

CHRISTMAS CLUB

1925 Club now open for membership.

Classes as follows:—

25 cents per week pays.....	\$ 12.50
50 cents per week pays.....	25.00
\$1.00 per week pays.....	50.00
2.00 per week pays.....	100.00
5.00 per week pays.....	250.00

The Club runs for fifty weeks, starting with the week of December 15th.

Interest paid on all completed memberships.

JOIN NOW!

Andover State Bank

A. D. Fuller, Cashier. R. O. Snyder, Asst. Cash.

Directors:—
A. C. Frisbey, Chairman; J. M. Brundage, Pres.; Frank S. Clark, Vice Pres.; Henry Horan, W. F. O'Connell, C. E. Brown, A. D. Fuller.

PERSONALS

Fred Stebbins was in Hornell, Sunday.

Wm. Loughhead returned to Andover Friday afternoon.

Mrs. Wm. Embser of Wellsville was a caller in town Saturday.

Miss Mildred Binney was a Sunday guest of Miss Mary Gunn.

Mrs. Robert Brundage was a business caller in Hornell Tuesday.

Leo Harrington of Wellsville was in Andover on business, Tuesday.

Miss Florence Werley spent the week-end with her sister in Hornell.

Peggy Whitecomb of Geneva was visiting friends in Andover, Saturday.

Miss Hazel Caple of Hornell spent the week-end with Miss Georgia Bines.

Dr. Lynch of Hornell was a professional visitor in Andover, Wednesday.

Mr. and Mrs. Leo Snyder were business visitors in Hornell the last of the week.

Mrs. June of Hornell is visiting at the home of her daughter, Mrs. C. E. Brown.

Mrs. James Pardon of New York City is a guest at the home of Mrs. Anna Delaney.

Miss Mary O'Boyle was home from Buffalo to pass the vacation with her mother.

Dr. McCarthy of Wellsville was a professional caller in town the last of the week.

Edward Briggs of Himrods was a business visitor of friends in this vicinity, New Year's.

Mr. and Mrs. Miner Green of Himrods were guests of Mr. and Mrs. J. W. Livermore, Saturday.

Mr. and Mrs. Dutton has returned to Hornell after spending New Year's at the home of Miss Nellie Walsh.

Sheridan Witter, who has been home from Buffalo for the holidays, returned to the city, Sunday.

Miss Sara Lettinger returned to Elmira Tuesday, to resume her school duties at Elmira college.

Miss Beatrice Clearwater of Wayland was the guest of Miss Marion E. from Tuesday until Friday.

Charles Downer returned Sunday to take up his studies in Phono Syllabic Business college in Rochester.

Miss Mae Coceman returned to Buffalo Saturday, after a visit at the home of her father, John Coceman.

Misses Metta Harris and Edna Apple returned to Buffalo, Sunday, after passing the vacation in Andover.

Barold Garnhart of Alfred was a recent guest of Rodney Robinson. They were college chums at "Old Alfred."

J. Emmett Dawson, who has been visiting his mother, Mrs. Madge Dawson and family, returned Sunday to Depew.

Messrs. Roland Stevens, Sheridan Witter and Ernest Theetge attended the Elks' Ball at Hornell, New Year's evening.

Dr. Stuart of Hornell was called to Andover Sunday in consultation with Dr. O'Donnell in the case of Larry Beckett.

Mrs. Harold Brainard of Hornell and Mrs. James Pardon of New York were in Andover Sunday calling on friends.

Mr. and Mrs. Ralph Rogers of Buffalo were pleasant callers in town, New Year's and attended the party at the Auditorium.

Miss Marie Walsh has returned to Utica after spending the holidays at the home of her mother, Mrs. Ellen Walsh of Elm street.

Miss Marie Raffauf returned to Buffalo Saturday, after passing the holidays, guest at the home of Mr. and Mrs. Earl Richardson.

Miss Marion Rogers returned to Rochester Sunday, after passing the holiday vacation with her parents, Mr. and Mrs. E. P. Rogers.

Mr. and Mrs. R. E. Temple and Barbara spent New Year's at the home of his parents, Mr. and Mrs. Arthur Temple of Wellsville.

Rodney Robinson returned to Rutherford Sunday evening, after a two weeks' vacation passed with his parents and friends in Andover.

Miss Loretta Harrington has returned to Genesee Normal, after passing the Christmas vacation with her grandmother, Mrs. Margaret Garvin.

Thomas Farley of North Tonawanda came to Andover Tuesday and accompanied his son, Wm. Farley to his home at Bridgeport, Conn., Wednesday.

Prof. Franklin Cannon returned to New York Friday, having been the guest of his brothers, James P. and J. E. Cannon and families for New Year's.

Miss Frances Beebe returned to Buffalo Business College Saturday, after passing the holidays at the home of her parents, Mr. and Mrs. George Beebe.

Edward McAndrew was a Hornell visitor Sunday. Mrs. McAndrew and sons returning home with him, after spending New Year's with her parents, Mr. and Mrs. Bernard Murray.

