



PRESBYTERIAN CHURCH
 Rev. Alan Mischak, Minister
 Study phone: 478-4100
 Manor Phone: 478-3922
 Mrs. Clara York, Organist and Choir Director
 Mrs. Anita Cahill, Sunday School Superintendent
 Sunday, December 7
 9:45 a. m. Morning Worship.

METHODIST CHURCH
 Gerald A. Walker, Minister
 Mrs. Lawrence Godown, Organist
 Harold Huffcut, Choir Director
 Sunday, December 7
 10:00 a. m. Church School
 11:00 a. m. Morning Worship.

FIRST BAPTIST CHURCH
 Andover, N. Y.
 Rev. Floyd Aldrich, Pastor
 Phone: 478-3022
 Sunday, December 7
 10:00 a. m. Bible Classes
 11:00 a. m. Morning Worship Service.
 Practice for the Baptist Christmas Program will be held at the Baptist Church on Saturday, December 6th.

INDEPENDENCE S. D. B. CHURCH
 Rev. Floyd Aldrich, Pastor
 Phone: 478-3022
 Saturday, December 6
 10:30 a. m. Morning Worship.
 11:30 a. m. Sabbath School Classes.

ANDOVER CHRISTIAN & MISSIONARY ALLIANCE CHURCH
 Rochambeau Avenue
 Andover, New York
 Rev. Milton C. Hurne, Pastor
 Sunday, December 7
 Sunday School 10:00 A. M.
 Morning Worship 11:00 A. M.
 A. Y. F. 7:00 P. M.
 Evening Service 8:00 P. M.
 Choir Rehearsal Wednesday at 7:00 P. M.
 Prayer Meeting Wednesday at 7:45 P. M.

BLESSED SACRAMENT CHURCH
 Rev. John R. Shea, Pastor
 Phone: 478-5900
 First Friday Holy Communion at 6:30 A. M. Mass 7:30 A. M.
 Sunday Masses 8:30 A. M. and 10 A. M.

MENNONITE CHURCH SERVICES
 Robert Buckwalter, Pastor
 A hearty welcome is extended to all to attend the Mennonite Church Services held at the Independence Church every Sunday.
 Sunday School 9:30 a. m.
 Preaching Service 10:30 a. m.

GREENWOOD METHODIST CHURCH
 Gerald A. Wolter, Minister
 Mrs. Albert Lamphier and Miss Diane Smith, Organists.
 Clinton York, Superintendent
 Sunday, December 7
 9:45 a. m. Morning Worship Service.
 10:50 a. m. Church School.

Use the Classified Ad Section,
 Commercial Printing at The News Printing House.

IF THERE'S ANYTHING YOU WANT TO SAY TO YOUR DOCTOR... AND YOUR DOCTOR... FOR FREE BROCHURE WITH AMERICAN CANCER SOCIETY

Legal Notice
 STATE OF NEW YORK
 SUPREME COURT
 COUNTY OF ALLEGANY
 INDEX NO. 7773

In The Matter of the CENTRAL SCHOOL DISTRICT NO. 1 OF THE TOWNS OF WELLSVILLE, SCIO, WILLING, ALMA, ANDOVER AND INDEPENDENCE, ALLEGANY COUNTY, NEW YORK, for an Order Directing the Transfer of Record Title to the WELLSVILLE WAR SERVICE TRIBUTE ASSOCIATION, INC., to CENTRAL SCHOOL DISTRICT NO. 1 OF THE TOWNS OF WELLSVILLE, SCIO, WILLING, ALMA, ANDOVER AND INDEPENDENCE, ALLEGANY COUNTY, NEW YORK.

