

# Christmas • Holiday • Fund

## A PLAN TO HELP YOU SAVE AND SUCCEED

And an Easy Way to Have All the Money You Need for Xmas, 1916

### Save With System for a Merry Christmas

HOW MUCH WILL YOU WANT?—HOW MUCH CAN YOU BANK EACH WEEK?

Class A	Class B	Class C	Class D	Class E
Save 5 Cents weekly	Save 10 Cents weekly	Save 25 Cents weekly	Save 50 Cents weekly	Save \$1.00 weekly
Total Amount Fifty Payments \$2.50	Total Amount Fifty Payments \$5.00	Total Amount Fifty Payments \$12.50	Total Amount Fifty Payments \$25.00	Total Amount Fifty Payments \$50.00

Payment of the full amount saved will be made to you by check or cash certificates ten days before Christmas, 1916—just when you'll need the money most. *Three per cent. interest paid on all accounts where payments are made each week*

#### CLUB OPENS JANUARY 31

ENROLLMENT period begins December 20th, 1915, and closes January 21st, 1916. Regular enrollment may be made thereafter provided payments are made up to date. You see the advantage of joining the fund at the outset. Then it will be easy to make your payments.

#### HOW TO JOIN

Call at the bank and ask to join the Christmas Holiday Fund, making the first payment before the close of Friday, January 7th. Payments are due the first of each week or may be made in advance as far as you like. You can join one or all of the classes, and can take as many memberships as you wish in one class. Gauge the amount carefully at the start, according to your estimated income.

#### COSTS YOU NOTHING

THERE are no fees in connection with the Holiday Fund. You get the benefit of this savings system free of charge. It is your opportunity—grasp it. Our chief interest is to give you a savings start, a Merry Christmas in 1916 and an introduction to this bank with its helpful policy and up-to-date facilities.

NEXT YEAR HAVE THE MONEY, INSTEAD OF THE REGRETS—HAVE MONEY FOR PRESENTS AND A NEST EGG LEFT OVER FOR A REGULAR BANK ACCOUNT—ACCOMPLISH THESE THINGS SIMPLY BY LETTING THIS BANK HELP YOU HELP YOURSELF

EACH payment you make will be recorded with a punch on your Record of Payment Card, which will be your receipt.

If for any reason you discontinue payments you will receive a check for the amount you have paid in, *at the time when the club closes.*

The point is—go in to "stick" and win a saving start. You owe it to yourself. Keep thinking of that Merry Christmas.

MAINTAINING the Christmas Holiday Fund involves much responsibility and some extra accounting for us, so it is only fair that if you start as a member, you should stay with it. Hence we must make the rule against withdrawals, either in whole or in part, as that would complicate the system too much. Whatever you deposit will be held until two weeks before Christmas.

But you cannot possibly lose, even if you should cease payments. Your money would remain here for payment at the appointed time.

## The Burrows National Bank ANDOVER, N. Y.

## A Merry Christmas

—AND—

## Happy New Year

TO ALL

The past year has been one of Prosperity for the Andover Bargain Store, for which we thank the people of Andover and vicinity and will show our appreciation by giving them in the future, as in the past, the greatest value for their money.

Butter and Eggs Taken in Exchange for Goods

## ANDOVER BARGAIN STORE

MRS. S. J. FOWLER

## Even a Grouch WILL SMILE

after he has surrounded a meal cooked from our high grade Groceries and Provisions. There are none better, there are none more appetizing, there are none more stimulating and "building" than ours. And there none more reasonable in price.

## Beebe & Swink GROCERIES

## BLOSS BROTHERS' GROCERY

### MERRY XMAS TO ALL

GIFTS FOR OLD AND YOUNG

Booth's Box Candy, all Sizes and Prices

Also Xmas line of Box Cigars

### BLOSS BROS.

Phone 238

ROCKWELL BROS. & CO.

ROCKWELL BROS. & CO.

## Get Something for Christmas That Will Make Home Beautiful



Please and Satisfy Every Member of the Family

### AND LAST FOR YEARS

THIS IS THE ONE TIME OF ALL THE YEAR WHEN OUR DISPLAY OF FURNITURE IS THE LARGEST AND BEST, MAKING IT AN EASY MATTER TO SELECT PLEASING AND PRACTICAL GIFTS.

#### FURS WILL DO IT

If you would more than please her get Furs. No never seen a prettier lot than we're showing, especially in Black Fox, Lynx, Ermine Wolf and imported Mink. Prices simply non-competitive.

#### APRONS

Always acceptable, fifty styles, 15c to \$1.39. Short Serving Aprons with Lace and Embroidery. Big Nurse, also Bangalow Aprons.

#### TRAVELER'S GOODS

Headquarters for Suit Cases, Bags, Trunks, the kinds that suit baggage men. Amusement now high tide.

#### BLANKETS

Cords of Blankets and Comfortables at most attractive prices. Baby Blankets 29c, 39c and up.

#### LADIES' \$25 SUITS

Splendidly tailored Suits, convertible collars with and without buttons, navy, green, brown and black—been \$25.00, now \$14.00.

NEW 90" M ROCKWELL BROS. & CO. WELLSVILLE N.Y.

