

CHRISTMAS CLUB

An easy and sure way to have money for CHRISTMAS, for TAXES and INSURANCE PREMIUMS, for your WINTER COAL BILL and for a regular BANK ACCOUNT

The Club is Now Open For Membership
HERE IS THE PLAN

- CLASS 5, Pay 5 cents the first week and increase 5 cents each week for 50 weeks and receive \$63.75.
- CLASS 5A, Pay \$2.50 the first week and decrease 5 cents each week for 50 weeks and receive \$63.75.
- CLASS 25, Pay 25 cents each week for 50 weeks and receive \$12.50.
- CLASS 50, Pay 50 cents each week for 50 weeks and receive \$25.00.
- CLASS 100, Pay \$1.00 each week for 50 weeks and receive \$50.00.
- CLASS 200, Pay \$2.00 each week for 50 weeks and receive \$100.00.
- CLASS 500, Pay \$5.00 each week for 50 weeks and receive \$250.00.

Interest at 3 Per Cent. will be allowed on all memberships where the payments are completed.
Join now; join as many classes as you like.
Checks will be mailed about Dec. 12th, 1923.

ANDOVER STATE BANK

PERSONALS

Mrs. Jesse Hunt is a Buffalo visitor this week.

Irving Jones, of Independence, is visiting Andover relatives.

Mr. and Mrs. Henry Livermore were Nile visitors, Saturday.

Miss Ella Mulcahy was a business caller in Hornell, one day this week.

Mr. and Mrs. L. M. Trowbridge were business visitors in Belmont, Tuesday.

Misses Mary Snyder and Mary Boyd were business callers in Hornell, Saturday.

Messrs Ralph Rogers and Earl Bassett, of Buffalo, were business callers in town, Monday.

Mr. and Mrs. Robert Dean, and Miss Mary Doran were callers in Hornell, Saturday.

Miss Mary Regan, of Hornell, spent Sunday with her grandmother, Mrs. Ellen Regan.

Mr. and Mrs. Will Bines and Miss Marion Rogers were business visitors in Hornell, Friday.

Mr. and Mrs. E. F. Oet, of Bolivar, visited at Mr. and Mrs. U. W. Stratton's, the last of the week.

Mrs. Florence Slocum and Mrs. Harold Emery were business callers in Hornell, one day last week.

Mr. and Mrs. Wilkes Jenkins returned home Tuesday morning from a two month's stay in Elmira.

Mr. and Mrs. Charles Estell, of Friendship, were Sunday guests of Mr. and Mrs. W. F. O'Connell.

E. D. Baker and Arling Baker were in Wellsville Monday in attendance at the funeral of C. E. Wells.

R. J. Hammond, of Painted Post, passed the week-end in Andover, guest of his mother, Mrs. Ida Hammond.

George Crandall has returned from Dayton, Ohio, where he had been for some weeks at the National Soldiers Home.

Mrs. Mark Sheppard, of Philadelphia, is spending a few weeks with her parents, Mr. and Mrs. C. L. Earley.

Mrs. T. K. Regan and son, Jack, are spending a few days in New York City, guests of her aunt, Mrs. E. A. Cassidy.

Mrs. Ernest Whitney and daughter, Virginia, were guests of her parents, Mr. and Mrs. M. W. Green, of Nile, last week.

Mrs. Ralph Temple and babe returned home Wednesday, after spending a few weeks in Wellsville, guests of Mr. and Mrs. Arthur Temple.

J. C. Lever and mother, Mrs. Alice Lever, and Mr. and Mrs. F. S. Potter attended the funeral of W. E. Critten at Oswayo, Pa. Wednesday day.

M. P. McHenry, of Alfred Station, was in Andover Saturday, to call on his cousin, Prof. A. O. Tucker, who is ill at his home, corner Greenwood and East Avenue.

Mrs. A. A. Porter attended the 25th anniversary of Chapter Day of the Kanesto Valley Chapter of the Daughters of the American Revolution, at Hornell, Saturday.

