This was the year the Andover State Bank started to serve the people of this community.

For 27 years we have made our service and equip. our efforts are reflected in the growth of the institution, the permanent success of our patrons, their bood will and loyalty.

We have grown because we have helped our patrons to go forward from one success to another. From the start we have held rigidly to this as our part of our creed:

NEVER TO FORGET THAT OUR CUSTOMERS ARE RESPONSIBLE FOR OUR SUCCESS

Andover State Bank

FRANK S. CLARK, Vice Pres.



Mr. and Mrs. L. M. Blakeslee, of Castile, were week-end guests at the home of Mrs. La Rue Crandall.

Mrs. H. P. Burdick, of Rochester, as been the guest of relatives here to past two weeks.

Win. W. Pingrey and family and O. E. Pingrey spent Sunday in Knox-ville, Pa., guests of their brother, L. Fingrey.

Mr. and Mrs. A. A. Porter left Friday for New York City expecting to remain a week.

Mr. and Mrs. Chas. Stebbins mother.

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POWDER

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Mrs. James Mathews was a guer f Mr. and Mrs. Alva Smith, at A

of Mr. and Mrs. Alva Smith, at Al-reed Station, Saturday, Claire C. Backus and Leland Hall were guests of Knoxville friends over he week-end Mrs. Backus and daugh-er returned home with them.

Mrs. Elizabeth Mathern, of New Castle, Pa., is passing the week with Andover friends.

Mrs. W. S. Calhoun returned Monday evening from a week's visit in Buffalo,

Buffalo,
Mrs. Addie Coleman returned from
Wellsville Monday evening.

Mr. Charles Calboun and of Mr. and Mrs. D. H. Bament

Soft, Smooth,

Clinging

J. D. CHEESMAN

eading a few days russe of har staff, Are. Earl Bathardson. Mr. and Mrs. M. T. Garrin and Mr. and Mrs. C. E. Brown motored to cornell Sunday swelling. Mrs. Hattle Broderick, of Hornell,

A. B. Cook, of Almond, was business visicor in Andver Thursday

business visitor in Andver Thirsday, and a pleasant caller on the News, Mr. Cooks, who recently purchased a fine farm on the state road this side of Almond village, expressed himself as well pleased with the new location. Elmer Kaple was a week-and guest of relatives at Purdy Creek.

S. W. Pitts, of Clifton Springs, was business visitor in town Thursday.

H. D. Rogers and Joe McDonough were business visitors in Buffalo Thursday.

This is the last week of the mem betahip campaign. Don't say you haven't been asked to join. Every woman is invited to join the Home Bureau. One dollar pays your mem-bership to Dec. 31, 1922, also your subscription to the Farm and Home

bersup, to Bec. 31, 1922, amo your subscription to the Farm and Home Bureau News.
Your local chairman, Mrs. Hattie Conley, will, willingly call at your home if you will only notify her by phone or some way that your dollar is ready for your membership.

The Home Bureau manager mails to each member who pays her dues for 1922 a capy of the Home Bureau creed done in tones of hown.

Andover has the largest member ship of any community in the county. If you are a member now renew your membership by paying the small sum of one dollar, or if not a member join and help Andover increase her membership, at the same time helping thru better homes to make better communities and a better nation:

Mr. and Mrs. Charles Calhoun and Mrs. and Mrs. Charles Calhoun and Mrs. and Mrs. Grand Stein, of Depew, Mr. and Mrs. Grand Stein, of Depew, Mr. and Mrs. L. H. Hunt, returned to their home in Washington, D. C. Weinesday, affect. Www. Action was a week and guests of radover relatives in town a wook and guest of relatives in town a wook and guests of Mer. Mandows regulated to the home in Mark Mrs. Grand Steel Baker, Tuesday.

Mrs. Earl Slocum and children and mother, Mrs. Ida Baker, Tuesday.

Mrs. Earl Slocum and children and mother, Mrs. Ida Baker, Tuesday.

