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 \$100.0Ô.

CIASS 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. Pat. Mulcahy was

Allegany Fr. Ed Hyland is home from Dansville for a few days.

Mrs. Wm. Alderson ship visitor Monday.

Mrs. Grace Fowler has been passing the week in Buffalo.

Miss Murtie Brewster a few days in Hornell.

Mrs. B. Doran of Elm calling in town Saturday.

Miss Mary Doran was caller in Hornell Saturday Mrs. James Guinn was a business

Byron Proper accompanied by Wm last Friday for his annual fish-

I'rs. R. E. MacGowan went to Burfolo Monday to consult an occulist and will be there a week or two guest of her aunt Mrs. Sisk.

Ray Hammond of Corning was vis-itire his mother and family Sunday and Monday. He has a regular run on the New York Central Railroad.

Mrs. Claire C. Backus and daugh ters returned Friday from Knoxville, Pa., where they were called the previous week by illness. Miss Isabelle Loughhead accompanied them home returning to Knoxville that evening.

Monday from a two weeks visit at the flome of her daughter, Mrs. B. J. Partridge of McLean, N. Y. and with friends at Newark Valley.

A. L. Teal, of Michigan is in Andover looking after cherry logs again. He was here about two years ago, and had a saw mill on Rochambeau Ave. If sufficient lumber is found he will

again start up a mill.

A VENERABLE SALESMAN

Mrs. James Guinn was a business

A VENERABLE SALESMAN

halls, rooms, stairs, basements and cloakrooms were nicely gone over by vistor in Hornell Saturday.

Mrs. Elizabeth Huggins was a business caller in Hornell Friday.

Chas. Calhoun of Lancaster is abusiness visitor in town this week.

D. P. Regan of Wellsville spent Sunday with his mother Mrs. Ellen Regan.

Gates Saunders of Hornell spent Tursday at the home of Mr. and Mrs. Wm. Snyder.

Mrs. Nina Palmer of Almond was the guest of Miss Alice Clarke the last of the week.

Kathyrn Folsing of Wellsville spent Sunday with her parents Mrs. and Mrs. Kathyrn Folsing of Wellsville spent Sunday with her parents Mrs. and Mrs. Mrs. Mrs. Mrs. Aliss and elizabeth of Mrs. Mrs. Mrs. Chas. Rugar of Wellsville is an education in the early oil development. The News heartily endorses the above, published in the Oil City Derrick, Jan. 11th, 1923. For many years the editor has been not only expending a few days with her parents business, but a warm personal friend of Mrs. Chas. Hoard.

Mrs. Loss Rugar of Wellsville is spending a few days with her parents Mrs. and Mrs. Chas. Hoard.

Mrs. Chas. Rugar of Mellsville is spending a few days with her parents Mrs. and Mrs. Chas. Hoard.

Mrs. Loss Rugar of Mellsville is spending a few days with her parents Mrs. and Mrs. Chas. Hoard.

Mrs. Loss Rugar of Mellsville is spending a few days with her parents Mrs. and Mrs. Chas. Hoard.

Mrs. Loss Rugar of Mellsville is spending a few days with her parents Mrs. and Mrs. Chas. Hoard.

Mrs. Loss Rugar of Mellsville is spending a few days with her parents Mrs. and Mrs. Chas. Hoard.

Mrs. Loss Rugar of Mellsville is spending a few days with her parents Mrs. Chas. Hoard.

Mrs. Chas. Rugar of Mellsville is spending a few days with her parents Mrs. Chas. Hoard.

mering for Billings, Montana, after writing is lieing in a critical conditive months visit at the home of his mother Mrs. Ida Hammond.

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

It wouldn't pay a merchant to advertise goods unless it would pay the ad-reader to buy them.

The Leading Styles of Spring, 1923 In The New McCALL PATTERN

The only printed Pattern in the world, the Pattern experienced dressmaker, which ever you may be, this patterns is especially for your convenience.

For Sale by

J. D. Cheesman & Co. The Rexall Store

Our School

Loughhead accompanied them home returning to Knoxville that evening.

Miss Mary White of Bolivar was the guest of Mrs. Lee Trowbridge and other friends in the village from Saturday until Monday. Miss White came to Andover from Hornell where she had accompanied her sister, Mrs. Harrington to the Bethesda Hospital for treatment.

