

ASK
Your Neighbors
About Our

Christmas Club

They have joined and are delighted with the idea of saving a little every week and getting it in a lump sum two weeks before Christmas, just at a time when it will come in handy for presents.

You Can Become a Member
T-O-D-A-Y
Bank Open Saturday Evening

Andover State Bank

PERSONALS

Miss Ruby Snyder is visiting friends in Hornell.

J. L. Williams was a business visitor in Hornell Tuesday.

Mr. and Mrs. F. W. Burrows were callers in Hornell Thursday.

Mrs. Mae Greene is passing New Years with Wellsville relatives.

Kenneth Green is passing the holiday week with Wellsville relatives.

Prof. O. B. Trowbridge is home from Pulaski for the holiday vacation.

Ralph Temple was the guest of friends in Hornell Saturday and Sunday.

Floyd Richardson of Hornell, was a business caller in town Monday.

Miss Lena Gray of Perry, has been passing the holiday vacation in Andover.

Mrs. R. A. Pease was in Hornell Tuesday to call on Mrs. Tracy at the hospital.

Atty. Chas. M. Lash was in Wellsville the last of the week on legal business.

Clark Richardson of Galeton, Pa., was the guest of his mother, Saturday night.

Herman Vollrath, of Wellsville, was a guest of Mr. and Mrs. Harry Ward on Monday.

Miss Anna O'Leary of Dunkirk, is visiting relatives and friends in Andover this week.

R. L. O'Donnell passed the holidays with his brother, Dr. C. W. O'Donnell in Andover.

Mr. and Mrs. Glenn Lee of Wellsville were Sunday guests of Mr. and Mrs. W. B. Hall.

Miss Irene Alma, of Hornell, was the guest of Miss Ruby Snyder the first of the week.

Miss Pearl Potter was in Wellsville Tuesday evening of attend the dance given at the Lyceum.

Ralph Rogers and Miss Helen of Hornell were in attendance at the Ball, Tuesday evening.

Mr. and Mrs. J. P. Smith and family spent Xmas at the home of her father, Henry Moran.

Archie Bloss has been home from the Hornell Business College for the holiday vacation.

Mr. and Mrs. A. E. Smith of Olean, are visiting Andover relatives and friends during the holidays.

George Moses started Monday morning for a few days visit with his brother and sister at Geneva, N. Y.

Miss Bessie Harvey, of Ithaca, has been a guest at the home of Mr. and Mrs. R. A. Pease this week.

Prof. Lou Bloss of Mexico, is in town to pass the holidays with his parents, Mr. and Mrs. F. L. Bloss.

Mr. and Mrs. A. W. Reed of Hornell, C. S. Hann of Wellsville, were Christmas guests at C. B. Lever's.

Misses Frances Beebe and Lura Slocum have been guests of Mr. and Mrs. Frank Pratt at Hornell this week.

Frank Gallagher of Black Creek, spent Christmas at the home of his mother, Mrs. Patrick Gallagher.

Mrs. Estella Richardson was a guest of Mr. and Mrs. Wm. Richardson of Wellsville, Tuesday and Wednesday.

Mrs. K. Carpenter of Belfast, was a guest at the home of her daughter, Mrs. Hiram Boyd, Christmas day.

Arthur Wagner and daughter Mable were guests at the home of his sister, Mrs. J. C. Crofoot of Wellsville, Sunday.

Mrs. A. A. Porter of Olean and Miss Maude Lee of Dansville, passed Christmas guests of Mr. and Mrs. A. C. Frisbey.

W. C. Perry of Verona, N. Y., and Prof. Orlo Perry of Alfred, were guests at the home of Mr. and Mrs. D. M. Green Tuesday.

Mr. and Mrs. Henry Livermore were Christmas guests of her mother, Mrs. Martha Davidson of Nile, Mrs. Livermore remaining for the week.

We Extend to You One and All
A HAPPY NEW YEAR

GRIDLEY-FUHRMAN & MARTIN CO.
QUALITY HARDWARE

Mr. and Mrs. W. J. Cathron of Penn Yan, have been visiting Andover relatives during the holiday days. Walter was a pleasant caller on the News editor Wednesday.

