander. The stage director was William Tammany and Mrs. Robert Franz had charge of the make-up.

The furniture for the stage setting was provided through the courtesy of Charles S. Buchan.

General dancing was enjoyed after the show, music being furnished by Billy Casey's Merry-makers.

The cast of characters:

Bill Harrington	J. Phillips Higgins
Mrs. Harrington	Katherine C. Milne
Grace Harrington	Margaret Sullivan
Patricia Harrington	Alice Nelligan
Billy Caldwell	Thomas W. Lynch
Tony Anderson	William C. Crowley, Jr.
Francis Patrick O'Flaherty	Francis E. Davis
"Trip" Busy	Joseph Beaulieu

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LOCAL NEWS NOTES

William Gillespie is dangerously ill at his home on Baltimore street.

Miss Mary Maroney of Summer street has accepted a position in Lawrence.

Miss Helen F. Reilly of Haverhill street spent the week-end with friends in Lynn.

Mr. and Mrs. Thomas Darby and family of Somerville have moved to 65 Essex street.

Mrs. M. A. Murphy and family have moved from Main street Terrace to Summer street.

The Margaret Slattery class of the Free church met Tuesday evening with Miss Bessie Coutts, 137 Main street.

Mr. and Mrs. Harry Dennison and family have moved from Temple Place to the home on Pine street recently purchased by them.

A cooking school will be held at the Knights of Columbus hall on February 3 and 4, under the auspices of Court St. Monica, 783, Catholic Daughters of America.

Mr. and Mrs. H. Winthrop Pierce of West Newbury and formerly of Andover are spending the months of February and March at 115 Commonwealth avenue, Boston.

Sixteen members of the American Legion auxiliary were guests Tuesday afternoon at the Rutter laundry in Lawrence. They were shown through the laundry by Mr. Rutter and each received a souvenir.

The next regular meeting of the November club to be held on Monday afternoon February 3, will be in charge of the Art Department. The subject will be "Love in Art" illustrated by living pictures.

The February meeting of the Lawrence General Hospital will be held Tuesday afternoon, February 4, at the Calvary Baptist church in Lawrence. There will be sewing for the hospital. Tea will be served.

The civics department of the November club will meet next Friday, February 7, at 3:15 o'clock at the clubhouse. Mrs. Claude U. Gilson will give the sixth in a series of seven lectures on Current History.

The Courtesie Circle of the King's Daughters will meet at 7:45 p.m. Monday, February 3, at the South church. After regular business, the meeting will be in charge of the Devotional committee.

Chief Charles F. Emerson of the local fire department attended the annual meeting of the fire wardens held Monday at the Boston City club. About 150 men were present from the towns and cities of Eastern Massachusetts.

Andover Grange will hold a minstrel show in grange hall Wednesday evening, February 5. The show will start at 7:45 o'clock and will be followed by a general dancing. Music will be furnished by the Collegians. The cast for the show is now rehearsing under the direction of Mr. Bedell of Methuen.

The Margaret Slattery class of the Free church met Tuesday evening with Miss Bessie Coutts, 137 Main street. At the business meeting plans were made for a children's party to be held some time in March and also for a food sale to be held at a later date. A social hour followed with refreshments served by the hostess.

Another Miss Charming will be selected this evening at the weekly dance in the Knights of Columbus hall under the auspices of St. Augustine's Dramatic club. Billy Casey's Merry-makers will provide the dance music. Dancing will start at eight o'clock and continue throughout the evening. Miss Mary Connolly is chairman of the dance committee.

Following the successful presentation of "The Patsy", a three-act comedy staged last Friday night in the Town Hall by St. Augustine's Dramatic club, the club will resume its weekly dances held Friday night in the Knights of Columbus hall. The feature for this week will be the selection of another "Miss Charming." Billy Casey's Merry-makers will furnish the dance music as usual. Miss Mary R. Connolly is the chairman of the committee on arrangements.

To Teach at the Punchard School

Miss Ruth N. Higgins of Farmington, Maine, has been appointed by the Trustees of the Punchard Free school to teach in the business department during the leave of absence granted to Mervin E. Stevens for the remainder of the school year.

Miss Higgins is a graduate of the State Normal school at Farmington and has had eight years experience, teaching in Farmington and Sanford, Maine. At present she is studying at Boston University.