Misses Elizabeth Cannon, Marie Walsh, Mary O'Leary and Howard Leahy left for New York City Sunday morning, after the holiday vacation passed at their homes in this village.

Mrs. Hattie Eggleston, who has been passing a few days in Andover since returning from her duties as nurse at a home in Hornell, went to Corry, Pa., Monday, professionally.

Mrs. Addie Coleman, Mr. and Mrs. J. H. Backus, Mr. and Mrs. Claire Backus and daughters were New Year's guests at the home of Mr. and Mrs. L. G. Coleman of Wellsville.

Mr. and Mrs. E. J. Padden and daughter, Mrs. E. F. Padden, Louis, John, Laurence and Madeline Padden, were New Year's dinner guests of Mr. and Mrs. William Baldwin of Wellsville.

Rev. H. D. Clarke of Battle Creek, Mich., who has been visiting relatives and friends in Andover and vicinity, left Tuesday morning for Little Genesee and from there will return to his home.

Mr. and Mrs. F. L. Scott of Cuba and Mr. and Mrs. George Bennett of Rochester were called to Andover Sunday by the serious illness of their father, Henry Bennett, who has been ill with hiccoughs.

Rev. I. D. Bacon was the guest of Miss Mary Snyder and family, New Year's Day. Mr. Bacon is this week moving his family from Portville, N. Y., to Port Henry, N. Y., where he becomes the pastor of the First Presbyterian church of that place.

Wm. Farley and little daughter, Fae of Bridgeport, Conn. came to Andover Tuesday, guests of Mr. and Mrs. George Gleason. Mr. Farley returned Wednesday, leaving his little daughter for several weeks' visit with her grandmother, Mrs. Gleason.

Mrs. Ellen Donnelly and daughter, Irene, who have been guests of Mr. Donnelly's parents, Mr. and Mrs. Wm. McDonough, for two weeks, left Saturday, for their home at Chatham, Canada. Edward Donnelly, who had been passing several weeks with his grandparents, accompanied his mother and sister home.

Mr. and Mrs. I. E. Davis went to Rochester the last of the week for medical consultation in the case of Mrs. Davis, who has been ill for

some time. Mr. Davis returned the first of the week and his wife will remain at the home of their son, Urban, in the city, for a time.

Louise Bennett returned home Monday morning from Haverstraw, N. J., where he had been the guest of Archie Monte. He was passing New Year's Day at their home when he received a telegram telling of the burning of the Cold Storage block in which his business was located.

Mrs. J. H. Falsant and daughter, Juliette were also guests on New Year's of Mr. and Mrs. Monte.

Tidbits From Our School

Christmas vacation ended, much to the pupil's sorrow, Monday, January 5th. Two days were added to the vacation on account of the condition of the ventilating system. On Monday afternoon, Dec. 22, high school and eighth grade enjoyed Christmas tree and a short program.

Miss Wright spent her Christmas vacation with her sister in Flint, Michigan.

Miss Fish spent the vacation at her home in Illion.

Miss Cross passed the holidays at her home in Canisteo.

Mrs. Thorpe spent Christmas at her home.

Betty Genter spent her vacation in Galeton, and has not yet returned on account of illness.

Dorthea Snyder spent the vacation in New York.

Jokes
Kenny—(trying to put on Art's shoe by mistake)—"Oh! I can't get my foot into this thing."

By the way, we forgot to mention where Art spent his vacation. The evenings were spent at the Methodist parsonage—and the days, sleeping.

Miss Taylor—(In geography class):
"What is the axis of the earth?"
Edna G.—"An imaginary line, passing from one pole to the other, on which the earth revolves."
Miss Taylor—"Yes, and could you bring a bonnet on it?"
Edna G.—"Yes, ma'am."
Miss Taylor—"Really? What kind of a bonnet?"
Edna G.—"An imaginary bonnet."

Prof. won't give us his picture, so we do not see how we can further improve the joke column.

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BAPTIST
Rev. C. C. Conrad, Pastor
Morning worship, 10:30, sermon, "Self Will."
Sunday School 12 M.
Young peoples' meeting, 6:15.
Evening worship, 7:30, sermon, "Heaven and Hell."
Prayer meeting Thursday evening, 7:30.

SEVENTH-DAY BAPTIST
Rev. Walter L. Greene, Pastor.
Sabbath services at 2:30 o'clock; the pastor will speak.
Sabbath School following the Church Service.
Prayer meeting on Friday evening will be omitted to meet in Union Services for the week of prayer in the Presbyterian church.
The Independence church holds its annual church dinner and business meeting at the parish house, next Sunday, January 11th.

