FRANK S.CLARK, Vice Pres. A. D. FULLER, Ass't Cashier

money, no other method is so good, so business-like, so safe, so sure in ultimate results as the systematic use of our Bank Account Plan.

YOU CAN

make use of this plan! If you want. to get ahead in the world come in and talk it over with us.

Interest Paid on Special Certificates of Deposit.



. Crandall was a Wellsville guest, Wednesday.

nen Tuesday. J. D. Cheesman was a caller Hornell Sunday.

Hornell Sunday. Mrs. Jesse Phillips, was a in Hornell Tuesday. Edson Langworthy was a caller.

Hornell Sunday eve. Miss Lula Blowers was a caller 1. Wellsville Thursday. Rochester this week.

from Hornell Sunday. Mrs. E. M. Bess visited relatives dyke on Greenwood Hill. in Dansville last week.

W. F. O'Conaell was in Hornell: on business Wednesday. Will Doyle, of Galeton, Pa., spent Saturday evening in town.

Miss Gertrude Cornish visite friends in Whitesville Sunday. Frank Gallagher was home from patch. Black Creek Tuesday evening.

husiness visitor in town Monday. Mrs. Mead, of Wayland passed Su. day with her brother, B. A. Claire.

E. A. Richardson was a business! caller in Buffalo the first of the returned Monday morning from Brew-R. C. White returned yesterday ogue Farms.

from a weeks visit with his daughter, Mrs. L. D. Harrington. a few weeks visit with relatives |

and friends in Detroit, Mich. Mrs. W. Embser and family, Wellsville, are guests of her parents Mr. and Mrs. P. O'Boyle.

Mr. and Mrs. Earl Hibbard and daughter Martha, son Stewart, and

13portsmen:

Amnunition

of all Kinds

Stand by the Lecture Course-Five Numbers \$1.50

--TELEPHONE 267-

East Avenue.

ville Saturday.

ter, Mrs. Giles Friar.

house on First Street.

Bradford and Salamanca.

life of the late A. B. Burrows.

'night repairing and adjusting

Olean Herald, and Mr. and Mrs.

. Porter, of Olean, motored

'Andover and were Sunday guests

the day with John J. Christian.

tion of European systems of co-operative credit has now reached the secon leage in which a study is made of the '| mortgage bond societies and the mort-Money to Loan on Approved Collateral

Geo. Beebe and family and the

Caroline Reinhart, were in Wells

was called by the illness of her a

'Misses Katherine Gallagher

gage banks. It is expected that this is the form of co-operative credit which, under one plan or another, will be proposed for adoption in the United States in connection with President. Taft's efforts to extend this assistance to the American farmer.

tem in Vegue in Europe-It Would

Mean Low Rates and Easy Torms

For Repayment.

'renewal which hangs like the sword ter, Mrs. Hamilton B. Williams on of Damocles over the head of any bor-ments in the service, each state, so far rower from a private individual under as possible, being allowed appoint-

ments proportioned on the basis of 'a short time mortgage. Second.—It would unlock the doors population Saturday from Richburg where she

farms in the southwestern states: "We have been loaning money at 8. the far east. the and for the first three or four years from Thursday night until Saturday

That is incident to a new country. Distion of the country have been made of her nephew W. A. Harris, who from that section of the country at |-Robert D. Heinlin Leslie's. was killed in the Shawmut wreck 6 or 7 per cent."

In comparison with this statement the O. B. Trowbride and Lou M. Bloss | Credit Foncier of France is able to cent and the German societies and ster, N. Y., where they have been banks at about 4 or 4.5 per cent. the speaker quoted above says, the a Word. Minimum Price 10 cents lemployed since April on the Ryanhigh rate of interest in this country is Mr. and Mrs. H. B. Sibley, of the fact that it is a new country and that money here is more actively employed. 't is doubtful whether, even with the l adoption of the European machinery. Mrs. Porter's parents, Mr. and Mrs. the interest rates on mortgages could be brought down as low in the United

States as they are in either France or son Girard, Mrs. Jno. J. Christian, Germany. It is the opinion of no less l '| an authority than Charles A. Conant. | Potatoe Digger. C. E. WILDMAN. however, that they could be brought farmer of repaying his loan little by NEWS

> Nathre has not given to any individual l a monopoly of the abilities requisite

the rule of a people. You get the best of home information in the NEWS.

REPUBLICAN CAUCUS,

Bassett, Ed. Carpenter, and

The Republicans of the town of adover, met in caucus Saturday

Direction, Has Looked Into the Sys- | Hann.

