

You Will Need Money for Christmas and Other Purposes

HERE IS **AN EASY WAY TO GET IT A SURE WAY TO HAVE IT**

Join our Christmas Savings Club Which Starts December 28, 1914

In Class 5, pay 5 cents the 1st week, 10c the 2d week, 15c the 3d week, and so on for 50 weeks, and we will hand you a check two weeks before Christmas for \$63.75.

Or in Class 2, pay 2c the 1st week, 4c the 2d week, 6c the 3d week, and so on for 50 weeks, and we will hand you a check two weeks before Christmas for \$25.50.

Or in Class 1, pay 1c the 1st week, 2c the 2d week, 3c the 3d week, and so on for 50 weeks, and two weeks before Christmas we will hand you a check for \$12.75.

You May Reverse the Order of Payments if You Wish to Do So

For instance in Class 5, going up, the payments start with 5c and end with \$2.50. If you desire to do so, you may start with \$2.50 the first week and pay 5c less every week until the last week's payment will be 5c. In Class 2, going up, the payments start with 2c and end with \$1.00. If you desire to do so, you may start with \$1.00 the first week and pay 2c less every week until the last week's payment will be 2c. In Class 1, going up, the payments start with 1c and end with 50c. If you desire to do so, you may start with 50c the first week and pay 1c less every week until the last week's payment will be 1c.

You may join Class 5 going up, starting with 5c and Class 5A coming down, starting with \$2.50, which would give you a fixed weekly payment of \$2.55, giving you for 50 weeks' payments \$127.00.

You may join Class 2 going up, starting with 2c and Class 2A coming down, starting with \$1.00, which would give you a fixed weekly payment of \$1.02, giving you for 50 weeks' payments \$51.00.

You may join Class 1 going up, starting with 1c and Class 1A coming down, starting with 50c, which would give you a fixed weekly payment of 51c, giving you for 50 weeks' payments \$25.50.

Payments Must be Made Every Week or May be Made in Advance

Can you think of an easier way to provide money for Christmas presents? Join yourself—get everyone in the family to join. Show this to your friends and get them to join.

Everybody is Welcome to Join

The Christmas Savings Club opens Monday, December 28, 1914, for the Club year of 1915. Call and let us tell you all about our plan.

MAKE YOUR CHRISTMAS A MERRY ONE

Andover State Bank

ANDOVER, N. Y.

Words are Cold

When it comes to expressing gratitude or thankfulness, but they are all we can use. We are not buying this space in which to thank you for your patronage as a mere form, but because we are truly grateful and appreciate your business.

We Wish You All a

MERRY CHRISTMAS

AND

A HAPPY NEW YEAR

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

INSURANCE

All prudent persons keep their property fully insured. How about yours?

Call at my office and get a 1915 Calendar, even if you do not leave an order for a policy.

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

Put a News "Want" or For "Sale" Ad. and get results.

PERSONALS

Claire Backus is home from Alfred University for the holiday vacation.

C. K. Mason of Hornell, was in town on business the last of the week.

Mr. and Mrs. Guy Harder and son were Wellsville visitors Thursday.

Miss Nellie Bolsby of Buffalo, is caring for her aunt, Miss Ellen Conley.

Mrs. Addie Coleman returned Friday from several weeks visit in Wellsville.

Mr. and Mrs. Jack Mallory, of Greenwood, visited relatives in town on Sunday.

Mr. and Mrs. Charles Mosher are passing the holidays with Andover relatives.

Mrs. Clara Crandall returned Wednesday from a three weeks stay in Wellsville.

Mrs. David Hunt and daughter Rena left Wednesday for Buffalo to visit friends.

James Dougherty is passing the holidays with relatives and friends in Bradford.

Miss Erma Loughlen is the guest of her parents, Dr. and Mrs. E. J. Loughlen.

Miss Carolyn Fincher was in Hornell Thursday to call on Mrs. Tracy at the Hospital.