The Lawrence Cancer Clinic is held at Lawrence General Hospital, 1 Garden street, Lawrence, Mass., on first and third Tuesdays of every month, at 10 A.M.

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LOCAL NEWS NOTES

COMING EVENTS

TONIGHT
8:00 p.m. Punchard Hall, Whist party under auspices of Alumni association for benefit of Educational Fund.

SATURDAY
2:00-5:00 p.m. Mugrove Building, Food sale under auspices of Ladies' Aid Society of the West Church.

MONDAY
7:00-9:00 p.m. Old Schoolhouse in Ballardvale, Session of Registrars of Voters.

TUESDAY
3:15 p.m. Public House, Meeting of League of Women Voters. Speaker: Richard K. Conant. Subject: "Progress in Child Welfare in Massachusetts."
4:30 p.m. George Washington Hall, Wagner's "Parsifal". Mrs. John C. Angus, piano and Dr. Carl F. Hartzscher, organ.
4:00-7:00 p.m. Free church parish house, Colonial tea.
7:00 p.m. George Washington Hall, Film history course "Dixie."
7:00-9:00 p.m. Phillips Club, Session of Registrars of Voters.
8:00 p.m. Grange Hall, Minstrel Show.

Salvation Army Makes Annual Appeal

The annual drive for the work of the Salvation Army is now under way. Circular letters soliciting contributions are already in the mail and contribution lists are being circulated in the mills and factories. This is the only appeal for this work which will be made in Andover this year and it is hoped to raise the sum of \$1500. C. B. Rogers is again in charge of the local work.

The Andover committee includes Burton S. Flagg, chairman, Frederic S. Boutwell, treasurer, Edward A. Anderson, Hugh Bullock, Rev. C. Norman Bartlett, Philip P. Cole, Rev. Alfred C. Church, Dr. J. J. Daly, Miss Fannie Davis, Nathan C. Hamblin, Frank H. Hardy, Rev. Charles W. Henry, Joseph Higginson, David R. Lawson, Frank S. McDonald, Rev. Frank R. Shipman, D.D., Dr. A. E. Stearns, Rev. Edwin H. Schever, Rev. Ierman Van Lunen, George H. Winslow.

Contributions may be sent to the treasurer, Frederic S. Boutwell of the Andover Savings Bank.

Free Church Christian Endeavor to Conclude Morning Endeavor

Sunday, February 2, is Christian Endeavor Sunday. The morning service at the Free church has been turned over to the society, and the president has arranged to have several of the members take part in the morning service. Rev. A. C. Church will preach a special Christian Endeavor sermon. The flowers will be given by the society and several of the intermediates will act as ushers. The public is invited to attend this service.

The society will hold a pop concert February 11 with a supper and entertainment in the parish house. A special ticket contest in charge of Earle Bourne is being staged among the members.

To Present Traveling Gavels

Garfield lodge, 172, Knights of Pythias, will visit William B. Gale lodge of Lawrence Monday evening and present the traveling gavel. The delegation will leave Fraternal hall at 7:15 p.m. Grand Chancellor Isaac Gordon of Boston will be at the meeting.

Young People's Fellowship to Hold Chicken Supper

The Young People's Fellowship of Christ church will hold a chicken supper at the meeting Sunday evening in the parish house at 6:30 o'clock. This will be followed by a rector's question box.

The supper committee: Dorothy Winn, chairman; Bessie Downs, Ella Larkin and Bertha Hilton.

Chief of Police Issues Warning

Chief Frank M. Smith of the Andover police department has issued a warning to all violators of the automobile laws on Main street between Shawheen Village and Hadden road beyond Andover hill. This section will be patrolled regularly by the police and no excuses will be received for cutting out of line, speeding, or any other violations of the automobile laws. The dangerous condition of North Main street which although passable, is still unsafe at several points, has led to this warning.

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FREE CHURCH ANNUAL SUPPER

Reports by the Pastor and Church Organizations Are Heard Following Supper Served in Parish House—Address Given by Rev. Hugh Penny of Lowell

South Parish Meeting

Men of the South Church Plan Budget for 1930—Vote to Install a New Heating System

The meeting of the South Church parish was held last evening in the vestry with Frederic H. Jones acting as moderator and Burton S. Flagg as clerk.