Miss Gertrude Harkenrider of Rexville passed the first of the week guest of Mr. and Mrs. Mutchy attending the dance given at the Auditorium, Tuesday evening.

Miss Florence Taylor of Wellsville and Miss Bessie Harvey of Ithaca, N. Y., were guests of Miss Mary Kaufenbarth, Monday, Tuesday and Wednesday and attend of the party at the Auditorium Tuesday night.

Mr. and Mrs. F. A. Richardson and sons, James and Howard of Hornell, and Mr. and Mrs. Lee Robbins of Geneva, N. Y., passed Christmas at the home of their mother, Mrs. Estella Richardson, on Greenwood street.

Miss Agnes Randall of Irvington, N. J., Miss Grace Randall of Cornell University, and Prof. W. H. Randall, Jr., of Staten Island, are passing the holidays with their parents, Rev. and Mrs. W. H. Randall, at the Baptist parsonage.

NOTICE TO STOCKHOLDERS

The annual meeting of the Stockholders of the Andover State Bank, for the purpose of electing directors and the transaction of other business, will be held at the office of the corporation, Andover, N. Y., on Tuesday evening, January 12th, 1915, at 8 o'clock.

J. M. BRUNDAGE, Cash.
Dec. 25th, 1914.

BRIEF BUSINESS BRINGERS

Classified Advertisements 1 cent
a Word. Minimum Price 10 cents

FOR RENT

FOR RENT—Dwelling on Barney street, ANDOVER REAL ESTATE CO., H. Stephens, Manager.

FOUND—A gold-filled Watch Fob. Loser can have same by calling at News Office and paying charges, describing property.

FOR SALE

FOR SALE—Good farm team and set hobs, also quantity Winter rye. Grant Sherwood. 1

FOR SALE—Chase and Baker Piano Player with about fifty rolls of music. All in first class condition, cost \$425, sell for \$50. A great bargain for some one. Box 312, Hornell, N. Y.

FOR SALE—Northern Spie Apples, 50c busnel, Menzo Burdick. 4

FOR SALE—House and Barn and about 1 acre of land on Grove street, inquire on premises Harriett B. Smith. 2

MEN WANTED

To sell our products and employ salesmen. Good pay and chance for advancement.

Free Outfit
KNIGHT & BOSTWICH
Nurserymen
Newark, New York State, Sept. A.

REPORT OF THE CONDITION OF THE Andover State Bank,

at the close of business on the 24th day of December, 1914.

RESOURCES.

Stocks and Bonds, viz:	
Public Securities (book value, \$1,000.00)	4,993.25
market value	4,993.25
Private Securities (book value, \$14,859.79)	16,734.79
market value	16,734.79
Real Estate owned	2,500.00
Mortgages owned	25,830.00
Loans and Discounts secured by bond and mortgage, deed or other real estate collateral	11,888.32
Loans and discounts secured by other collateral	16,663.83
Loans, discounts and bills purchased not secured by collateral	62,515.40
Overdrafts	85.02
Due from approved received depositors, less amount of offsets	30,414.24
Specie	1,100.00
Banks and Bankers not including preceding items	330.82
Specie	7,315.48
United States legal tender notes and notes of National Banks	2,165.00
Cash items, viz:	
Exchanges and checks for next day's clearing	365.18
Accrued interest not entered on books at close of business on above date	1,319.03
	\$216,140.66

LIABILITIES.

Capital Stock	\$25,000.00
Surplus on market values:	
Surplus on stocks	\$21,000.00
Undivided profits	3,364.99
Surplus on book values	21,000.71
Deposits subject to check	41,777.31
Demand certificates of deposit	113,892.42
Deposits subject to withdrawal on presentation of pass-books	9,394.31
Overdrafts	33.34
Unpaid dividends	21.00
Estimated liabilities	165,118.35
Reserves for taxes, expenses, etc.	410.42
Accrued interest entered on books at close of business on above date	1,871.00
Estimated liabilities	679,000.00
Liabilities	216,140.66

New Years Greeting

To all our patrons—even those who in the past have not been our patrons—we extend our heartiest NEW YEAR GREETINGS, and we do so with sincerity. Those who have been our patrons know that we have served you well. We want to continue to do so. To those who have not been buying here we extend a special invitation to COME IN and get acquainted at the outset of this new year. Nowhere will you find more quality for the price. Nowhere will you find more appreciation for your patronage.