Mrs. W. N. Rice reurned home Monday from a two weeks visit at the Monday from a two weeks with the Monday from the day for three days Regents examinations, will be held. On Thursday and Friday and Friday and Friday and the frequent ten weeks tests will be held. On Thursday and Friday for three days Regents examinations, will be held. On Thursday and Friday held. On Thursday and for three days Regents examinations, will be held. On Thursday and Friday held. On Thursday and Friday held. On Thursday and Friday and Friday held. On Thursday held. On

A general curry day was held last Friday in the school house. School was stopped at 3:15 p. m. and a good cleaning up of the whole school building was begun by the pupils. All grades and years in high school were given certain territories for them to clean thoraly. All the halls, rooms, stairs, basements and cloakrooms were nicely gone over by the teams of school students. All old marks and dirt were removed and the interior of the school house is greatly improved. Mr. Tubbs planned the occasion and his efforts were rewarded by seeing the great improvement done.

Pitts at Clifton Springs, N. Y.

C. F. DAVIS ILL

Comrade C. F. Davis suffered a severe stroke of apoplexy last Sunday at his home on Elm Street, and at this writing is lieine in a critical condi-

The Cabinet for the month of Jan

The Cabinet for the month of Jan. is as follows:

Eighth Grade, Albert Rogers.
First Year, Alice Rogers.
First Year, Alice Rogers.
Second Year, Nathalie Shepard.
Fourth Year, Sheridan Witter.
Third Year, Earl Hyland.

Comments
What you think of yourself does not count until you prove it.

In Akron, Ohio, a pup of three months saved nine lives. No telling how many a full grown dog would have saved.

Regents being at hand, many minds ave been overworked this last week, wing to the owners trying to crowd nto five days as much work as ought o take five weeks or more. If you have trouble with your wife ou should report to the Sultan for

He ought to be able to advise you how to remedy them. Do not forget that next week is

Beany's mother said: "Beany there a fly in your ice cream." Beany Serves him right; let him freeze."

All girls in the course of their life have (beaus) but some of these were only made of ribbon.

COMPANY CANNON HOL

"Day by day, in every way,
This store is getting better and better."

Still Great Bargains

Women's Apparel Sale Coats & Furs, Suits & Dresses Skirts & Blouses All at About Half Value

Numbers of your neighbors have been overjoyed the past few days at the bargains they have obtained here— but there are lots left and you owe it to yourself to come and see what we can do for you. A saving in a purchase equal to the amount you invest is worth looking after. Besides the lure of price, the fashion and fit, the style and general attractiveness of the garments we are selling will appeal to the most exacting.

Cash and Carry Specials for Friday and Saturday Only

Black Rock Muslin
Ladies' and Children's Fancy Handkerchiefs, em-
broidered,
Girls' \$1.25 All Wool Knit Gauntlet Gloves, with turn-
back cuffs, all colors, 89c
All Remnants of Curtain Nets, Scrims and Marqui-
settes of 5 vds or less at
\$2.00 Imported Sateen Pantalettes and Bloomers, all
colors
Rest yard-wide Outing Flannels, all colors, 180
3 lbs. Eldow Macaroni
Red Turkey Catsup 13c
A. A. Pancake Flour
241/5 lbs. Pastry Flour 99c
White Beans, hand picked, 9c

Burrows Building

Groceries

Store Open Monday, Wednesday and Saturday Evenings

den.

Evening worship, 7:30. We continue in picture the story of Victor Hugo's Les Miserables. Jean-Valjean recovers his place in society, rescues Fantine from the clutches of the law and we are then shown the attitude of both the Bishop and of Jean toward sin. Sermon: "What a Loss!"

Monday evening is Baraca night.

Thesday evening, cottage meeting. Thursday evening a meeting for Sible study, prayer and testimony. Saturday evening this week) the teacher training class will meet at the home of Mr. and Mrs. William Yoursers.

PRESBYTERIAN

Royal E. MacGowan, B. D., S. T. B. Pastor

Sunday, January 21st.

There are classes for all and everyone is invited to attend and join one of EMPIRE GAS& FUEL CO. our classes.

If you own a car and are in doubt at 5 your will go drive well enough try to turn around on a dime and the have a nickel left. If you can do this you may be sure you are a second Barney Oldfield.

CHURCHES

CHURCHES

APTIST

—A. D. Shepard, Pastor.

Moraing worship, 10:30. Subject: "The Word." The ordinance of baptism will follow the moraing sermon. Bible School at 12 M. Our primary department is now well equipped with tables and chairs and good work is being done. In fact all our departments are now well equipped and ready for earnest effort in Bible Study. If you are not a member elsewhere, come and join with us.