M. E. CHURCH
Rev. A. W. MacDougald, Pastor.
Communion service next Sunday morning at 10:30 o'clock. There will also be a service for the reception of new members into the church at this time.
The services of next Sunday will be held in the auditorium of the church. Everyone welcome.
Sunday School at 12 o'clock.
The Epworth League is to hold its services Sunday evenings at 8:30 o'clock, commencing next Sunday evening. All of the young people of the church are invited.
The usual preaching service Sunday evening at 7:30 o'clock.
In accord with the arrangements for the observance of the week of prayer we are meeting with the congregations of the other churches in the Presbyterian church at 7:30 p. m. Services Thursday and Friday. No service Saturday evening.

REPORT OF THE CONDITION OF

THE BURROU'S NATIONAL BANK at Andover, in the State of New York at the close of business on Dec. 31, 1924.

Assets	
Loans and discounts, including rediscounts receivable of other banks, and foreign bills of exchange or drafts sold with endorsement of this bank.....	\$48,927.70
Real estate.....	845,927.70
Overdrafts, uncollected.....	910.58
U. S. Government Securities owned.....	35,000.00
Deposits in other banks.....	31,979.00
U. S. Bonds, notes, etc. (U. S. funds for value).....	2,700.00
Other bonds, notes, etc. (value).....	3,700.00
Furniture and fixtures.....	1,000.00
Lawful reserve with Federal Reserve Bank.....	26,156.55
Bank.....	24,880.17
Cash in vault and amount due from national banks.....	288.68
Amount due from State banks, banks and trust companies in the United States (other than banks).....	104.06
Checks on other banks in same city or town as reporting bank (other than item 12).....	23,917.93
Total.....	845,927.70
Liabilities	
Capital stock paid in.....	\$25,000.00
Surplus fund.....	35,000.00
Undivided profits.....	22,148.24
Circulating notes outstanding.....	5,000.01
Certified checks outstanding.....	500.00
Deposits (other than bank deposits payable within 30 days).....	185,105.78
Individual deposits (other than bank deposits) subject to check.....	120,223.49
Certificates of deposit (other than bank certificates) subject to check.....	1,235.50
Dividends unpaid.....	36,591.70
Other demand deposits (other than bank deposits) subject to check.....	1,146.97
Total.....	\$467,977.73

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Theodore Roosevelt's Unpublished Letters

These are the unrestrained outpourings of a great heart—the candid expressions of a magnificent spirit—as vigorous and compelling as only this 'great and many-sided American could make them.



THEODORE ROOSEVELT

- Actually, they might be called letters from five different men.
- 1—ROOSEVELT, THE RANCHMAN, writing vivid stories of Western life.
 - 2—ROOSEVELT, THE ROUGH RIDER, penciling scrawls from the San Juan trenches.
 - 3—ROOSEVELT, THE GOVERNOR, confiding to an intimate friend the problems of New York state politics.
 - 4—ROOSEVELT, THE PRESIDENT, telling his confidant the choicest secrets of diplomacy and statecraft—inside stories of the corporations' fight on him, the Russian-Japanese peace moves, and the Third Term discussion.
 - 5—ROOSEVELT, THE EX-PRESIDENT, writing affectionate letters filled with personal affairs; letters of travel and adventure, and finally letters breathing in every line the deep feeling which stirred him during the World War.

THE ROOSEVELT LETTERS WILL APPEAR EVERY DAY COMMENCING MONDAY, JANUARY 12, IN THE

BUFFALO EVENING NEWS

FLOWERS

We have taken the agency of **BENTLEY, the Florist of Wellsville** and are prepared to furnish promptly **FLOWERS** for all occasions at very reasonable prices. **Funeral Designs, Wedding & Cut Flowers a specialty** Orders taken for cut flowers at all times.

J. D. CHEESMAN & CO.
Andover, N. Y.

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TO

Brief Descriptions of This Great Spectacle

Much interest regarding the form of the sun, so early morning.

Andover at the total eclipse will be forty.

The interest in astronomical tends to focus the records of show that the skies will be where the change. For points of visibility of favours slowly. Residents any down-path which Andover are preparations of weather conditions.

Do not tire too long or too uninteresting the eclipse. Let the sun at all kind of "dark" look.

Nothing is better than a photograph which has been, and then developed and black that thru it when to the eyes, is. With the aid the steadily grow per right-hand be worth watching the play.

By nine o'clock row crescent of sight, the count weird appears the sun's edge but is different. All the color become altered uncanny fashion.

The obscuring two or three of the moon's shadow in the west, advancing with. On the present sun is low in will come almost out of space. western sky very striking.

This crowning by the strangest vanishing gloom seen it can do of battles steel heat by an edge as if the sun that the world.

But the property are too feeble. The moment in, all eyes vanished sun. realizes that it pitch dark, but moonlight night brighter stars is no difficulty about. The deep slaty black of the moon sky, and aroshines that which the as the "corona". Sun—and which travel far to minutes during tally eclipsed, time alone the seen.

In the following instructions of all kinds of be made by be extremely of scientific of. There are gations: First of the corona around the sun is the amount of light during the time of the investigation "shadow bands" precede and totality. Four ant of all is of the edge of the surface of