One of the most important items of business was the unanimous vote taken in favor of a new heating plant. A committee of two, Burton S. Flagg and W. C. Richards, was appointed to act with the assessors and authorized to proceed with the completion of a heating plant for the South church, the amount of money to be expended will be taken from the reserve fund which has been accumulating.

The question of a new organ or improved facilities for the old one was discussed but no action was taken.

Burton S. Flagg who is one of the special committee appointed to secure the few remaining privately-owned pews, with a view to amalgamating the church and the parish, reported that the title to two pews had recently been discharged and that three more remained but one title to be secured.

Reports were given as follows: Board of Assessors, Frank L. Brigham; collector, Jonathan E. Holt; treasurer, Arthur W. Cole; auditor, Fred E. Cheever; trustees of the South Parish cemetery, Jonathan E. Holt; trustees of the ministerial fund, Burton S. Flagg.

Officers were re-elected as follows: Members of the finance committee, Philip R. French, Eugene H. Weeks, Arthur W. Cole; assessor for three years, Frank L. Brigham; collector, Jonathan E. Holt; treasurer, Arthur W. Cole; auditors, Fred E. Cheever and John V. Holt.

Samuel J. Cromie was elected a member of the Parish.

Jonathan E. Holt in reporting for the trustees of South church cemetery made known that two small lots had been sold during the year and that others were for sale.

The proposed budget for the coming year is \$10,600. The reserve fund for improvements and betterments on the church property amounts to \$9884.02, while the organ fund shows a balance of \$4,341.38.

A. P. C. Guest Night

The hospitality of the A.P.C. sorority of the South church was enjoyed last evening by a gathering which filled the vestry. A welcome was extended to the guests by the president, Mrs. G. Richard Abbott, after which several lively selections by the six-piece orchestra of the Calvary Baptist church of Lawrence put everyone in a humor to enjoy the clever tricks of the magician, Jess Kelley.

The strange activities of coins, eggs, handkerchiefs, candles, ribbons and strings in the hands of Mr. Kelley kept his audience in a state of happy bewilderment. Members of the audience under his skilled tutelage also accomplished the incredible. A running fire of jokes and comment rendered the occasion little short of hilarious.

While the orchestra gave a program of popular music refreshments of sandwiches, cake, coffee and chocolate were served by the hostesses.

The members of the committee in charge of the entertainment were Mrs. Foster Burnard, chairman; Mrs. Raymond Brickett and Miss Marion Hill.

Those who served the refreshments were Maria Fairweather, chairman; Mrs. Arthur Jenkins, Mrs. Fred Gould, Mrs. N. Ellison, Mrs. George A. Abbott, Mrs. George Collins, Mrs. Paul Cheney.

Policemen Make Elaborate Plans for Concert and Ball

Plans are progressing for the fifth annual concert and ball to be held in the Town hall Friday evening, February 14 under the auspices of the Andover Police Relief association. Miss Rachel Stewart will give several specialty dances among them the Highland fling, sword dance, Irish jig, and the sailor's hornpipe. The Square and Compass glee club will present a one-hour concert program and Roland Russell's Ramblers will play for general dancing.

MRS. FANNIE DONALD SMITH

The death of Mrs. Fannie Donald Smith, widow of Deacon Joseph W. Smith, on April 23d, 1929 deserves special mention in the records of the Free Christian church.

She was the oldest in years and in length of membership of all its members at the time of her death, having joined in May, 1858, at the age of seventeen years.

As the daughter of Mr. and Mrs. William C. Donald and the daughter-in-law of Mr. and Mrs. John Smith, all founders of the church, she was familiar with the circumstances which led to its organization and was acquainted with its original members.

During her long association with it she was devoted to its welfare and gave generously of her efforts and means to its support. Her legacy of \$5000 showed her warm desire for its future prosperity.

The memory of her unflinching loyalty to it, her personal interest in its individual members, her kind and gentle nature and her noble womanhood will long be cherished by all who knew her. "Being dead she yet speaketh."

In recognition of her useful life in this church we vote that this minute be entered in the records of the church and that a copy of it be sent to her family.

Andover, Mass., January 29th, 1930.

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Many a well-known man is in jail. This new size BEACON Anthracite is becoming a well-known fuel as well as being known well. We call it

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An ideal size for ranges or to mix with your boiler coal.
THIS COAL WILL NOT CLINKER
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"You lost your dog? Why don't you advertise?"
"The poor dog can't read."