Mrs. Dayid Slocum, Wednesday.

Mrs. And Mrs. A. D. Wilcox and and Mrs. Ralph Kemp's part ants, Mr. and Mrs. A. D. Wilcox and and Mrs. Grand Steel and Mrs. Grand Mrs. A. D. Wilcox and and Mrs. Grand Steel and Mrs. Grand Mrs. Gra Notice is hereby given that the Town Board of the Town of Andover, N, Y, will hold its annual session for auditing accounts at Village Hall, in the Willage of Andover, N, Y, on Thursday, Nov. 10, 1921. All persons having claims against the Town of Andover, N, Y, are hereby notified to present the same to the Board at that time.

ROBERT L. BRUNDACE,

Town Clerk.

Town Clerk.
Dated, Andover, N. Y., Oct. 21

Classified Advts.

Price: Cae Cent a Word, Ministran, 25c.

FOR SALE — Good Coal and two good Gas Stoves. U. W.

FOR SALE - Standard Te Wall Set, fully equipped, good condition. E. J. Atw

LOST

LOST — Monday evening, Oct 17th, Pocket-book, containing \$10 Finder notify the News and receive

SALESMAN WANTED oncompts in Allogany and countries, Laboral offer to a able man. We are the lay Elmira, N. Y.

OLD LOVE LETTERS WAS

The Big Sale

Women's Ready-10-Wear

is bringing in a stream of buyers, all of whom testify to the lowness of our prices as compared with neighboring towns. New Coats and Furs, Dresses and Skirts, Waists and Sweaters---have been coming almost daily. Never before has Andover seen such an array of Women's Wear as this store now presents. Every classy style is here; every clever idea of material or making is represented in this stock. We want you to see them all. You will be interestedbuy or not.

RYE BREAD, GRAHAM BREAD, BROWN BREAD, SALT RISING BREAD, COOKIES, JELLY ROLL CAKES AND FRIED CAKES FOR SATURDAY

Two deliveries daily within village limits, [1 and 5 o'clock only

JOHN E. CANNON 💨

(The Burrows Store)

Store Open Monday, Wednesday and Saturday Evenings

Service, Absolute Protection and Low Cost!

are the three prime factors that predominate in this ex-clusively New York State plan of Co-Operative Fire Insur-

We admit that this Hughes-Hotchkiss New York State plan of Co-Operative Fire Insurance is in a class by itself, can't possibly deny it, and don't want to, instead, we glory in the fact of its exclusiveness

The absolute truth about it, which must come out sooner or later, is the fact that this plan of Co-Operative Fire Insurance is unique in character, being different from any other form of insurance known, and with which it is difficult to compare or associate other forms or plans of insur-

IT IS DIFFERENT because there is no other system of fire insurance in which the interest of policyholders are so securely guarded by law and State Supervision.

IT IS DIFFERENT because there is no other system of fire insurance in which the expenses of management are limited by law.

IT IS DIFFERENT because there is no other system of fire insurance in which the dreaded conflagration hazard is eliminated by law.

IT IS DIFFERENT because there is no other system of fire insurance in which the surplus accumulation is limited by law, resulting in compiliony dividends to policyhelders.

WOULD YOU LIKE TO KNOW MORE OF THE AB-SOLUTE TRUTH ABOUT THE EXCLUSIVE PLAN OF MUTUAL AND CO-OPERATIVE INSURANCE!

"TOW TO BUY THE BEST FIRE INSURANCE IN THE WORLD," by Frank P. Tucker, State Secretary, Al-M. T., a copy of which can be obtained at the

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lt Was Ott

A Baby Graby
Howard Dea
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George Weller's
together with a
Sunday night, a
and Greenwood
Neither car

JOHN-L Hit By Auto N

Alfred Statio

partially blinds; causing the mis-plied the braker possible, called injured man hour moned and did make everything sible. John is be expected, but for a time

THE CHEE