Pursuant to an Order duly made in the above entitled action by the Hon. William W. Serra, Acting Justice of the Supreme Court of the State of New York, on the 21st day of October, 1969, notice is hereby given to all members of and contributors to the Wellsville War Service Tribute Association, Inc., that the Central School District No. 1 of the Towns of Wellsville, Scio, Willing, Alma, Andover and Independence, Allegany County, New York, at the January 1970 term of this Court to be held at Belmont, New York, will request Court approval of a plan for the use of the proceeds of the sale of the swimming pool property. That the Wellsville War Service Tribute Association, Inc. was dissolved pursuant to a certificate of dissolution filed with the Secretary of the State of New York. The swimming pool property has been acquired from the school district for highway purposes by the State of New York, and the proceeds of the sale will be held by the Central School District No. 1 of the Towns of Wellsville, Scio, Willing, Alma, Andover and Independence, Allegany County, New York, subject to approval of this Court as to the use of such proceeds. This proceeding as to the disposition of such funds has been continued pursuant to the order of this Court dated the 21st day of October, 1969.

Dated: November 3rd, 1969
CUMMINGS & EMBSE
 Attorneys for Central School District No. 1 of the Towns of Wellsville, Scio, Willing, Alma, Andover and Independence, Allegany County, New York
 Office & P. O. Address
 100 N. Main Street
 Wellsville, New York 14896

St. Francis of Assisi set up the first creche or crib on Christmas Eve, 1232, in the mountain village of Greccio, Italy.

CLASSIFIED ADS

FOR SALE

FOR SALE — Christmas Trees Scotch Pine and Spruce. Ken McClure, Dial Andover 478-5115. 51

FOR SALE — Pure Bred Male Chihuahua Puppy, Dial Andover 478-8112. 49

FOR SALE: SPINET PIANO Wanted, responsible party to take over a spinet piano. Easy terms available. Can be seen locally. Write Credit Manager, P. O. Box 35, Cortland, Ohio 44410. 50pd

WANTED

WANTED TO BUY — Round Oak Dining Room Table. Ken McClure, Dial Andover 478-5115. 49

WANTED TO BUY — Springer Cows, Heifers and Beef Cows. I also have a good number of Springer & Fresh Cows For Sale or Trade on hand. Call or Write Frank L. Sackett, Jasper, N. Y. 14855. Tele. 607-792-2052. 58

WANTED — Backhoe Work Nights and Week-ends. Dump Truck Service Contact Wellman (Bob) Burch. Dial Andover 478-8111. 41

Legend has it that before the Crucifixion the berries of Christmas holly were white instead of red as now.

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MISCELLANEOUS

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 Victor Austin, Sec'y-Treas.
 Meet the First Tuesday of every other month

R. J. SOOTHERAN
 Attorney & Counselor at Law
 All legal business receives prompt attention
 Dial: 478-4111 Res. 587-2142
 Hours: 9 to 5

ANDOVER LODGE
 No. 558, F. & A. M.
 James F. Mulholland
 Donald G. Taylor, Secretary
 Meets First and Third Monday Evening of each month, 8 p. m.
 VISITORS ALWAYS WELCOME

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Chamber of Commerce Of Andover, Inc.
 Robert A. Baker, President
 James H. Kessler, Vice-President
 Larence Kibbe, Sec. and Treas.
 in each month
 Regular Meeting 3rd Wednesday

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 or
 Ruth Brown, Lic. Broker
 Wellsville 593-1494

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LIVING UNDER LAW

WHAT ABOUT BANKRUPTCY?
 When a person reads in the paper that someone owing him money has gone into bankruptcy, the usual reaction is to sigh deeply and charge the debt up to "experience."

But the mere fact that a debtor goes into bankruptcy does not mean that his debt is wiped out. The bankruptcy act lists a number of debts which are not discharged by bankruptcy proceedings.
 Among the debts not wiped out by bankruptcy are taxes, debts incurred by obtaining money or property by false pretenses or representations, debts

growing out of willful and malicious injuries to others or to their property, alimony, debts created by fraud or embezzlement, wages owed to workmen, servants, clerks, etc., and earned within three months of the start of the bankruptcy proceedings, and a number of other miscellaneous categories.

If the debt owed you is in one of the categories which cannot be discharged by bankruptcy, you can wait until the bankruptcy is over and still collect the debt. Therefore, you needn't be completely discouraged when someone who owes you money goes into bankruptcy. You should investigate to find out whether you can collect the debt, either in the bankruptcy proceedings or afterwards if your debt is one of those not discharged by bankruptcy.

Note: The New York State Bar Association offers this course as a public service.