ANDOVER BARGAIN STORE

MRS. S. J. FOWLER

Try "Red Turkey" Coffee

Spoon With Every Pound

Fresh Figs, Dates, Oranges and Bananas

CHICKEN, DUCK AND TURKEY
FOR SUNDAY DINNER

FRESH AND SALT MEATS

Give Us a Trial

Beebe & Swink

GROCERIES

AUTOMOBILE
SUPPLIES

Spend the New Year

in your own home. Why pay rent when you can own a home for the same payments. Come in and examine my proposition.

I have also a good paying business in Andover for sale.

CHAS. M. LASH

More than Half of the Employers and Their Employees in this Section Get Acquainted Through Want Advertisements

In any of the high-class business positions, the percentages are still larger.

More than half of the furnished rooms in the city are tenanted by people who found them through want ads.

More than half of the homes of the city and suburbs were sold to the people who had read of them in the real estate ads.

More than half of the business ventures of the city, that have been built up on one man's plan and another man's money, owe their existence to classified advertising.

The property, the selling of used things, the recovery of lost articles—in fact, in whatever phases of the town's life the want ads render SERVICE.

The ANDOVER NEWS

Want Ads Get Results

TRY a News "Want" or "For Sale" adv. and get results.

VOL. XIX. NO. 2

CHRISTMAS PRESENT TO JOHN S. MINA

Board of Supervisors Made Purse of \$40, as Holiday Gift to Allegany County Historian.

Last week, during the session of the board of supervisors at Mount Airy, the suggestion was made by some one that it would be a kind act, and in keeping with the Christmas spirit, to make a purse of money for John S. Mina, the Allegany county historian, now blind and helpless. The words were promptly accepted, and in a few minutes a check for \$40 was issued along to Mr. Mina with compliments of the session. It is greatly appreciated the gift, indicating the spirit which the act was done, we quote following from the heading of the subscription paper: "We Live and Laugh and 'Live and Laugh' is becoming a tradition of the year to spread Christmas cheer let us residents of Old Allegany honor one of our best citizens and foremost historians in the following manner: and each of us do hereby subscribe the sum set opposite respective names for a Christmas present to John S. Mina, a grand old historian of Grand Allegany—Cuba Patriot.

BLOSS JOINS BENEDICT

Wife of Fay F. Bloss to Miss Mable A. Reese

The following account of the marriage of a former popular Andover young man, Fay F. Bloss, is taken from a Quincey paper. Miss Mable A. Reese becomes the wife of Fay F. Bloss, who is a member of troupe at the Orpheum. Little Mable A. Reese, aged one year, traveled several hundred miles to wed the bride of her choice and the ceremony which made her the wife of Fay F. Bloss was solemnized Friday afternoon, Dec. 23, by Judge Lyman McCarl. Mrs. Bloss is a member of the troupe with Powell's Minstrels and is playing an engagement at Orpheum. Reese is a daughter of Mrs. Mrs. Clement Reese, 1603 1/2 Avenue, Elkhart, Indiana. She has resided in the city of Hoosier State for thirteen years and is well and favorably known to Elkhart. Her husband is an excellent musician and one of the main supports of the Powell's Minstrels. They have taken up their abode at the Hotel Quincey in their stay in the city.

LAWTHORNE CLUB

The Lawthorne Club will meet on Monday, Jan. 11th, at 8 o'clock.

The following lesson is laid out for the week ending Jan. 11th.

Lesson—Your Child To-day and Tomorrow, Chap. 1-2. Miss Williams.

Lesson—Among English People, Chap. 14-15. Miss Williams.

Episcopal Church

Sunday School Class, three months trial, do not continue this advertisement.

They say they have a new discovery.

Have you discovered it? Day, Jan. 10, 10:30. Williams will speak to the Young People.

Next Meeting, Jan. 10, 8:30, M. E. Church. Strike a Trail.