

YOU AFFORD

Can you afford a Bank Account?

There is no reference to your financial position in a strictly business point of view and you are to forego the many advantages that are the result of growing bank accounts? This is a competitive age—competition to accumulate is becoming keener all the time. Your competitor has a bank account to systematize his affairs and take advantage of all its privileges. Can YOU afford to not have this advantage over you?

Why not start an account with us and take advantage of the convenience and facilities afforded for the better protection of YOUR income?

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



James O'Donnell was up from Hornell Saturday.

Archie Baker passed Christmas at Frank Lee's.

Miss Mary Snyder was in Wellsville Saturday.

L. G. Coleman is home from Bradford this week.

Andrew Fuller passed Christmas at his home in Scio.

Mr. and Mrs. Lee Pomeroy passed Christmas in Hornell.

Lawrence Hunt was home from Wellsville Wednesday.

E. J. Atwood was a Buffalo visitor the first of the week.

Ralph Temple passed Christmas at his home in Whitesville.

Miss Grace Cheesman is home from Albany for the holidays.

Atty. C. M. Lash was a business visitor in Belmont Friday.

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O. B. Trowbridge was among the Hornell visitors Saturday.

F. H. Rundell was a business visitor in Wellsville Monday.

Elmer Gaylord, of Coudersport, was an Andover visitor Tuesday.

Miss Grace Cheesman is home from Albany for the holidays.

Mr. and Mrs. Watson Welden are visiting relatives in Belmont.

Frank Gallagher is home from Black Creek for a few days' visit.

A. Monte is home from Haverstraw N. J., for a visit with his family.

Miss Caroline Ringhart is visiting relatives in Arcade and Buffalo.

Mrs. Sarah Burbank is the guest of her sister, in Belmont this week.

Miss Ila Brown was among the business visitors in Wellsville Monday.

Blair Blowers, of Conitico, was a guest of Maude Wildman Wednesday.

Mr. and Mrs. R. A. Pease were Christmas guests of friends in Wellsville.

Miss Maude Lee is enjoying the holiday vacation among her friends here.

Mame Dean came from Buffalo to pass the vacation with Andover relatives.

Mr. and Mrs. Guy Harder and son passed Christmas with Wellsville relatives.

Mrs. Addie Coleman returned Saturday from a two weeks' visit in Wellsville.

Warren VanZandt, of the U. S. Navy, is the guest of his aunt, Mrs. Wm. Corey.

George Richardson, of Port Allegany, visited his brother, T. A. Richardson, Sunday.

Miss. Caroline Hiecher, and sister, Mrs. E. B. Freeland, were Wellsville visitors Monday.

Margery and Marion Herrick, of Oneonta, are guests of relatives during the holidays.

Mr. and Mrs. Earl Kemp spent Christmas with Mr. and Mrs. Charles Teeter, of Hornell.

Mr. and Mrs. O. Preston, of Hornell, passed Sunday with Mr. and Mrs. J. D. Comstock.

Morris Crandall, of Rochester, passed Sunday with his parents, Mr. and Mrs. Sidney Crandall.

Herbert Padden, of Buffalo, has been the guest of his parents, Mr. and Mrs. Huber Padden.

Mrs. W. A. Freeman, of Machias, was a guest of Mr. and Mrs. T. J. Gilbert, last week Friday.

Rev. F. M. Baker returned Saturday from Rushford where he has been engaged in evangelistic work.

Mr. and Mrs. LaVern Langworthy and children, of Westery, R. L., are guests of Andover relatives.

Mr. and Mrs. Arthur Porter, of Clean, are guests of her parents, Mr. and Mrs. A. C. Frisbey.

Miss Maude Wildman is home from Belfast to pass the vacation with her mother, Mrs. Hiram Boyd.

Mr. and Mrs. E. E. Root, of Buffalo, were guests of their daughter, Mrs. Gertrude Burrows, this week.

Miss Nellie Lynch, of Lackawanna, is passing her vacation with her parents, Mr. and Mrs. P. C. Lynch.

Miss Mary O'Leary came from Buffalo to pass the vacation with her parents, Mr. and Mrs. James O'Leary.

