

Young Business Men

Every young man who starts a bank account and maintains it is doing something that will surely reflect his standing in the community and shows that he is "making good."

At the same time the habits of system, accuracy and economy developed will prove very valuable factors of success, to say nothing of being well known to a good bank. This bank offers you safety, secrecy and courtesy. If you have never enjoyed the convenience of a bank account we invite you to open one with us.

Andover State Bank

PERSONALS

Mrs. Floyd Scott was a Hornell visitor Friday.
 T. J. Lynch was a Hornell visitor Wednesday.
 T. J. Gilbert was a Hornell visitor on Saturday.
 H. P. Bundy was a Wellsville visitor Wednesday.
 Elmer Sprong of Wellsville was in Andover Monday.
 Mrs. R. B. Burrows was a caller in Wellsville Tuesday.
 Hobart Mitchell of Hornell, was a Sunday visitor in town.
 Mrs. Floyd Hann was a business caller in Wellsville Monday.
 Frank Wilkinson, of Cuba, was an Andover visitor Wednesday.
 C. W. Lewis of Alfred Station was a business caller in town Friday.
 Mrs. Frank Derrick, of Post Allegany, is visiting Miss Mildred Hoard.
 Mrs. Ina Reed, of Hornell was a guest of relatives in town over Sunday.
 H. Buchanan, of Utica, was a week-end guest of Miss Carolyn Hineher.
 James A. Lynch, of Hornell, was a business visitor in Andover Saturday.
 Mr. and Mrs. J. L. Williams were business visitors in Hornell Wednesday.
 Mrs. Flora I. Mosher visited at the home of her son in Hornell, the past week.
 Lynn Rott visited his parents, Mr. and Mrs. H. J. Root of Purdy Creek Sunday.
 R. A. Stout, of Wellsville, was a business visitor in Andover Monday evening.
 Mr. and Mrs. F. E. Martin, of Belmont were business visitors in Andover Tuesday.
 Mrs. Wm. Pardon and Miss Julia Barrett were callers in Hornell Saturday.
 Paul Manion of Wellsville was a business visitor in Andover, Monday afternoon.

Mrs. Estella Richardson is visiting relatives and friends in Richburg and vicinity.
 Harry Bradley and A. G. Wells of Wellsville, were Sunday callers at F. S. Potter's.
 Mrs. Hattie Calloun and Miss Anna Courtney were in Hornell on business Saturday.
 Frank Graves, Thomas McAndrew and John Dean were Hornell visitors last Saturday.
 Ralph J. Searls, of the Home Real Estate Co., of Wellsville, was in town Wednesday on business.
 Miss Mary Smith, of Painted Post, was a week-end guest of her parents, Mr. and Mrs. H. D. Smith.
 Mr. and Mrs. Harold Brainard of Hornell were guests of Andover relatives Saturday and Sunday.
 Mrs. Charlotte Thompson, of Hornell, is staying with Mrs. Libbie Bundy at the Bundy farm.
 Mr. and Mrs. Winfred Jones, of Hornell, were visiting his parents, Mr. and Mrs. A. L. Jones, Monday.
 Mrs. D. C. Hardy returned from a visit at the home of W. H. H. Keller and B. T. Pottibone at Alfred Station.
 Mrs. C. A. Robinson was called to Belmont over the week-end on account of the illness of her son, George S. Robinson.
 Mr. and Mrs. G. W. Watson, of Friendship, are visiting at the home of their daughter, Mrs. C. A. Robinson and family.
 Mrs. Almond Crandall returned Wednesday from several days visit at the home of Mr. and Mrs. Charles Rogers in Hornell.
 Edgar Baker returned the first of the week from Shinglehouse, where he had been visiting his children for several days.
 Mrs. Betzner, of Hornell, was in Andover Tuesday, and addressed a missionary meeting held at the home of Mrs. H. B. Williams.
 Misses Helen and Mary Baker and Miss Julia Barrett accompanied Miss Evelyn Pardon home Wednesday evening returning Thursday afternoon.
 J. L. Harvey, of Almond, was a guest at the home of Mr. and Mrs. John Straif from Saturday until Monday. Mrs. Harvey, who had

been visiting her parents for a week, returned home with her husband.
 Mrs. E. Master of Belmont, emergency home demonstration agent, was in town Wednesday and will return Monday and Tuesday to assist in the consecration supper served at the Methodist Church Tuesday night.
 Matthew J. Moss, of Wellsville, was a caller in town Sunday.
 Mrs. Moss has recently returned from Spartanburg, where he was with the Queen National Guards. He was honorably discharged on account of physical disability.
 Mr. and Mrs. Harry Kott and Mrs. Arthur Jones were in Hallport Friday evening in attendance at the celebration of the twentieth wedding anniversary of Mr. and Mrs. Clayton Ackerman, who were former residents of this village.
 Among the Andover people in attendance at the funeral service for Mrs. Mary Burdick, at Alfred Station, Saturday afternoon were Mr. and Mrs. Byron Proper, Mr. and Mrs. J. L. Williams, Mr. and Mrs. T. R. Bassett, Mrs. Robert Mings and Mrs. Wm. Bines.