"I want to marry your daughter."
"Have you seen her mother?"
"Yes, but I prefer the daughter."

Calling Tomorrow by Telephone Today

One of the oddities of long distance telephony is that a telephone message which actually takes only a fraction of a second to reach the receiver 15,000 miles away will not be received until the day after it starts. This paradox is explained by the fact that through the recent inauguration of wireless telephony between New York and Sydney, Australia, (via London, England) the message crosses the International date line, on which the new day begins. This line extends north and south through the western Pacific Ocean. A message starting from New York city say, at four o'clock in the afternoon would take only a fraction of a second to reach Sydney, Australia, out at that time the clocks would be pointing to 7 a.m. the next day. Likewise a message leaving Sydney on New Year's day at 7 a.m. would be heard in New York city at 4 p.m. on December 31st of the previous year.

From New York, the messages pass over wire lines to the short wave transmitting station of the Bell Telephone System located at Lawrenceville, New Jersey. From this point they are sent by radio to the receiving station at Baldock, near London, England, and thence by wire to the British Government's transmitting station at Rugby. Here, once more, the voice waves are sent over the radio to the receiving station near Sydney, Australia. The return path of the voice waves is the same except that the receiving station in the United States is located at Netcong, New Jersey.

The demonstrations of this service proved to be entirely feasible and satisfactory.



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Buy Tydol gas and Veedol oil today—you'll notice the difference.

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"PATSY" PRESENTED

(Continued from page 1)

The officers of St. Augustine's Dramatic club: Founder, Rev. Charles A. Branton, O. S. A.; president, William A. Doherty; vice president, Frank E. Davis; secretary, William C. Crowley, Jr.; treasurer, Thomas W. Lynch; executive committee, James Sullivan, John P. Alexander and Dorothy McCarthy.

Dance committee—Mary R. Connolly, chairman; Margaret Sullivan, Katherine Milne, Anna Maguire, Evelyn Sylvia, Dorothy McCarthy, Agnes Sullivan, Eva Bourassa, William Doherty, Frank Davis, Phillip Higgins, James Sullivan, Arthur Mullen, William Mullen, Thomas Lynch, Joseph Doherty, Joseph Beaulieu, William Greene, Charles Murray, John Barbone, William Burlingame, William Crowley, Jr., Albert Neenan, Esther Corey, Joseph Cronin, William McCartney, John Alexander.

The next presentation by the Dramatic club will be its annual St. Patrick's night performance. Plans for that occasion will be announced later.

Massachusetts Forestry Association Starts a Campaign to Plant 100,000 Shade Trees

The Massachusetts Forestry association announces that it has initiated a Shade Tree Planting Revival in this state for 1930 in commemoration of the Tercentenary of the founding of the Massachusetts Bay Colony. A recent Shade Tree Survey by the association revealed an alarming condition in respect to this valuable New England asset. No state is more favorably known for its fine shade trees and many of our villages derive their reputation for beauty primarily from that source. Ever since the War however, most of the towns and some cities have been neglecting their shade trees through inadequate appropriations, and in many places more trees are cut down annually than are being planted.

The Shade Tree Survey brought forth the fact that one third of the towns in Massachusetts have made no appropriation for shade trees during the past three years, the time covered by the survey. It is probable that in most of these towns nothing has been done for the trees for the past decade or longer. Only 43 per cent of all the cities and towns planted any trees during the past three years and the average number planted annually per town was only 54 or about one-quarter of a mile of street. At that rate it would take 150 years to plant all of the open roads in the average town. All the tree wardens were requested to estimate the number of trees needed in their respective towns to complete the planting and the approximate cost. The average of those estimates show that 1,194 trees per town are needed and the average cost would be \$5,800.

Only 15 per cent of the wardens have adequate tools to work with and 69 wardens have no equipment whatsoever. Most of the wardens are paid, for the time they work the wage rate averaging 60 cents per hour, but a very large number receive no pay for their services.

The facts brought out by the survey which are given in detail in a bulletin published by the Association should awaken public interest in this resource. Nature may take a hundred years to produce a tree which man can destroy in a few minutes. Once gone its place cannot be filled for two or more generations.