Miss... her school duties at... a visit with her parents,...

Mr. and Mrs. Dell Hawkins were Christmas guests of Mr. Hawkins' mother, Mrs. Katherine Graham, of Wellsville.

E. J. Reiman, wife and son, Leo, of Franklinville, were Christmas guests of Mr. and Mrs. Jesse Hunt.

Mrs. S. J. Mourhess has gone to Washington, D. C. for a two weeks' visit at the home of her son, Chas. Mourhess.

Mr. and Mrs. D. M. Green and Miss Lena Gray were guests of Mr. and Mrs. Isaac Langworthy, of Alfred, for Christmas.

Miss Olive Ayers, of Binghamton, N. Y., is passing the holiday vacation at the home of Mr. and Mrs. Wm. Wahl.

Mrs. Susan Saunders, of Independence, is passing the week with Mrs. Emma Robbins, at her home on Church street.

Miss Elizabeth Bassett returned Saturday from Morristown, N. J., where she is teaching, for the holiday vacation.

Mr. and Mrs. Thos. Kelley and children, of Salamanca, were Christmas guests at the Regan home on Second street.

Mrs. Flora Mcsher was the guest of Mr. and Mrs. Rex Lewis and other relatives at Alfred Station Wednesday and Thursday.

Miss Julia Raufenbarth returned from Buffalo Friday to pass the vacation with her parents, Mr. and Mrs. Frank Raufenbarth.

Miss Sadie Price, of Ithaca, accompanied Miss Grace Randall home to pass the vacation with her parents at the Baptist parsonage.

Miss Hazel Strickland is home from Addison to pass the vacation at the home of her parents Mr. and Mrs. Chas. Chas. Tracy.

Miss Agnes Randall, who is teaching at Irvington, N. J., is passing the holiday vacation with her parents, Rev. and Mrs. W. H. Randall.

Miss Julia Raufenbarth returned from Buffalo Friday to pass the holiday vacation with her parents, Mr. and Mrs. Frank Raufenbarth.

Mr. and Mrs. John Housel, of Rushville, N. Y., and Mr. and Mrs. Hayden, of Whitesville, were visiting Mr. and Mrs. Alonzo Slocum, Monday.

Mr. and Mrs. M. K. Brundage, of Russell, Kan., and daughter, Miss France Brundage, of Chicago, are guests of his brother, J. M. Brundage.

Miss Blanche Redmond is home from her school duties at Avoca, to pass the holiday vacation at the home of her parents, Mr. and Mrs. J. E. Redmond.

Mrs. Jennie Loughhead and children are passing the holiday vacation with her parents, Mr. and Mrs. Alva Fiske, at Austinburg, and other relatives in that vicinity.

George Truelove and family were called to Waterbury, Conn., by the death of Mrs. Truelove's mother, Mrs. Hemple. They left Saturday evening, expecting to remain two weeks.

John D. Casey, of Binghamton, is spending his Christmas vacation with his parents in this place. He expects to spend several days in Hornell visiting friends, before returning to the Parlor City.

R. C. White and daughter, Miss Mary White, were guests of his daughter, Mrs. L. D. Harrington, at Hornell Wednesday. Miss White returned that evening, Mr. White remaining for a few days visit in the city.

Mr. and Mrs. Leon Cook and daughter Dorothy, of Ithaca, were Christmas guests of his mother, Mrs. John Deming. Mr. Cook is a Senior in Cornell University and expects to graduate from that institution June next.

Prof. Lawrence Chase, of Montclair, N. J., is visiting his mother,...

WE MAY HAVE ALL THE "LUCK"

there is in the world for people who seek to sell or to secure something simply by having your ad "there" when the person with whom you ought to do business, looks for it.

IT'S HERE

That break in prices of Winter Coats you've been looking for. See our big ad.—plan to come at once. Rockwell Bros. & Co., Wellsville, N. Y.

The half won friend of your store who looks for your ad today should find it, of course; and he should find in it some value-giving facts which will "clinch" his earlier good impressions.

