

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



Mrs. B. C. Williams was a business caller in Wellsville, Tuesday.

Mr. and Mrs. Raymond Snyder were callers in Hornell, Sunday.

Mr. and Mrs. Robert Brundage were callers in Hornell New Years.

Supervisor Roger Crandall went to Belmont Wednesday to meet with the Board.

Mr. and Mrs. David Slocum spent New Years at their son's home, in Hornell.

Mrs. E. A. Richardson and son, Max, were business callers in Hornell Tuesday.

Patrick Casey, of Hornell, spent New Years with his mother, Mrs. Ellen Casey.

A. L. Rogers passed New Years at Belmont, guest of his sister, Mrs. O. G. Whitcomb.

Mrs. J. G. Ostrander, of Wellsville, was the guest of Mrs. B. C. Williams, Tuesday night.

Miss Marv Conwell, of Bradford, Pa., is spending a few days guest of friends in town.

Mrs. Earl Schoonover and children, of Elm Valley, visited Mrs. Maynard Scott, Wednesday.

Mrs. Marv Murphy, of Dansville, spent Xmas with her sister, Mrs. B. Doran, of Elm Valley.

Clarence Hardy, of Kalamazoo, Mich., is the guest of his grandmother, Mrs. Georgiana Hardy.

Mrs. J. P. Malone, of Hornell, is the guest of her daughter and family Mr. and Mrs. Francis Barnett.

Miss Anna Courtney left Monday a. m. for Port Jervis, where she will begin to work in the silk mill.

Miss Martha Langworthy and little niece, of Alfred Station, have been visiting in Andover the past week.

Mrs. Bonj. Conley was in Belmont Wednesday in attendance at a meeting of the directors of the Home Bureau.

Dorothy and Marion Clark, of Hartsville, spent their holiday vacation with their grandmother, Mrs. Mary Wilcox.

Charles Bozzard, who has been with his niece, Mrs. Emma Robbins, for several months, has gone to the home of Mr. and Mrs. Owen Stillman, of Friendship, to remain for a time.

Messrs. Leo and Ray Snyder and Porter Richardson were callers in Hornell New Years and attended the Elk's banquet.

Hyland C. Moore, of New York City, was in town Friday evening and attended the subscription party, at the Auditorium.

Everett Clair returned to Philadelphia, after spending the holidays at the home of his parents, Mr. and Mrs. B. A. Clair.

Mr. and Mrs. Henry Wahl went to Dansville last week with B. Doran and spent the day with her sister, Mrs. Mary Murphy.

Mr. and Mrs. E. H. Brandes and children, of Willing, were week-end guests of Mrs. Brandes' parents, Mr. and Mrs. J. M. Diffin.

Rodney Robinson passed his Christmas vacation at his home here, but will resume his school work in Alfred the first of the week.

Miss Doris Livermore returned Tuesday to Elmira, after passing the holiday vacation with her grandmother, Mrs. Georgiana Hardy.

Floyd Tuller left Monday a. m. for Easton, Pa. where he will resume his work after spending the holidays guest of friends in Andover.

George and Lloyd Robinson and families, of Alfred, were week-end guests at the home of their parents, Mr. and Mrs. C. A. Robinson.

Mrs. Myrtle Perry and daughter, of Angelica, visited the past week at the home of her father and brother, W. E. Scott and Maynard Scott.

Raymond Guinn returned to his work at Port Jervis Monday, after spending the holidays with his parents, Mr. and Mrs. James Guinn.

Mr. and Mrs. Claire Backus were summoned to Knoxville, Pa., Tuesday morning, by the illness of Mrs. Backus' brother, Alvah Loughhead.

Miss Kathryn O'Donnell, of Andover, is visiting at the home of Mr. and Mrs. C. W. Jordan, of Grove Street, for a few days. — Cuba Patriot.

M. G. Bailey, of Glenwood, N. J., was in Andover Wednesday looking after the business interests of the Brown & Bailey Condensed Milk Company.

Mrs. Henry Livermore came home from Nile Monday, returning Wednesday to assist in the care of her mother, Mrs. Martha Davidson, who is critically ill.

Mrs. Harold Horton and baby, returned to their home in Buffalo, Saturday, after spending the holiday week with her parents, Mr. and Mrs. David Slocum.

OPEN SUIT AGAINST ANTI-SALOON CLAN CHIEF

Hornell, Jan. 2. — The January term of Supreme Court opened here at 10 o'clock this morning with 276 cases listed on the civil calendar.

Justice Benjamin Cunningham is presiding and the entire day was consumed in swearing in a new grand jury and in listing the cases. It is expected that the term will last for nearly two months, because of the great congestion of the calendar.

Among the important cases listed for trial at this term is the suit for damages brought by Francis E. Cortwright, unsuccessful candidate for Member of Assembly in the first Steuben district, against William H. Anderson, state superintendent of the Anti-Saloon League. Cortwright alleges that he was slandered and defamed in certain pamphlets and other literature issued over the signature of the Anti-Saloon League, and that he was beaten as a candidate as the result.

Anderson has made application for an amended complaint and the argument is listed for January 16. Cortwright hopes to have the case tried at this term of court.

STYLE



This hat and scarf of plain brushed camel's hair is appropriate for all kind of winter and spring sport wear. It is the new year showing of the Style Service designers in New York. The hat and scarf are soft and warm and are obtainable in varying shades from burned desert sand to tropical blues. They are comfortable and flattering—as you can see.

Uncle John's Josh
 LAUGH AND THE WORLD LAUGHS
 WITH YOU - NEVER LAUGH
 AND THE WORLD LAUGHS
 AT YOU -



It is with pride that this newspaper publishes this first picture of the former Kaiser and his new bride. Through the Publishers Autocaster Service of New York, which serves this newspaper, this picture was obtained from a tireless photographer in Holland, who after four weeks snapped this picture from the top of a tree without being caught.

The Want Ads are the natural introducers of people who want to buy property to people who have it to sell. They "start things" by these introductions—and, as is logical in such cases, the acquaintances thus made prove as logical to one party as to the other.

Some women would be perfectly willing to keep expense accounts if their husbands would furnish the money to pay them with.

If you intend to buy three different things to-day, you can probably save money on two of them by reading the store ads.

You'll not have to guess or wonder where to go to buy to best advantage after you have read the ads.

Knowing what's advertised, you know how to shorten the time and lessen the expense of your shopping trip.

There are but twenty-four hours of Christmas, but that is plenty enough for the poor devil who pays the bills.

Some of the money-saving opportunities advertised by the stores to-day apply to things you are about ready to buy.

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