Mr. and Mrs. Ezra Slocum and daughter, Eveline, and Mr. and Mrs. Jesse Slocum and daughter, Ruth, of Andover, were week-end guests of Miss Nora Slocum. — Ceres Cor.

Miss Sylvia Reiss returned Sunday from Bethesda Hospital, where she underwent an operation for appendicitis, and is gaining nicely at the home of her grandmother, Mrs. Georgianna Hardy.

Mr. and Mrs. Edw. McAndrew and family spent Tuesday in Hornell, guests of Mr. McAndrew's sister-in-law, Mrs. Jas. Murray, who has just returned home from St. James Hospital after a very serious operation.

Mrs. George Cummings was in Olean Tuesday in attendance at the funeral of Harry Collins of that city. Mrs. Collins is a cousin of Mrs. Cummings and Earl Richardson of this village, and a former resident in Andover.

Mr. and Mrs. Harry Boyd and Richard Williams, of Johnson City, have been passing the week with Andover relatives. Messrs. Boyd and Williams returned Wednesday evening. Mrs. Boyd remaining for a more extended visit.

Mr. and Mrs. Michael Dougherty have returned from a visit with relatives in Wilkes-Barre, Pa. Mr. and Mrs. P. L. Lynch, of Patterson, N. J., met them at Wilkes-Barre, and they motored thru the Pocono Mountains to New York, where they have been visiting for a week.

No, there's no danger of this country going to the dogs. The dogs run too fast.

Many a fellow advocates giving people their just deserts and then howls when he gets his.

Every man should learn to pray. Then he will not be at a loss for words when he gets in a tight place.

Creating millionaires wouldn't be half bad if they would only devote their wealth to making the rest of us rich.

It pays us to go hungry occasionally. It teaches us to be thankful for what the Lord gives us at other times.

To retain your popularity with pretty girls, you should never kiss them unless you are willing to repeat the offense.

There is one thing for which all men are truly thankful. Women are not born with the shapes the fashionable gowns give them.

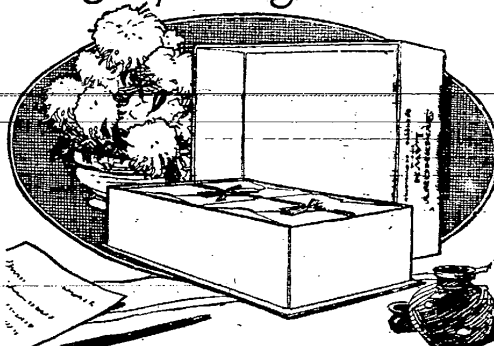
Easter Sunday generally finds the front seats occupied by women. The men would be there too if they could wear their new hats in church.

There is one advantage in occupying the back pew in church. It gives a person a good view of the heads that nod during the sermon.

FOR SALE — 1 good Gas Heater, 1 Iron Bed and Springs, 1 Round Table, 1 Block Reed Baby Carriage. Henry Gill.

That persistent "curiosity" to know whether there's a want ad in the day's paper that you ought to answer is a valuable quality — and will make you prosperous.

An Ideal Christmas Gift Symphony Lawn



Look for the Water Mark

EVER pick up a sheet of writing paper so invitingly beautiful to the eye and the touch, that it seemed to say to your fingers, "You must write on me!"

Symphony Lawn is just such a paper. It comes in three exquisite finishes and several smart tints. Sheets and envelopes in the newest shapes. Also correspondence cards to match. May we show you Symphony Lawn?

J. D. CHEESMAN & CO.

What's Wrong Here?

Let's Read and See!!



Good old Santa Claus does not know how to spell "Electrically" — that is what is wrong, but you will notice that he knew what to select to please HER most.

Electricity is a convenience — to be used. The day is long past when argument has to be advanced why electrical housekeeping accessories should be in every home. One reason alone — for mother's comfort is enough.

- TOASTER
- PERCOLATOR
- VACUUM
- GRILL
- WASHER
- TABLE LAMP
- MANGLER
- IRON

Earl A. Richardson & Sons

For Christmas Give Him

SKATES

Every American Boy wants a pair of Skates. We have a large assortment in all the different models and sizes.

