

FARM FINANCING

THE greater part of the farmer's income is received just after harvest. The crops have been sold and the money paid over. Then comes the long lean between harvests when there is very little coming in and the last crop money is melting away every month.

No doubt there is plenty on hand to care for the usual demands but every once in a while something unexpected comes up that calls for money at once — and you may not have it handy just then.

If you need money to buy equipment, to hire help or make improvements on your farm, come in and talk over your plan with us and we will help you all we can. And remember us when you have money to deposit.

There's a real partnership between our bank and its loyal customers.

The Burrows National Bank

JESSE S. PHILLIPS, President
 EDWARD J. ATWOOD, Vice Pres.
 JOHN E. CANNON, Cashier
 RALPH E. TEMPLE, Asst. Cash.
 F. W. BURROWS, Director J. C. LEVER, Director
 ERWIN D. BAKER, Director P. C. LYNCH, Director

MAILS CLOSE

East
 26 2:00 P. M.
 8 with office

West
 Train No. 7 10:00 A. M.
 with office
 The Post-Office closes at 7:30
 Mondays, Wednesdays and Saturdays
 and 6 o'clock Tuesdays, Thursdays
 and Fridays.

W. F. O'CONNELL, P. M.

Reportorial

Ithaca has 42 people in quarantine for diphtheria.

There are now 50 inmates at the County Home at Angelica, 19 women and 31 men.

The little son of Mr. and Mrs. Edw. McAndrew, of Greenwood Street, is on the sick list.

Sixty pairs of twins were born in Akron, Ohio last year, also one set of quadruplets.

Ed. Swain, who has been seriously ill at his home on Center Street, is reported as slowly gaining.

Call and get our prices on magazines for that Xmas list. The most satisfactory gift for the money expended.

Wm. N. Rice received the sad news Wednesday evening of the death of his sister, Mrs. B. T. Galusha, of Cannon City, Colo.

In making up your Christmas list don't forget the ideal gift, a year's subscription to the News, will delight that absent friend.

A deal has been closed thru The Calhoun Real Estate Agency, whereby Orson W. Robinson became in possession of the ice business in Andover.

Frank Burdick and Win Clark of Little Genesee, killed two spring pigs weighing 885 and 881 pounds, respectively. Who can beat that?

Bolivar Freeman, of Andover, has been reported as slowly improving in health.

Mrs. Orin Green, formerly of Andover, celebrated her ninety-second birthday at the home of her niece in Hornell recently. She reads and knits without ceasing.

Mrs. Marvin Mattison had the misfortune to fall and break both bones in her left ankle Monday evening. She was on her way to the barn at their home when she slipped and fell.

Mrs. Charles Burdick, of Coneville, Pa., who is company with her husband, have been visiting relatives in Andover and vicinity, in seriously ill at the home of Mr. Burdick's sister, Mrs. Henry Carr, on North Main Street.

Andover merchants are displaying a fine selection of holiday goods.

Mrs. J. A. O'Leary is ill at her home on Dyke Street. Mrs. Shaffee is caring for her.

Mrs. Mary J. Lincoln, authority on cookery and household economics, is dead at her home in Boston, Mass.

R. M. Brown, of Richburg, has a broken shoulder, result of a game of basket ball.

Ernest Orvis has moved his family from their farm home to the property purchased by him on Water Street.

The King's Daughters of the Presbyterian Church will hold a food sale at the gas office, Saturday afternoon at 2:30.

Mrs. Flora Bess is ill with an attack of heart disease, at the home of her brother, Mr. and Mrs. Edward Wilcox, on Second Street.

There are 80,000 barrels of apples in storage in Albion, according to report. We wonder just how much higher price is demanded for them.

Mr. W. S. Clarke, who has been at the Steuben Sanitarium in Hornell for treatment the past two weeks, is reported as slowly improving in health.

An electric road from Wellsville to Buffalo over the old B. & S. right of way is being agitated. It would be a quick outlet from this vicinity to the breezy city.

"To pool or not to pool?" seems the all important milk question at this time. A question with good arguments on both sides is bound to make the situation interesting.

Mr. and Mrs. Jack Cahill have a little daughter who arrived at their home in Buffalo December 1st. Mrs. Cahill was formerly Miss Mary Vickers, and a resident of this village.

Henry Stephens has been crippled the past week with a bad foot, so at times he was unable to even be about his duties. He is back at his office much better at this writing.

Over two car loads of dry sulphur are shipped each day from Middleport. One load goes to Akron, O., for the fire industry, and the other goes to the fruit and cotton fields in the South.

Calling cards make one of the neatest of Xmas gifts. The News can furnish the finest of printed ones at this late date, which will excel the "near cut" engraved ones on sale by many dealers.

The Public Produce Company's stock has been increased by \$100,000, belonging to Claude Vincent of Alfred Station, on North Main Street.

Wednesday morning, smashing the radiator and hood of the Ford.

John Kavanagh has recently received a letter from relatives in Greece describing conditions there as bad, prices prohibitive on nearly all of the necessities of life. These conditions are caused by the war.

The Women's Baptist Missionary Society will meet with Mrs. Laura

Bowin, Tuesday afternoon, December 13th, at 3 o'clock. A large attendance is requested. Mrs. Grace Foster of Friendship, N. Y., will be present at this meeting.

George Griffin, of Bolivar, was arrested last week and placed in jail at Belmont to answer to the grand jury on the charge of attempting to shoot William Juna, also of Bolivar. Drink and a subsequent dispute led up to the assault.

Your recent industrial edition was a fine piece of work. Brother Backus, and should be recognized by every progressive resident as one of the most substantial efforts in boosting the town, ever attempted. Whitesville News.

