
ADVANCE PREMIUM MUTUAL CO-OPERATIVE FIRE

"INSURANCE COMPANIES OF NEW YORK STATE

Below are given the names of companies and year

organized of the twenty-one Co-operatives and Mutuals that are members of The Co-operative Fire Underwriters Association of New York State, with offices at 452 Broadway, Albany, New York.

For fairness of rates, promptness and satisfactory

adjusting and paying of losses, we ask that you give

these companies a trial.

COMMERCIAL MUTUAL

OTSEGO MUTUAL

PREFERRED MUTUAL

SAFETY CO-OPERATIVE ...

the Insurance Business.

All Over the State Just Now

MAKE FOLKS SIT UP AND TAKE

NOTICE DOWN TO THE FAIR

THIS YEAR!

THESE'LL BE THE

CANTON CO-OPERATIVE CATSKILL MOUNTAIN

EMPIRE CO-OPERATIVE

GREENE COUNTY MUTUAL

MONROE COUNTY CO-OPERATIVE .

MERCHANTS & FARMERS MUTUAL

PIONEER CO-OPERATIVE

TOMPKINS COUNTY CO-OPERATIVE

The above companies arrange in age from 18 to

66 years in the Fire Insurance business and are still going stronger than ever. Get our rates for one or

three year policies on your property and see how they compare with that which you are now paying?

We also represent 5 (five) large New England Mutuals that arrange in age from 67 to 94 years in

SADLER & FARLEY

Phone 747-M Adsit Block,

4

Phone 934-R.

Sutfin Block Phone 37-M Wellsville, N. Y.

NEW YORK CENTRAL MUTUAL ...

CHEMICAL MUTUAL

her in the rear, so she will go for

Chamber of Commerce

ANDOVER LODGE No. 786.
L.O. O. F.
Meets Every Tuesday Evening. Visitom are always cordially welcomed
CLAIRE C. BACKUS, N. G
AMES L. ROGERS, Secy.

UNION ENCAMPMENT

No. 171. 1. O. O. P. Meets Second and Fourth Monday
Evenings of Each Month.
C. S. JONES, Chief. Patriarch
CLARENCE FREEMAN, Scribe
Visitors are Always Welcome.

8

LODGE F. & A.M.

ANDOVER LODGE No 558 C. F. & A.M.

Meets 1st and Brd Monday evenings of each month at 8 o'clock. Visitors always welcome.

W. W. PINGREY, W. M.

H. D. SMITH Secy.

NDOVER DAIRYMEN'S LEAGUE

A Co-Operative Association, Inc. Meets First Saturday Each Month JAMES P. DEAN, President. BENJ. CONLEY, Vice Pres. W. W. PINGREY, Secretary.

NDOVER GRANGE NO. 1098. A Meets Every Second and Fourth Wednesday Evening, I. O. O. F. Hall. C. A. ROBINSON, Master.

MRS. JENNIE SMITH, Lecturer

HARRY SMITH, Secretary

Visitors Always Welcom WALTAR J. GRENOLDS, M. D. Will answer all country calls.

8—10 A. M. 7—9 P. M. Office Main and Center Andover, N. Y.

A. W. O'DONNELL. M. D. Physician and Surgeon Office on West Greenwood St. ANDOVER, N. Y.

J. LOUGHLEN. M. D. C. GENERAL PRACTITIONER Office and Residence, Center St. Andover, N. Y.

0. A. ERICSON

Cleaning and Dyoing Specialty E. Fassett St., Corner Main Wellsville, N. Y. Phone 395

MARY L RAY The Beauty Shop Toilet Requisites Andover, N. Y.

C. DAVIE VETERINARIAN
Wellsville, N. Y.
Telephone Office 47-W.
Residence 225-W.

HENRY STEPHENS INSURANCE LIFE "

Offices, No. 13. Main St. Andover, N. Y.

CRAYTON L EARLEY, Attorney and Conneallor at Lay Money Loaned on Good Real Estate Security

ALL LEGAL BUSINESS RECEIVES PROMPT ATTENTION
Andover, N. Y

E. BROWN

Undertaker and Embalme

Skilled Service Calls Attended to Day or Night

Main Street, Andover, NY.

"SAY IT WITH FLOWERS"

BEST SERVIC TO US, THE OLD RELIABLE

WETTLIN' FLORAL CO., Hornell, N. Y.

We are members of the Florists Tele-graph Delivery Sarvice, and Tele-traph and mail orders to all towns and cities.

There's a want ad in to-day's News which contains facts for home-seekers. Your personal attention to it may lead to your commenting of the property advertised. Hence, to-day may be an immediate day to your in a want at the second seekers.

Of Interest to Farmers

GARDEN TALKS

Early or Late, a Garden's First Rate The Onion Mean

WINNERS OF SPECIAL PRIZES AT THE FARMERS' PICNIC

Oldest Couple—Mr. and Mrs. J. B.
Hill, Aftentown.
Largest Family—Mr. and Mrs.
Merton Genung, Petrolis, with eight ings and ings and

Largest Family—Mr. and Mrs. Merton Genung, Petrolia, with eight children.

Newest Newly Weds—Mr. and Mrs. Howard Gowdy, Petrolia, married Aug. 9, 10, p. m.

Longest Married Couple—Mr. and Mrs. J. B. Hill, Allentown, married Jan. 1, 1856, 67 years.

Mr. Hill is 90 years old and his wife is 87, and they are a wonderfully well preserved couple.

Family that came the longest distance—Mr. and Mrs. A. A. Adams, Seattle, Wash.