The bulletin calls special attention to some of the weaknesses in the present system of planting and caring for trees that need correction. Trees are cut too frequently for trivial causes. Most is spent in the removal of roadside growth much of which could be saved by selective cutting and at the same time develop natural grouping of trees which would shade out the weed growth and greatly improve the appearance of the roadsides.

One of the big obstacles to proper management and improvement of the public shade tree lies in the fact that the tree warden who is elected cannot procure the necessary funds. The shade tree and forestry work of most towns is divided among several officials and there is not enough money or moral to give these various officials full employment. The Association believes that if all of the shade tree and forestry work of a town were consolidated under an unpaid committee as is now done in the town of Brookline and in such states as New Jersey and Pennsylvania, the efficiency would be greatly increased.

One forester could then be given permanent or nearly steady employment and there would be a saving in equipment to the town. A bill providing that towns may adopt the committee system has been introduced in the Legislature by the Association.

Another cause for the loss of shade trees set forth by the Association is the general method of planting trees between the sidewalk and the travelled way. That custom has been responsible for more serious injuries to trees and for their actual destruction than all the other shade tree enemies combined. It is proposed that future planting wherever possible may be made on private land within 20 feet of the street line as now permitted by law.

To stimulate an interest in planting this year the Massachusetts Forestry Association is offering prizes to the tree towns or organizations making the highest scores for the best planted half mile of street or road. The prizes are \$500, \$300 and \$100. The rules of the contest will be sent upon request to any prospective contestant.

Some Weather Proverbs Have More or Less Truth

While scientific meteorology still looks askance at the possibility of making seasonal forecasts, proverb meteorology—the old sayings about the weather that have grown up through hundreds of years' observation on the part of those who live out of doors a great deal of the time—is ready to venture a guess as to what effect various types of weather will have on agricultural crops, particularly on fruit.

JUNIOR HIGH SCHOOL NOTES

The second eighth grade class meeting was held Thursday, January 23. It was voted that those who wish their class pins soon should give their names to Helen E. McDonald or George Rodway. The pupils who wish to have their pins at the end of the year may do so. Pupils who wish rings are to hand their names to Beatrice Rutz or Russell Stevens.

Room 3 elected new officers Friday, January 24, as follows: President, Charles Hill; vice president, Betty Manning; secretary, Ruby Laurie; treasurer, Helen J. MacDonald.

Miss Miriam Sweeney, music instructor in the Andover public schools, was unable to conduct music classes Tuesday because of illness.

The sale held Friday, January 24, under the auspices of the Dramatic club, yielded \$12.23 to the club's treasury. The committee in charge, headed by Betty Cole, was as follows: Jeannette Poirier, Burnett Carlson, Frances McTernan, Allen Chadwick, Charles Hill, Stanley Norton, Harold Kitchin, Josephine Pitman, Ruby Laurie, Betty Deyermund, John Murray, Carolyn Hurwirth, John Lynch, Edwin Hadley.

Election of officers in Room 1, for the second half year, took place on Friday, January 24, as follows: President, Doris Anderson; vice president, Edith Gates; secretary, Harold Brackett.

"There is no agency in the world today that is so seriously affecting the health, efficiency, education, and character of boys and girls as the cigarette habit."—Herbert Hoover, President of the United States.

"Now, in education, emphasis is placed on learning through active participation in life-like activities, designed to develop desirable habits, attitudes, and ideals. Instruction aims directly at achieving such major objectives as good citizenship, vocational efficiency, and ethical character."

Colds, Flu, or What Have You?

By ELIZABETH COLE

Especially in the winter—colds, flu, or what have you? Are you one of the many men or women who are constantly taking cold and feeling miserable?

The common cold, as it is called, for years has been dismissed as being a minor ailment. Yet it is really a serious handicap not only to health but to industry. It can be the precursor to influenza, pneumonia, tuberculosis of the lungs, and other really serious diseases. Even if none of these follow a cold, the whole system often has become run down so that it takes several weeks to build it up again.

Business suffers from absences caused by colds more than from all other respiratory diseases put together. In a U. S. Public Health Report for March 1928, statistics stated that colds disabled four out of ten men for 3.4 days and seven out of ten women for 3.1 days each year.