BRIEF BUSINESS BRINGERS

Classified Advertisements 1 cent a Word. Minimum Price 10 cents

For Sale

FOR SALE—Registered Holstein cows and heifers one Cournecopia bul. F. W. Conrade.

FOR SALE—One carriage, road wagon, two single harness, two robes two sets bells. E. A. Richardson. 52

FOR SALE—Overland automobile and buffet. Mrs. Jennie Loughhead. 47

For Sale or Rent—We have several good properties cheap, among them an eleven room house on Center St. Andover Real Estate Co., H. Stephens, Mgr.

FOR SALE—Good work team. Inquire of H. W. Boyd. 47

FOR SALE—Some choice White Leghorn Pullets and Cockerels and a few Ringlet Strain Barred Rock Cockerels and Pullets. Cheap considering quality. L. P. Crandall. 45

FOR SALE—House on North Main Street with barn and garden. All in good repairs. Inquire P. O. Box 251. 41

WHITE WYANDOTTE—Martin Regs' strain—hens that lay and pay. Orders booked now for eggs for hatching and day old chicks. Write for prices. Mrs. Albert E. Baker, Alfred Station, N. Y. 47

WANTED.

TEN CENTS—a pound paid for good, clean hides at W. M. Rogers market. 52c

THE young man who borrowed my peck recently is kindly asked to return it and pay for this notice and save trouble. S. P. Taylor.

NOTICE TO STOCKHOLDERS.

The annual meeting of stockholders of the Burrows National Bank, for the election of directors and the transaction of other business will be held at the Banking office, Tuesday evening, January 14th, 1913, at 8 o'clock.

All stockholders are urgently requested to be present.

F. W. BURROWS, Cashier.

You own the dollar that you have saved through wise buying.

Drives Off a Terror

The chief executioner of death in the winter and spring months is pneumonia. Its advance agents are colds and grip. In any attack by one of these maladies no time should be lost in taking the best medicine obtainable to drive it off. Countless thousands have found this to be Dr. King's New Discovery. "My husband believes it has kept him from having pneumonia three or four times," writes Mrs. George W. Pate, Rawsonville, Vt., "and for coughs, colds and croup we have never found its equal." Guaranteed for all bronchial affections. Price 50 cts. and \$1.00. Trial bottle free at Brundage Drug Co.

Andover Bargain Store

to what it now is in the three years since it first appeared.

With prosperity to all in the coming year, we wish you all a Happy New Year.

Mrs. S. J. Fowler

The Doll was drawn by little Dorothy Carpenter with nine tickets

Fresh and Salt Meats
Fish and Oysters In Season

Following are the prices of meat at our Market until further notice:

- Round Steak 16c lb.
- Surloin Steak 18c "
- Porterhouse Steak 18c "
- Roasts from 7c to 14c "
- Pork Steak 16c "
- Ham and Bacon 20c "
- Best Corned Beef 14c "
- Pork Sausage 15c "

All other meats at the very lowest possible prices.

Telephone orders answered and deliveries made promptly

10c lb. paid for good, clean Hides

W. M. ROGERS
Cold Storage Block

FRANK'S CASH GROCERY

TO OUR PATRONS AND MANY FRIENDS:
WE WISH YOU A PROSPEROUS AND
HAPPY NEW YEAR

WE WISH to thank our many friends for the splendid patronage they have given us this Christmas, and assuring them of our best efforts to serve them during the next year, we wish you a very

Happy New Year

BASSETT, The Jeweler

IN THE B. A. CLAIR BUILDING

The New Year

With 1913 comes the Parcel Post which brings our goods to your door with our goods at a very slight expense for delivery.

We can mail you practically any article—liquid or solid—in our store for one cent an ounce up to four ounces. Above four ounces, for first pound, five cents, for each additional pound up to eleven pounds three cents per pound. This will allow us to send a twelve ounce bottle of Medicine to you for five cents, postage.

We want you to take advantage of this—we are confident all our old customers will—but we want their neighbors to be customers also.

You will find us very liberal in the matter of returns. We are willing to stand all our expenses.

We wish all our customers and friends a happy and prosperous New Year.

TELEPHONE 267

Richardson

CLEVELAND'S CORNER

Christmas Candles

Sail Goods