Miss Rita Slocum was the guest of Wellsville friends from Sunday until Wednesday.

Leon Wahl of Elm valley went to Binghamton Thursday guest of friends over Xmas.

Miss Ruby Snyder was the guest of Wellsville friends from Sunday until Wednesday.

Mrs. G. E. Russel and daughter went to Utica Thursday to pass Christmas with relatives.

Mr. and Mrs. Wm. Orvis are guests at the home of their son, Ernest Orvis, on Call Hill.

Oak Duke of Wellsville was a guest at the home of Mr. and Mrs. D. P. Corwin, Saturday.

Mrs. Vina Stephens and son, Roland left Monday to visit relatives in Corning and New York.

M. J. Gray was called to Arkport Tuesday on account of the funeral of his brother, F. E. Gray.

Mr. and Mrs. Leon Cook, of Worcester, came home Monday to pass Christmas with Andover relatives.

Miss Mary O'Leary came home Thursday from her school duties at Little Valley, holiday guest of her parents, Mr. and Mrs. J. A. O'Leary.

J. Archie Duffin came home Monday evening from Colgate College to pass the holiday vacation with his parents, Mr. and Mrs. John Duffin.

Mr. and Mrs. D. M. Green went to Alfred Wednesday guests at a house party at the home of Mr. and Mrs. Isaac Langworthy, until the first of the week.

Miss Elizabeth Bassett arrived in town Thursday from Morris-town, N. J. to pass the holiday vacation with her parents, Mr. and Mrs. T. R. Bassett.

James A. O'Leary and John Casey attended the funeral of the late Joseph Cameron, Supreme Recorder of the M. B. A., which occurred Monday at Hornell.

John Sullivan of Wellsville, was the guest of Andover friends Wednesday night.

Sullivan, his sister

home with him Thursday for the holiday vacation.

Harold Whitecomb stopped off at Andover, Friday, on his way home from Hobart College to pass the holidays with his parents, Mr. and Mrs. O. G. Whitecomb of Belmont.

Banker and Mrs. J. M. Brundage left the last of the week to pass Christmas with his brother, at Russell, Kan. Later they expect to go to California for the remainder of the winter.

Miss Alice Clarke and Mrs. Emma Robbins visited Mrs. Betsy Clarke at Alfred Station, Wednesday.

Miss Lenora Dean is passing her Christmas vacation at the home of her parents on South Hill.

Miss Jennie Ray of Andover, was the guest Monday of Mr. and Mrs. William Bliss.—Belmont Dispatch.

Mrs. Mary Murphy of Dansville is a guest at the home of her nephew, Mr. and Mrs. Hartley Doran.

E. C. White went to Hornell Thursday to spend Christmas with his daughter, Mrs. L. D. Harrington.

J. F. Phillips of Binghamton, returned to his home Wednesday after a weeks visit with friends in this vicinity.

Leon and Mildred Rogers are visiting their aunt and uncle, Mr. and Mrs. O. G. Whitecomb, of Belmont, Christmas.

Mr. and Mrs. Ed Mullen went to Canisteo Thursday to pass Christmas at the home of her sister, Mr. and Mrs. Probr.

Mrs. Clara Rogers went to Belmont Thursday to pass Christmas at the home of her daughter, Mr. and Mrs. O. G. Whitecomb.

Miss Nellie Lynch is home from her school at Lackawanna to pass the vacation with her parents, Mr. and Mrs. P. G. Lynch.

Mr. and Mrs. Henry Phillips and family of Andover, are visiting in the home of Mrs. Elizabeth Phillips over Christmas.

Mrs. Edgar Price and daughter of Burlington, Pa., are recent guests at the home of her sister, Mrs. Henry Phillips.

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MERRY CHRISTMAS AND A HAPPY NEW YEAR

W. FUHRMAN & MARTIN
QUALITY HARDWARE