Influenza, which is often confused with colds, causes 25,000 deaths in the United States during the year 1927. How many deaths from pneumonia, tuberculosis and other more serious diseases followed in the wake of "flu," our statistics do not tell, but we know that they were many.

Yet these seemingly minor illnesses in the winter can be reduced if people will only take the matter of health more seriously. The normal person is unaware of his own bodily machinery and figures that it will function just as surely as the sun will shine. Only when he becomes sick does he usually think of his physical condition.

As a matter of fact, health is contagious and can be "caught" as easily as we can "catch" measles. Here are some of the ways by which we can catch health. We can get sufficient rest, that is, relaxation from routine, and enough sleep at night with windows open. If we feel run down and sniffling and believe that a cold is about to attack us twenty-four hours spent in bed will often put it to flight. We can walk in the fresh air or take some other regular daily exercise. We can eat simple foods, well-balanced and regular meals—more fruit, salads and vegetables, less heavy meats and rich desserts. We can drink more water, at least six glasses a day.

We usually think of the doctor only when we need medicine. But he also can be one of the means for "catching" health. That is, we can think of going to him periodically for a thorough overhauling as a protection against sickness.

The physically fit person is seldom susceptible to colds—it is usually the man or woman whose resistance has been lowered by fatigue, improper food or careless habits who is the common cold "catcher."

One of the most serious results of a seemingly minor cold can be tuberculosis. Neglected colds and coughs are all too frequently danger signs of this disease. It is to make the public more alert to the dangers that may result from "colds, flu, or what have you," that the National Tuberculosis Association and its affiliated associations conduct their educational campaign supported by Christmas seals.

RESOLUTIONS for 1930

TO HAVE THAT OLD STYLE DIAMOND RING REMOUNTED INTO THE NEW MODERN STYLE.
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We do expert watch repairing.
Our repair work is reasonably priced and we guarantee it.

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A Useful Barometer
Two colored gentlemen met on the street the other day.
"What makes you walk lame-like, Alonzo?" inquired Washington Bates. "I reckon you is gettin' old."
"No, I ain't," retorted Alonzo Jackson. "It's corns."
"Lard save us! What a fuss you do make, sure nuff. I got corns, too, but dey don't hurt me."
"Heh! You can't tell when de rain am comin' den. You might as well have plain ect!"

Andover Churches

SOUTH CHURCH
Central Street
Congregational. Organized 1711
Rev. Frank R. Shipman, Minister
Rev. Frederick B. Noss, Minister

FREE CHURCH
Elm Street
Congregational. Organized 1846
Rev. Alfred C. Church, Pastor

BAPTIST CHURCH
Essex Street
Organized 1832
Rev. C. Norman Bartlett, Pastor

WEST CHURCH
Congregational. Organized 1826
Rev. Newman Matthews, Pastor

SHAWSHEEN COMMUNITY CHURCH
Balmoral Hall
(Non-sectarian)
9.30. Sunday School in Balmoral Hall.

NORTH PARISH CHURCH
North Andover Centre
Unitarian. Organized 1645
Rev. S. C. Beane, Minister

CALENDAR FOR COMING WEEK

CHRIST CHURCH
Central Street
Episcopal. Organized 1835
Rev. C. W. Henry, Rector

PHILLIPS ACADEMY CHAPTEL
"On the Hill"
10.30. Morning worship with sermon by Dr. A. Herbert Gray of London, England.
5.15. Vesper service with address by Dr. A. Herbert Gray.

ST. AUGUSTINE'S CHURCH
Essex Street
Roman Catholic. Organized 1850
Rev. Charles A. Branton, Pastor

CHRIST CHURCH
Central Street
Episcopal. Organized 1835
Rev. C. W. Henry, Rector

9.00. Holy Communion.
9.30. Church School.
10.45. Holy Communion and Sermon.
6.30. Young People's Fellowship.
4.00 Monday. Choir: boys.
6.30 Monday. Service, followed by Parish Supper.
8.00 Monday. Parish Meeting.
4.00 Tuesday. St. Catherine's Guild.
4.00 Wednesday. Choir: boys.
7.30 Wednesday. "Principles of Teaching," Mrs. A. H. Brown.
8.30 Wednesday. "Psychology of Childhood," Rev. W. M. Bradner.
10.30 Thursday. Archdeaconry Convention; St. Peter's, Cambridge.
2.30 Thursday. Woman's Guild; Tea and Speaker.
7.30 Thursday. Choir: boys and men.
3.45 Friday. Boy Rangers.
7.00 Friday. Boy Scouts, Parents' Night.