SKIS, SLEDS, POCKET KNIVES, FLASH LIGHTS are much appreciated and useful Xmas gifts

Horan Hardware

NEWSPAPERS

DAILY

- Elmira Advertiser
- Buffalo News
- Buffalo Times
- Hornell Tribune 18 cents week
- Buffalo Enquirer Every Evening

SUNDAY

- Buffalo Express
- Buffalo Times (not the mid-week edition)
- Elmira Telegram
- New York Times

ARTHUR WAGNER
Phone 62-A

NOTICE!

Due to the fact that my accounts, which I left in Henry Stephen's hands, have been fairly well attended to, I am extending the time until Dec. 20th, 1922, after which all accounts unpaid will be collected.

DR. W. J. GREENHOLD

How many of its probable buyers know that your property is for sale?

O'NEILL'S

34 Main St., Andover, N. Y.

Christmas Specials

Biggest Line of Xmas Candy, Nuts and Fruits in Andover

Cranberries	15c a pound
O'Neill's Coffee	25c lb.
Soda Crackers	2 lbs. for 25c
Jell-o or Jiffy Jell	10c a pkg.
Golden Bantam Corn	2 cans 35c
Early June Peas	15c a can
Best Creamery Butter	53c a pound
Ward's Cakes	10c each
Shredded Cocoanut	25c a pound
Fresh Fig Bars	2 lbs. for 25c
Fresh Gingersnaps	2 lbs. for 25c
Bacon Squares	19c a pound
New Pop Corn	3 lbs. for 25c
Emperor Grapes	2 lbs. for 25c
Lake Shore Pumpkin, large can,	14c
Best Red Salmon	1 lb. tall cans 22c
Best Pink Salmon	1 lb. tall cans 12 1/2c

Candy Specials

Ribbon Candy	20c lb.
Cut Rock Candy	20c a pound
Peanut Brittle	20c a pound
Chocolate Creams	20c lb.
Mixed Candy	15c lb.
Gum Drops	20c a pound
Peanut Squares	20c pound
Mixed Nuts	23c a pound
English Walnuts	29c a pound
New Almonds	35c a pound
Black Walnuts	2 lbs. for 25c
New Brazil Nuts	2 lbs. for 35c
Filberts	25c a pound

O'NEILL'S ANDOVER, HORNELL, CANISTEO

PAY YOUR GAS BILLS on or before the 20th of each month and save discount.

EMPIRE GAS & FUEL CO.

The Committee of 21 has started a lot of interest in rural schools in this state. If the children of your community deserve anything at your hands, please send your Cornell's bill-in on school buildings. Ask the College of Agriculture at Ithaca for E 52.

To watch the want ads is to make you next move pay you.

AMONG

South

Dec. 13. — With for rent on our h scheduled for t Mr. Works and f have moved onto th farm.

Mrs. Appler and s Sunday and Sunda parents, Ma. and M of Andover.

Mrs. Eliza Dora Mary, of Andover guests of Mr. and Michael Doughe was doing business Monday.

E. J. Atwood's property here, burn very early hours of The origin of the it was always lock a storage for tools sories, and had not early Saturday m burning of the her Redcliff lost a nice

Our winter is g there," Wednesday especially where fu

Cobb

Mrs. Mac Dean spent the week-end Hornell.

Mr. and Mrs. Ch Raymond, visited Tuesday.

Everett Clarke i cousin, La Fronc Valley.

Mr. and Mrs. also Mrs. Emma B ville visitors, Satur

Mrs. John Ordw Dalton Shelley, Sat

Mr. and Mrs. Pa son, Robert, also mick and Thos. O' day at Jos. McDon

Mr. and Mrs. R painted Mr. and M Hornell, Sunday. at the Bethesda H

Mrs. Frank Dea Eggert motored to day to shop.

Francis Barnett, a business caller h ing.

Mr. and Mrs. family were gues Wellsville, Saturda

This radio craze nuisance, but it h just as well. A fe Sunday morning a mon a thousand m can not without fe

Every man has a should be. Someti

Buy it

When your proper the same ti doubt, will why not no

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Shafter Block Olean, N. Y.

39 No.