Y. P. S. C. E. at 6:15. Topic: Evangelistic Missaions at Home and Abroad." Leader, Miss Pansy Waladen.

Evening worship, 7:30. We contact the form of the Mount, and the great Parables in a time when too often we see the activities of life in the grasp of sordid motives, the church flings its emphasis on the Houst of the moral visions of the same when the elements of character and praises the sanity of the unselfish life. It cares for the moral visions of the soul. It holds aloft the emblems of a purified humanity. It stands alone and as the streasury of moral inspirasocial world as the school of religion and as the treasury of moral inspira-

and as the ressury of moral inspiration."

We welcome YOU to all the services of OUR church.

The Missionary Society will hold its
annual election of officers at the
church parlors, Tuesday afternoon at
3 o'clock. After the meeting a tureen
lunch will be served for the members
and their families.

Daily Thought.

How off the sight of means to do ill eeds makes deeds ill done.—Shake-

Bears' Peculiar Tastes. Bears hate-the smell of musk, but are especially fond of the odor of asse fetida.

Buddhist Ideas of Marriage.
According to the Buddhist faith, the
marriage tie contracted in this world
will carry over to the next. When morning service, 10:30 a. m., sermon: "The Evangelistic Mission of the Church."

Evening Service, 7:30 p. m. A union service in our church, at which time we will review and summarize the work of our Teaching Mission during the past two weeks.

Sunday, January 218t.

marriage tie contracted in this world marriage the to the next. When circumstances prevent a marriage in this world, many Japanese men and women commit suckled in the hope of a happy married life in the world to a happy married life in the world to a happy married life in the world to come.

TYPEWRITER EXCHANGE Almond, N. Marriage the contracted in this world marriage in this world many Japanese men and the carriage the contracted in this world marriage in this world marriage in this world many Japanese men and the carriage the contracted in this world marriage the contracted when the world contracted in the world the world the carry over the contracted in this world marriage the carry over the contracted in the world the carry over the carry

pay your Gas Bills on or before the 20th of come.

Pay your Gas Bills on or before the 20th of come.

Phone 29F13

"Everything For any Typewriter." nonth and save discount.

Myster) Calling to Myster)

Out of the Darkness

By Charles J. Dutton

John Bartley, the great de-tective, is again called upon to exercise his powers in solving strange crimes which began with a burglary and led to two murders. All other means failing, he is driven to working upon the superstitions of suspected parties. He employs an ouija board, stages a thrilling seance and brings to his aid the seemingly mystic powers of a so-called medium, with slate writings and materializations All very terrifying to the criminals and entertaining to readers, who quickly realize that the occult manife are merely clever tricks. But they have their effect and wring a confession from a most unexpected source.
You will be both charmed
and puzzled by this out-ofthe-ordinary detactive story.

We Shall Print It The Andover News

For a forecast of "what will it cost?" study the ads.

VOL. XX2 HORNELL

Well-known une-Times

ager Die

William G. manager of th Times, and well ben and Allega Southern Ties about 9:30 Tu family and fri having left the best of health Mr. Mastern ital to attend the New York

Newspaper Pu While in Albantake part in or do with the pr intended for th nell, his home william G.
tially a Steub
and for more to
been associated
daily papers in
business mana

Born in Sou erman was e nar and high and came as nell, engaging ing from the career faithfu and kind in his relations.

The decease

The decease vived by his w Mrs. H. C. Su D. C. The la been appointed H. Stalker to tary, as she h men Houghtor Mr. Stalker. Heart failu cause of deat sages received

Business as man from the will go to All matters, and the body to I

An idea of teem in which held may be made by an o lishing house sided for so n "Every em firm friend in said one of t

said one of 1 paper.
Albany, Jaterman, vice manager of Times, died hotel at 7:16 cording to the entered the in good heal ished his me summoned a his room. The dead. Acute was believed

The Horne ing the conciated Dailie Publishers h

THE KNOCK In olden d was god of a in his hand h

a doer not a in our moder and not to b whate'er his serve the hu along and ke heat and lon He smooths feet and only
He gets right
and sows son
trees; he kee
den with let

chard in, an success, with bless, or bur oil perfumin darn the ms and every us let us swat pours these us praise an most useful upon our the to all below fellow creekly creekly company or the below creekly company or the below creekly cre