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Sunday Masses: 6.30, 9.45, 10.30 a.m.
Holy Day Masses: 5.30, 7.00, 8.30 a.m.
Sunday evening: 7.45. Rosary, Sermon, Benediction.
Baptisms: Sunday 3.00 p.m.
First Friday. Masses: 5.30, 7.30 a.m. Communion 7.00 a.m.
First Sunday of Month: Communion Day for Sacred Heart Sodality.
Third Sunday of Month: Children's Communion Day.
Fourth Sunday of Month: B.V.M. Sodality Communion Day.
Devotions in honor of St. Therese every Friday evening, 7.45.
Confessions: Saturday afternoons and evenings, and afternoons and evenings before Holy Days of obligation.

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BRIDAL VEIL OR OCCIDENT FLOUR, 1-8 bag	\$1.39
BRIDGE COOKIES, can	35c and 50c
BRIDGE SUGAR COOKIES, pkg.	10c
GRAPE JUICE, quart bottle	69c
WELCH'S GRAPELADE, jar	25c
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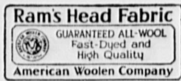
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Look for the label on the suit—the guarantee is on the label.

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WEEKLY TRADE REVIEW

BOOST ANDOVER — LIVE IN ANDOVER

**ROGER W. BABSON SEES GREAT FUTURE
FOR ALL KINDS OF INSURANCE**

Public Cured of Speculation Mania Is Turning to Fundamental Forms of Thrift and Financial Protection — Adequate Life Insurance Is First Step Toward Financial Independence

Babson Park, Florida, January 31, 1930. In the excitement of last October and November four great pillars of financial security stood stalwart and unshaken in the midst of the chaos. These were high grade bonds and first mortgages, savings deposits, building and loan shares, and life insurance. They proved a strong reliance in time of trouble. In sharp contrast to crumbling values in speculative securities, their values remained constant. That is because they are true investments, entirely aloof from speculation. Surely a lesson has been taught which the public will not soon forget. Many a man was saved from utter ruin by savings built up through insurance. The great life insurance companies reported the heaviest demand for policy loans in their history. That they were able to supply these loans all at one time and still come through with unimpaired resources testifies to their tremendous financial strength and conservative management. I do not recommend overroving on life insurance policies. A man who borrows on his policy is borrowing from his widow and children, and if it is his only policy he is doing a very foolish thing. It is, however, good to know that, in time of dire emergency, there is a backlog of resources which can be relied upon.

I believe that instead of hurting life insurance, the stock market smash will ultimately greatly benefit it. Temporarily, of course, reduced purchasing power may make it somewhat harder to sell new policies, but there is the tremendous offsetting constructive advantage that people will now turn instinctively to those underlying forms of investment and protection which have stood the test of fire. The manner in which life insurance sales have held up since the stock market smash is strong testimony supporting this view. In November, 1929, six per cent more ordinary life insurance was written than in the same month in 1928, and in December, four per cent was written. It is estimated that 1929, as a whole, witnessed the writing of \$19,800,000,000 of new policies, or about \$1,100,000,000 greater than in the preceding year.

A Great Factor in National Progress I look to see vast further expansion in the insurance business over future years, not only because insurance is a great boon to individuals, but because it has become a vital factor in financing industry and national progress. It represents tremendous accumulations of capital. Assets of life insurance companies in this country total more than \$17,000,000,000. Our railroad systems, great industries, and public utilities are financed largely by insurance companies. During the war they were the greatest buyers of Liberty Bonds and are now probably among the largest holders of our national debt. The development of agriculture has been largely financed by these companies, through farm mortgages. The first mortgage on nearly every large office building, hotel, and apartment house is held by some insurance company, while now more progressive companies are making special arrangements for the loaning of money for the building of small homes. This means that when paying money into an insurance policy, we not only protect our family and make a fair investment with a high degree of security, but we also render a good service in helping to build up the country—agriculture, railroads, cities, public utilities, and industry in general. Some of the com-

panies make it a practice to loan back to the people of each state a sum approximating the premiums received from that state. Of course, a large amount of the financing of national progress is being done by banks, investment dealers, and other interests, but without the educational work and systematic collection of small sums by the insurance companies the United States would not be anywhere near her present stage of economic development.