WSS
 LOST - Between Andover and Wellsville, a brown Muff Reward given for return, leave at News Office.

WSS
 The King's Daughters held a social meeting Thursday afternoon in the parlors of the Presbyterian Church, with a tureen luncheon.

WSS
HOOVER SUPPER MENU
 Creamed Potatoes
 Bean, Carrot and Peanut Loaf
 Combination Salad
 Potato Bread
 Fruit Sponge
 Custard Sauce
 Potato Drop Cakes
 Coffee
 The above conservation supper will be served at the Methodist Church, Tuesday night, March 26th, under direction of Miss M. Mater, emergency home demonstration agent. Good musical program and each guest presented a bulletin containing recipes of the menu together with others. Proceeds of supper benefit of Overseas Hospital Fund. 30c plate.

WSS
SURPRISE VISIT
 The Baraca and Philathea classes of the Baptist Church made a surprise visit to Mr. and Mrs. Earl Rowland, on Pleasant Avenue, last Tuesday evening. Finding no one home, they made an entrance thru the windows and waited for the return of the family. There were about thirty-five persons present. Games, social intercourse and light refreshments was the program of the evening.
 Mr. and Mrs. Rowland will move about April 1st to their former home, Lima, N. Y.

No. 8146

REPORT OF THE CONDITION OF THE BURROWS NATIONAL BANK, at Andover, in the State of New York, at the close of business March 4, 1918.

RESOURCES	
Loans and Discounts	\$221,534 95
Customers liability account purchased or discounted	12,676 00
Overdrafts, unsecured	223,880 95
U. S. Bonds to secure circulation (per Liberty Loan Bonds)	50,000 00
1 per cent. unpledged securities other than U. S. Bonds (including stocks) owned unpledged	224,650 00
Stock of Federal Reserve Bank (50 per cent. subscribed)	1,800 00
Value in banking house	3,500 00
Legal and matured notes	1,000 00
Legal reserve with Federal Reserve Bank	18,125 95
Cash in vault and amount due from national banks	151,170 78
Net amount due from banks, bankers and trust companies other than included above	1,051 27
Checks on other banks in same city or town as reporting bank	186 80
Total of items 14, 15, 16, 17 and 18	\$19,287 85
Checks on banks located outside of city or town as reporting bank and other cash items	1,250 00
Redemption fund with U. S. Treasurer and due from U. S. Treasurer	1,250 00
Total	\$310,039 33
LIABILITIES	
Capital stock paid in	\$50,000 00
Surplus fund	25,000 00
Undivided profits	57,335 77
Less: Reserve expenses, interest and taxes paid	1,539 73
Circulating notes outstanding	5,200 04
Demanded deposits (other than bank deposits) subject to Reserve (deposits payable within 30 days)	135,276 81
Individual deposits subject to check 30 days (other than for money borrowed)	116,800 77
Other demand deposits	87 29
Total demand deposits (other than bank deposits) subject to Reserve (Items 21, 22, 23, 24, 25 and 26)	252,084 68
Other time deposits	228 00
Total of time deposits (Items 27, 28, 29 and 30)	\$228 00
Total	\$490,000 00

STATE OF NEW YORK
 County of Allegany
 I, H. Cannon, Cashier of the above named bank, do hereby certify that the above statement is true to the best of my knowledge and belief, and that I am a resident of the County of Allegany, State of New York.
 Notary Public
 CHAS. M. LANE
 Notary Public
 JOHN C. LEVINE, Director
 EDWIN D. BIRKIN, Director

Spring Opening

Bright, new merchandise in every department of this store awaits you. Most of our purchases were contracted months ago, the result of which means GREAT SAVINGS to our customers.

NEW SPRING DRESS FABRICS
 We are showing new Wool Goods, new Silk and new Cotton WASH GOODS in all the season's most favored styles.

NEW SPRING HOUSE FURNISHINGS
 These are here in wonderful variety—new Silkalines, new Cretonnes, new Scrims, new Curtains, new Rugs and Matting.

NEW COATS AND SUITS
 Representing Broadway's Latest Fashions. Cloths, colors and models up to the minute and priced to the lowest possible notch—here this week.

A DOZEN DEALS FOR FRIDAY & SATURDAY

- Oranges 15c dozen.
- Children's 25c Black Cat Hose, 15c.
- Best Soda Crackers, 15c.
- Best 25c Percales, 21c.
- No. 6 Brooms, 39c.
- 25c Lonsdale Muslin, 19c.
- Domino Confectioners Sugar, 10c
- Pickaninny Molasses 13c, 2 cans 25c.
- Chase & Sarborn's 'Choice' Coffee, 22c
- 4 cakes Export Borax Soap, 25c.
- 25c Mixed Nuts, 19c.
- Runrel's Cocoa, 9c.

JOHN E. CANNON CO.