THE CHEESE MARKETS

At Cuba last Wednesday evening, The state department's investiga 790 boxes of cheese were sold at I ruling price of 15% cents. At Salamanca Thursday September n the ruling price for cheese was

' CONSULS IN THE MAKING.

Examinations That Follow. Consuls are appointed by the president, with the advice and consent \ a form furnished by the state departwho are not from states which already

give a security to the investor in New selves from states that are underren-Texas or Oregon on which the money these designations politics is given no

1850; of Europe, South America and A

Now our bank rate is 10 per cent. Our address and general education and is

Classified Advertisements 1 cent

For Sale FOR SALE-Potato crates, In-

FOR SALE OR EXCHANGE-Will

Isell or exchange for cow, Ruther,

FOR SALE.—Fine Young Pigs .

WANTED.

the service of a good housekeeper, first class Catholic woman between 35 and 45 years old. John Howe.

CLEVELAND'S CORNER

GOING TO CLEVELAND'S FOR

ABSOLUTELY FREE

POSITIVELY NO COST

by offering, ABSOLUTELY FREE with cash sales, premiums

dishes whereby you get one piece with each \$5 cash purchase at absolutely no cost to you at all. It will be to your interest to call at our store soon.

Stand by the Lecture Course---Five Numbers \$1.50

Andover Bargain Store

Sewing Machine Needles to fit any Machine. Also Shuttles and Bobbins

GROCERY

TOMATOES

45c per Large Basket

Pickling Spices of all Kinds

Phon? 485

Orders Promptly Delivered

Buy a Lecture Course Season Ticket. Five Numbers of Entertainments for \$1.50

Tob's patience could never have stood the test of an erratic watch.

When a person pulls a watch out of his pocket there is all kinds of satisfaction in knowing that when he looks at it he sees an honest face that will tell him the truth.

But the other sort of a watch---well there _needn't BE any other sort. . .

you or anyone else can unload all your time troubles here.

You can get rid of them quick, and at a cost not worth mentioning. Interview our repair department.

BASSETT, The Jeweler IN THE B. A. CLAIR BUILDING-

Stand by the Lecture Course--Five Numbers \$1.50

FOR SALE—Good strong buggy F A L

amount to many tens of millions of dollars.

We carry among others The American Silver and several styles of We guarantee satisfaction or refund your money.

Central Drug Store

MDOKR.

A.PROGRESSIKE FAMILY NEWSPAPER, FOR ALLEG 1 V

FOR WEEK ENDING OCTOBER 4, 1912 CARLSON'S ITINERACY

DUID IUDUU Mayor Samuel A. Carlson, Progres agress in this district are completing and Which Will Cost \$100,- of Chautaugua, Cattaraugus and 000,000 Cannot be Built \$50,000,000 -- Present be devoted to this trip. Law Starts at Wrong Point

New York began giving state aid,

THE MEN'S MEETING.

mout \$8,000,000 out of the \$50,000, Various parts of the county.

to cover a period of ten years, and schedule of the tour of this county, the fund was to be expended in ap- is Moximately equal annual amounts be made as to their departure. turing that period. By an over-

tight in the law about \$3,000,000 was wenty system, as outlined in the to better living. "Living" is the

When the legislative commission Reported to the legislature of 1908, * at body enacted a road law with ITALY ORDERS MORE delaborate system of organization. desides continuing the country sys-

frect such roads as were needed

more money than might have VEERAN BAND LEADER SUICIDES Paris Jackson Latham died at l the service to which they would Bath

MRS. JAMES OWEN.

For the past twelve years the ANDOVER NEWS has been an organization republican paper, because its publisher was a firm believer in terests of our people.

themselves without a dictator like Chairman Barnes.

to opendert. Labouer nated, VA trust for themsel est then whith wo will have every reason to believe t

We invite any of our readers to express their views on public questions in these columns, over their own signature, and will assure will be made to notify the pro- one and all that their views when honestly presented will be received s the state's half on \$5000 per ple by means of the telephones, the with pleasure, even though they differ from the view held by the editor. ed between Hedges and Wadsworth at Elmira in the afternoon, and at which the best are the evening Saturday. approximately \$42,000,000, leaving promptu meetings to be held in the We are going to try to give Allegany County people an able, honest in while Chautauqua switched for Hin-Binghamton in the evening. Saturday dependent newspaper, publishing all the news that we can get from all man. Bennet of New York, then total then will speak at Yon-The local Progressives plan a rally parts of the county. News that is uncensored by any interests other cast the vote of his district than the interests of the PEOPLE of this county; giving credit to those to whom credit is due and censure to those who have offended the pub.).