Investments of life insurance companies represent the most stable form of securities. About 42 per cent of their assets are invested in real estate first mortgage loans; about eight per cent in government, state, and municipal bonds; about 18 per cent in railroad bonds; about nine per cent in public utility bonds; and the remainder is invested in other secure ways, such as policy loans, real estate, some industrial corporation bonds and in some states a minimum allotment of the best stocks. A movement was on foot prior to the stock market smash to liberalize the life insurance laws so as to allow the companies to invest a larger proportion of reserves in common stocks, but this movement has since been dropped. Leaders in the business are content to go on in the same conservative way of investment that has proved so satisfactory in the past.

Must Work to Reduce Costs Remarkable as the insurance progress in America has been, I am convinced that the business will experience a much faster rate of growth if it can find additional ways to reduce costs and increase efficiency. For instance, there is no need for the high turnover of agents in the insurance business. It is estimated that this turnover runs as large as 50 per cent. The ordinary sales' forces of an industrial corporation have no such turnover. It would not be tolerated by the management. It represents an unnecessary item of cost which is, of course, passed along to the public in the price they pay for insurance protection. The agency system needs a thorough overhauling. Better personnel work would result in selecting agents who intend to make insurance their life work, and who will not be continually jumping from one company to another. Furthermore, excessive competitive bidding between companies for successful agents is a factor to be deplored. The lower our insurance companies can reduce their overhead costs and pass along the savings to the policyholders through lower premium rates, the faster the business will grow.

Insurance Is First Step toward Financial Independence When laying out a program for building up an estate, everyone should give his first consideration to insurance. It is the first essential step toward financial independence. When I was a boy, the only life insurance sold was the whole life policy, payable in cash at death; but soon came the Pure Endowment Policy and now we have Limited Payment Policies, Single Premium Policies, Combined Life and Endowment Policies, Joint Family Policies, Educational Fund Policies, Business Insurance Policies, Group Insurance

Policies, Modified Life and Term Policies, Monthly Income Policies, Policies with Accidental Death and Disability Benefits, Intermediate Policies, and also policies to take care of mortgages on homes, etc. All of this means that the placing of insurance is now becoming a profession and the prospective policyholder should go to an experienced and honest man who will analyze his needs.

Of course, insurance is primarily for protection. It should be combined with other forms of investment. No business man will place all his earnings into life insurance. Even life insurance men, like the rest of us, diversify their earnings into real estate bonds, and other securities. On the other hand, they can honestly say that life insurance is something every one should carry for one reason or many reasons. From the investment standpoint it is especially advisable as a means of forced payment for those who lack the willpower to save regularly, or those who have families that are free spenders. For such, life insurance is probably one of the best investments. Certainly no investment program should be attempted before a man has secured an adequate backlog of insurance protection.

Business by the Babson chart now stands at eight per cent below normal compared with seven per cent above normal at this time last year.

Opportunities in U. S. Civil Service

The United States Civil Service commission announces the following open competitive examinations.
Senior Librarian, \$4,600 a year, Office of Education, Department of the Interior, and Patent Office, Department of Commerce.
Junior geologist, \$2,000 a year, Geological Survey, Department of the Interior. The optional subjects are: (1) economic geology, (2) ground-water hydrology, (3) paleontology (4) petrology, (5) physiography, (6) stratigraphy.
Junior bacteriologist (food products), \$2,000 to \$2,500 a year, Office of the Food, Drug, and Insecticide Administration, Department of Agriculture, for duty in Washington, D. C., or in the field.

Local inspector of boilers, and local inspector of hulls, \$3,200 a year; assistant inspector of boilers, and assistant inspector of hulls, \$2,900 a year, Steamboat Inspection Service.
Guard (penal and correctional institutions), \$1,680 to \$1,860 a year, less \$180 to \$240 a year for quarters, or quarters and subsistence, United States Penitentiary Service throughout the United States.

All states except Maryland, Virginia, Vermont, Delaware, and the District of Columbia have received less than their share of appointments in the apportioned Departmental Service at Washington, D. C.
Full information may be obtained from the secretary of the United States Civil Service Board of Examiners at the post office or customhouse in this town.

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