Mr. and Mrs. Adams were guests of Ed Adams and family at Allentown, and the prize-winners from Seattle came to Wellsville with the Allentown, and the prize-winners from Seattle came to Wellsville with the Allentown family for the day.

Tallest Married Couple—Mr. and Mrs. W. H. Burdick, Alfred Station.

Shortest Married Couple—Mr. and Mrs. J. Heaviest Married Couple—Mr. and Mrs. J. A 1311.

Heaviest Married Couple-Mr. and

Mrs. F. A. Lilly. Heaviest Girl Under 16—Ruth

Heaviest Girl Under 16—Ruth Genung, Petrolia.

Heaviest Boy Under 16—Walter Embser, Wellsville.

Heaviest Man at Picnic—H. A.

Johnston, Wellsville.

Following the speeches in the afternoon program, the prizes were awarded by Otto Engelder, Paul Frederick and Bayard Haskins, representing the Wellsville Business Men's Association.

RUNNING WATER IN EVERY HOME, COUNTY-WIDE DEM-ONSTRATION

How every home may have runnin How every home may have running water will be shown thru a demonstration truck sent out by the New York State College of Agriculture under the auspices of the Farm and Home Bureau. This truck is in such de-Bureau. This truck is in such ac-mand that only one day can be given to Allegany. This demonstration will be scheduled, rain or shine.

August 30th, at Centerville, 9 a. residence of D. H. Owens.

August 30th, at Friendship, 2:30 p. M., farm of Fred Utter.

DRAINS THIS YEAR SAVE COST IN CORN

The money lost in corn and beans on some farms in the state from the season's heavy rains would go a long way toward paying for proper drain-ige of wet fields, say the specialists e or wet neids, say the specialists the State Agricultural College at thaca. Even where the soil was no wet enough to kill the corn, the col ege says, rain prevented cultivation when the weeds were small enough to was checked, cross cultivation has been more successful in weed control. The college recommends draining before liming and fertilizing on

HOME-MADE NITROGEN GIVES GRAIN PROFIT

The fact that nitrogenous fertilizer The fact that introgenous fet this materials have advanced in price until they are quoted 50 per cent. higher than a year ago, leads the State Agricultural College at Ithaca to remark that unless grain prices advance there will be little, if any, profit in ising commercial ammoniates at pres

The farmer who supplies the nitrogen needs of his field crops with farm-produced nitrogen is on the right road to economic production, the colegs adds.

HOLD STILL

PORKY! THIS IS

A BLUE RIBBON

CURL IN YOUR TAI THIS YEAR!

THE A. B. C. OF EATING

L is for Lettovers; don't be hasty To throw out food that still is testy Also for Lettuce, bender and good, Which few of us eat as much as we should.

Homespun Yarn

The Indians who were wont to Going to have a hot lunch in school this year? Summer isn't early to begin to talk it up.

Worn-out stockings or even folded ewspapers covered with remnants of newspapers covered with remnants of denim or ticking make good holders.

Rice cooked in plenty of boiling salted water and drained as soon as soft is flaky and delicious; much different from the soggy tasteless mess so often served, one housewife says.

Aunt Ada's Axioms: "One needn't

. 1894

.....1893

always go without to economize, sometimes just thinking over what is spent will do it.

A delicious apple whip may be made by whipping the whites of two eggs to a stiff froth and adding one cup of sugar and a cup of grated

One housewife takes down the measurements of sweaters before she washes them and dries them on a Turkish towel; then she pins them in shape to conform to the original measurements.

denim or ticking make good holders.

Wise mothers, when they make daughter's school clothes, remember; it — just as the store that is not adthat the girl who is simply dressed is well dressed. verised may have its reasons for avoiding publicity?



They are GOOD!

Buy this Cigarette and Save Money

BLACK TREAD TIRES With New Features

CORD-ROAD KING-PARAGON

Supreme in Appearance, Mileage, and Non-Skid Security ANDOVER, N. Y. R. A. PARKER,

AUG. 29-30-31 /

GRAND EXHIBITION.

race, Cattle, Sheep, Swine, Foultry, Produc Fruits, Domestic Arts and School Work

STAGE ATTRACTIONS

intional Nine—Arab Tumblers
Meli Bros.—High Perch Act
sie's Famous Seals—Greatest of Seal Acts
Eugene and Finney—Comedy Triple Bar Act

DOUBLE RACING PROGRAM

FRIDAY, SEPT. od 2:15 P. M. Running Races called 4

Other Special Features

AUTOMOBILE SHOW IN ATTRACTIVE SHOW ROOK
——— QRAND CHAMPION CATTLE SHOW ——— MARRID CHAMPION CATTLE SHOW
School District Exhibits. Extensive School Work
Exhibit. All Principal Exhibits Shown Under Electric Lights. Fine Positry Show. Large Midway
Crowded With Shows, Games, Rides, Eats. Band
Concerts Dally. Boy Scout Drills. YOUR MONEY'S WORTH MANY TIMES OVER

ADMISSION 50 CENTS NO TAX

Three Admissions at Advance Sale, or Mail, \$1.00

All Premiums Paid in Cash on Friday. Send for Premium Lis Entries Open August 7th. Writs or Call Cl VIII 1997 Properties on ca St., Hornell, K.

Our Farm Champions in Washington

walled flack eigewy break .

When your releader begin to tell!

क्षित्र वार्ष कर्मिल एक्टर रेक्टर अर्थ के कर्म करियों विश्व अर्थ कर्म