We stood the humiliation of seeing the Big Boss at the recent there was a rush to Hedges, the make a few additional speeches in republican convention steal the delegates, because they said that that vote resulting in a motion to make this was customary, and we believe it. We stood the placing in nomina-On next Sunday afternoon, I. O. O. tion at that convention by the Big Boss machine, of a candidate for the with on country contracts, and the re- F. hall, at 3 sharp, the Men's Meet- presidency whom they all knew and all admitted could not possibly be Wadsworth for Lieutenant Governor and on motion the nomination was EDISON LAD EDITS elected, just out of pure personal spite, to even up an old grudge of and on motion the nomination was EDISON LAD EDITS The sinking fund instead of the con- fellowship meeting was very pro-Mayor Francis M. Hugo, of Waterthat been taken. The law was prompt be made more pleasant and more that he passes out the cammand to his party henchmen that republitown was prompt be made more pleasant and more * Corrected but not until the \$3,000,- profitable by every means that can cane must vote for Willson in sufficient numbers to make sure the de-sta had been alienated. Even with be planned. The musical feature so feat of Mr. Roosevelt, we draw theline, shake hands with our old time This loss, by careful management, successfully carried on will be made political friends and say good bye. We cannot vote for Mr. Wilson, State Comptrollef-William D. Cun ly. because he does not, never did and never will represent our political ningham, of Ellenvile, and Addison and office boy. The first number,

the state's share of the cost of the practical and calculated to inspire us 'ab we're working at. Any thing must be it or he won't play ball. He changes his coat too often to that has to do with life is a religious suit us, and all of that. But Mr. Roosevelt is doing nothing criminal. depicting the importance of the of. of his "impertinent" paragraphs, asks the PEOPLE to support him. What is there so awfully wrong about that? They do not have to support him. No one is being forced }-MOTOR VEHICLES to vote-for him. He has plainly laid his case before the people of of Queens County and Kings County tains ten pages. this country and asks them for their decision. He will undoubtedly get presented turned down, but he is going to get our vote and our support from Brooklyn. There was no choice on this time till after election. Not because we believe him to be a the first ballot and on the second results. serving of the office of President, but because we believe him to be good strong tool which the PEOPLE can use in leading themselves out into 1. political freedom, when this country can again be a country "of the peo- | _

> This third term holler is all rot and every one knows it. Theodore | t the man for you and the vote for Every reader of this paper knows that we believe thoroughly in the

morality in pelitics—is to admit into the political circle the moral elewen't let them balance our politics. The Progressive party recognize this. They have openly declared themselves in favor of women suffrage. They are the first great political party that has had the courbring success to thom. Both the old political parties have been dodg. ing this issue for years. They do not dare to give the women the right out of the parties too quickly, and the old bosses know that their jobs would be gone. We're for Teddy and for Woman Suffrage.

UUIII LIII I Dosition.

Frank M. Williams, a former in-

Five Cents the Copy,

Favor's name was withdrawn.

Horaco White presented the name

of Frank H. Hiscock for the Vann

vacancy in the court of appeals. Elon

Democrats on the Haight vacancy.

Barnes, of Albany made his first ap-

Brown defended the plan.

recalled the fact that he

appointed to confer with the

for Governor and James W. Wadsworth for Lieuten-

parent opposition to the proposed fuwas against fusion two years ago, which met at Saratoga last week while Roosevelt tacitly approved inted for, as follows:

Job E. Hedges, of New York; James that the fusion committee should be

the further talk, the resolution was On the first ballot Barn s' county . Commitmential accepted. I mark. D. Sid-्राच्यात्र वा त्राच्या स्थापन्य स्थापना way of fluiffalls was per on this judi-

The Court of the C Liver of Colombia, were proved to covernor Johnson Coming s the Gasarrin int, oth and camerate to Robertons of the Mathemal Progress

with abowed a farge of Peace thire plis tour of this State had been

clay Cetcher first, speaks at Utica

Unry, 34; Whitman, 17. Un the evening. On Friday, October On the third ballot Allegany divid- murth, he speaks at Corning at noon,

tip. Rensselaer switched to Hedge: red Saratoga dropped Brackett. Governor Johnson will probably When the vote was announced,

WILLIAM H. HOTCHKISS. was carried amid enthusiastic cheers.

> BRIGHT MONTHLY "Teddy" Edison, fourteen-year-old old son of Thomas Edison, issues & newspaper, the Edison Works Month-

Hon. Jesse S. Phillips, in a speech anyone,"

LI H. WILLIAMS & CO. be-• lieve in supplying the mental needs as well as the physical. This space is cordially given to boost the Lecture Course.

Buy a season ticket.