CRY a News "Want" or "For Sale" adv. and quick results.

#### MAILS CLOSE

Going East  
A. M. Train 222 8:55  
M. Train 26 2:30  
P. M. Train 8 8:00  
Train 8, mail closes at 7:30  
M., Tuesdays and Fridays.  
Going West  
A. M. Train 7 8:55  
P. M. Train 641 6:00  
W. F. O'Connell, Postmaster



Merry Christmas.  
—A company of twenty young people enjoyed a sleigh ride to Wellsville Tuesday night.  
—Miss Faith Little of Cuba and Ralph Harding of Batavia are united in marriage Dec. 14.  
—Cuba is arranging to flood Chamberlain Park in that village for an outdoor skating rink for their boys and girls and others.

—Mr. Busy Booster Bunch Man can buy your candle to burn for Eve, at Griddy, Fahrman Martin Co's.

—A barn belonging to Hiram Corbin, on Middaugh Hill, burned last week, with five tons of baled hay. The loss is about \$100 with no insurance.

—The Andover Recreation Club is arranging for a luncheon and poker at their rooms in the city block, Monday evening.

—The Orchestra has been secured to furnish the music. Members of the Club and their invited friends anticipate a pleasant evening.

—The day before Christmas. —It is predicted by many that the price of crude oil will reach \$3.00 within a short time.

—A meeting of the Interstate Base Ball League directors has been called at Wellsville, Jan. 19th.

—Mrs. Cordelia Burnham of Friendship died Dec. 12th, at the Olean Hospital where she had been under treatment several weeks.

—Dr. Henry W. Stough closed his evangelistic meetings in Buffalo Monday night. His reward was between three and four thousand dollars.

—Regular meeting of Anna W. McArthur Chapter O. E. S. will be held at Masonic Hall, Monday evening, Dec. 27th. Election of officers. Refreshments.

—Our line of Xmas goods is not shop-worn even at this last day. If you desire a good gift for the last moment call and get a magazine subscription. Nothing nicer for a present.

—Word has been received by Andover friends that Miss Isabelle Mackay has returned to her home in Addison greatly improved in health after several weeks' treatment in a New York hospital.

—A copy of the Christmas number of the Interborough Bulletin has been received by the Latin by Charles Harriek of New York. It is an ideal number and one of the best railroad men's magazines we have seen.

—The Garthwait Oil Company of Bolivar a few days ago brought in a well on the Floyd Kenyon farm in Bolivar township which did 35 barrels the first day and has settled down to about eight. The well was drilled to a depth of 2,010 feet and is the best the company has yet secured.

—Canton Dance next Thursday evening at the Auditorium.

—Christmas exercises are being held in the several churches and school grades this week.

—News usually printed on the front page will be found on the second page of the paper this week.

—While the funeral of Edward Coleman was being held in Seneca Falls, word was received of the death of his brother, John, in Utica.

—Mrs. Mel. Loper of Canistota was thrown from a carriage in which she was riding and was seriously injured, including a broken collar bone.

—Mrs. Sarah Burbank has so far recovered from injuries received by a fall a few weeks ago as to be moved to the home of her brother, U. W. Stratton, on Main street.

—An albino doe, weighing over a hundred pounds was shot in Stewardson Township, Potter County, Pa., recently. The deer was snow white, except the head which was spotted with brown.

—Wilhard Gudney, a barber residing at Rochester, was shot and killed Wednesday when his hunting dog leaped against his gun discharging the contents into Gudney's body.

—Mrs. Laura Bowen has purchased the J. L. Williams property on East A, recently occupied by P. M. Swink. Mrs. Bowen comes to Andover from Michigan to make her home in the village. She is a sister of D. E. Readolph.

—Wellsville is to arrange a municipal Christmas tree on the community play grounds and a dinner for the children who otherwise would not enjoy a Christmas eve.

—The little people will also be given tickets to the matinee at the Lyric Theatre.

—Gordon Clark of Angelica has a broken leg caused by a fall on the ice.

—A year's subscription to the home paper will make a welcome present to that absent friend.

—A State Farmer's Institute is to be held at the M. E. church in Stanards, January 20th, all day and in the evening.

—Hornell is to have a new \$35,000.00 federal building. The plans have arrived and work on the new building will begin early in the Spring.

—E. G. Rathbone of Wellsville has been offered a commission from the United States War Department as an officer in the volunteer department.

—The many friends of Miss Anna O'Leary of Dunkirk, formerly of this village, were sorry to learn that she had the misfortune to fall on the walk in that city, Sunday evening, fracturing her hip.

—The late R. D. Beebe of Wellsville left a gift of about \$10,000 to be used by the Allegany County Bible School Association in their work in the fifteen towns in the southern part of the county.

—Lieut. Floyd E. Tefft U. S. A., who has been stationed at Fort Belknap, Ala., has been ordered to Panama. He is now in Friendship at the home of his mother Mrs. Adelaide Tefft, on a twenty days furlough.

—Jeremiah O'Leary of Bolivar was badly injured recently by the accidental discharge of a gun which a next door neighbor, Wm. Kalkoff was loading to go through the wall of his house and struck Mr. O'Leary as he was coming out of his own door. Both hands and arms were pierced with the shot.