Dry Goods (The Burrows Store) Groceries

THE Andover Laundry

Will do a limited number of family washings hereafter in the Monday morning washing at 5c per pound—no ironing.

The Andover Laundry
 FRANK GRAY, Prop.

F. C. MARTIN CHIROPRACTOR

Visits Andover Mondays and Fridays from 9:00 to 12:00 a. m. Leave orders at News Office and I will call at your home.

To Our Customers

If it is necessary for efficient service that all be prompt in putting out their bottles for milk. Our aim is efficient service and we ask all to co-operate with us that we may give Andover people such.

Pure Sanitary Milk
 Rogers Brothers

THE BEST is never too good. The quality of our Job Printing is unsurpassed anywhere. A trial order will convince you.
 NEWSPRINTING HOUSE

Buy the Best

When you buy Groceries, insist on having the best. Impure and adulterated food is very dangerous.
 Really good, fresh, pure Groceries cost no more than the other kind—if you make this your grocery store. Try us out.
 Patrons will have to take delivery AT THE STORE.

GEORGE H. BEEBE

Judges of Excellence
 make our best customers. We are desirous of having critical people for patrons. People who appreciate quality are always satisfied with groceries purchased here. Whether you need an article of every day use or some dainty morsel, you will find your anticipated need here. It is just as cheap to eat pure food as it is to eat the other kind. You're safe at our store.
 If you would like to have some of your hard-earned dollars saved for future days, buy your groceries and provisions here.

H. H. WILLIAMS

THE NEWS PRINTING HOUSE is turning out the finest grade of printing of any concern in the section, and from now and up to date type you are in need of GOOD printing, give us a trial.

ALABASTINE

Owing to the high price of oil, use ALABASTINE. It is as good as paint and will make your rooms look as fresh and sweet as though new.

We Sell Everything in Hardware and Make Prices Right

Horan Hardware Company

LIBERTY LOAN
 Amount at 4% Per Cent. All...
 Goal Left to Americans.
 Washington, D. C., March 25...
 Mr. McAdoo announced to...
 that the amount of the thir...
 Liberty Loan would be three bil...
 lions dollars at 4 1/2 per cent, and...
 that all over-subscriptions would...
 be accepted.
 The new bonds will be portio...
 nable, but bonds of the first...
 and second Liberty Loans may...
 be converted into the new 4 1/2...
 per cent. securities.
 Authority to issue \$4,500,000,000...
 in bonds in addition to the \$3,666...
 already authorized, and...
 authorized is proposed in new loa...
 legislation prepared for submi...
 sion to Congress, so that the tota...
 amount which may be issued...
 \$8,166,000,000.
 Mr. McAdoo said expenditure...
 of the United States and the Allie...
 governments had been much be...
 low estimates and that cons...
 tantly it was not necessary to...
 make the loan larger than \$3,000...
 000,000.
 Congress will be asked for au...
 thority to make additional loa...
 to the Allies during the comi...
 summer. The decision to make t...
 new bonds inconvertible, the se...
 cretary announced, was reached...
 order to put an end to the e...
 pectation of higher interest rate...
 Secretary McAdoo issued th...
 statement.
 The Secretary of the Treasur...
 in a conference with Mr. Kitch...
 chairman of the House Ways an...
 Means Committee, to-day outlin...
 his plan for the third Libe...
 Loan. Actual expenditures of t...
 United States Government and...
 the Allied governments have...
 been much less than had been...
 expected by the estimates, t...
 amount of the next loan will...
 only \$3,000,000,000, the right...
 being reserved to allot over-sub...
 scriptions.
 The secretary will ask auth...
 ority from Congress to issue bon...
 dary interest at the rate...
 4 1/2 per cent. per annum, acc...
 able at par and accrued inter...
 in payment of United States...
 inheritance taxes and having...
 benefit of a sinking fund of...
 7 per cent per annum during...
 period of the war and for...
 10 years thereafter.
 "In order to put an end to...
 expectation of higher inter...
 rate, it is proposed that con...
 sion privileges shall be elimin...
 ed from the new bonds, but...
 holders of Liberty Bonds of...
 existing issues will be given...
 opportunity to convert th...
 bonds into the new 4 1/2 per...
 cent bonds.
 In addition to the forego...
 principal items of the propo...
 program, Congress will be as...
 for authority to issue bonds...
 the amount of \$4,500,000,000...
 addition to those now authori...
 in order to provide for future...
 needs; for authority to issue...
 ditional treasury certificates...
 indebtedness; for authority...
 make additional loans to the...
 Allied governments during the...
 war; for authority to deposit...
 some and excess profits...
 with national banks, while...
 and trust companies throug...
 United States in the same ma...
 as the proceeds of the Lib...
 Loans.
 "I am sure that the people...
 respond to the third Liberty...
 with the same loyalty and...
 enthusiasm that characterized...
 support of the first two loans...
 Great events are now happeni...
 American with a new determi...
 tion to furnish all in dolla...
 material resources of Am...
 needed to put an end to the...
 terrible atrocities of German...
 barbarism.