OUR CHURCHES

BAPTIST

Sunday preaching services 10:30 a. m. and 7:30 p. m.
 Bible School, 11:45 a. m.
 C. E. Society, 6:15 p. m.
 Business and prayer service Thursday, 7:30 p. m.

PRESBYTERIAN CHURCH

Royal E. MacGowan, Minister
 Sunday morning, Dec. 11th, regular preaching service at 10:30. Sunday School immediately following the morning service, lesson period and practice for the Christmas program.
 Christian Endeavor at 6:45 p. m.
 Evening sermon at 7:30.
 A cordial invitation is extended to all of these meetings.

SEVENTH DAY BAPTIST

Rev. Walter L. Greene, Pastor.
 Sabbath services at 2:30 p. m., sermon by the pastor followed by a study of the Sabbath School lesson. Devotions and prayer service at 7:30 o'clock Friday evening.
 A meeting of the pastors of the Seventh-day Baptist Associations was held in the parlor of the church Thursday forenoon after which they were entertained at dinner by the ladies of the church at the home of Miss Alice Clarke.

METHODIST EPISCOPAL CHURCH

Rev. W. H. Smith, Minister
 10:30 a. m., public worship, sermon by the pastor entitled, "An Old Theme With a New Application."
 12 M., Sunday School.
 7:30 p. m., evening worship, sermon by the pastor on "A Noble Chain of Virtues."
 Thursdays at 7:30 p. m., Bible Study Evening. The pastor, after brief devotional exercises, gives each week an exposition of "The Sermon on the Mount."

PAY YOUR GAS BILLS

on or before the 20th of month and save discount.
 EMPIRE GAS & FUEL CO., Ltd.

FURS FOR CHRISTMAS

You could not select a nicer and more practical Christmas gift than a nice Fur Piece or Fur Coat. We are holding a great Fur Sale Friday and Saturday of this week at which time we will have an assortment of Fur Coats and Pieces at our store. This assortment of Furs comes from one of the largest and best fur houses in New York, and an expert furrier will conduct the sale. You can save money by buying Furs of us during this sale, and we stand back of all Furs sold.
 ROCKWELL BROS. & CO.,
 Wellsville, N. Y.

F. L. BLOSS, Corner Grocery

CANDYLAND

The price of Candy has been smashed. Everybody can have it this year.
 We will have the largest assortment of Xmas Candy we have ever had in the store.
 Box Candy of the best grade will be at a low price.
 XMAS GIFTS

Come in and look over our Humidors of Tobacco, Box Cigars, Cigarettes in Xmas Pkgs., Pipes, Cigars and Cigarette Lighters, Cigarette Holders Etc. Prices are Right.

Phone 238 F. L. BLOSS

CALHOUN'S

Real Estate Agency

GOOD FARMS FOR SALE PROPERTY VILLAGE

We find the buyers. If you wish to buy or sell come in and talk it over.
 We have a number of good bargains in Farms.

ANDOVER, N. Y.

Xmas Shoppers! LOOK AT THESE!

WE give to the right a list of popular and economical



GIFTS FOR CHRISTMAS

They have been selected with great care, with a view to giving perfect satisfaction in every case. You cannot get a better gift anywhere for the money.

We aim to make this Christmas an especially pleasing one to our customers by enabling them to secure the very best gifts obtainable at the lowest possible prices.

- Toys
 - Books
 - Dresses
 - Clothing
 - Dolls
 - Dishes
 - Kitchen Utensils
 - Dress Goods
 - Christmas Tree Decorations
 - Gloves
 - Stockings
 - Night Shirts
 - Gift Boxes
- and almost everything you can think of

ANDOVER BARGAIN STORE

Mrs. M. A. Fowler

Canvas and Leather Gloves and Mittens

TRAINOR'S

THE AUDITORIUM



SATURDAY, DECEMBER 10th
 "THE RESTLESS SEX" with Marion Davies
 A Cosmopolitan Production of Robert W. Chambers' brilliant story
 Rolin Comedy

WEDNESDAY, DECEMBER 14th
 Realart Pictures Presents
 Wanda Hawley IN

"THE OUTSIDE WOMAN"
 Sunshine Comedy "The Simp"

PEANUTS

JUST A WORD ABOUT THEM
 You can take our home-grown, tasteless nut and call it "Sun-Kissed," "Maiden-Kissed," or "Angel-Kissed" and it is still the same peanut.

The Spanish Sweet Peanut is grown only in the Spanish possessions in North Africa, and no other peanut approaches them in such a delicious flavor. Being imported, the cost has been double domestic brands, yet we have furnished our patrons at home, and in some other states (except a short time during the war while submarines were plenty) a good supply for the last 24 years. Try a cup and compare them with any others.

For Sale only at the "Cut Rate Drug Store."

O. E. VARS

OH, THE MEN!

Why groan and say it's hard to find them suitable presents? Consider this list:

- Waldemar \$2.00 to \$3.25
- Emblem Pin or Ring 75c to \$1.75
- Pocket Scissors 75c
- Pocket Comb \$3.25
- Flash Light \$1.25 to \$2.25
- Tie Pin 50c to \$4.25
- Cuff Links 50c to \$4.00
- Watch \$1.75 to \$75.00
- Fountain Pen \$2.00 to \$6.00
- Gold Ever-sharp \$3.00
- Gold or Silver Knife \$2.00 to \$4.25
- Safety Razor \$1.00 to \$5.00

Then if you are still undecided, call in and you will find many other suggestions

A Good Jewelry Store WATSON'S

"Give Them Time"