

# BURROWS NATIONAL BANK

ANDOVER, N. Y.

## CONDENSED STATEMENT OF CONDITION TAKEN FROM REPORT TO THE COMPTROLLER DECEMBER 29, 1920.

Resources		Liabilities	
Loans and Discounts	\$345,926.85	Capital Stock	\$25,000.00
Overdrafts	184.97	Surplus and Profits	36,936.54
U. S. Government Bonds to secure circulation	25,000.00	Circulation	24,400.00
Liberty Bonds owned	16,014.21	Interest collected but not earned (approximate)	1,137.81
War Saving Certificates	830.00	Dividends unpaid	55.50
Bonds, Securities, etc.	19,400.00	Deposits	412,545.74
Federal Reserve Bank Stock	1,500.00		\$500,075.59
Cash on hand and with Banks	81,944.24		
Interest earned but not collected (approximate)	4,025.32		
Banking House	3,200.00		
Furniture and Fixtures	900.00		
Redemption Fund	1,250.00		
	500,075.59		

### Comparative Growth of Deposits.

December 29, 1916	\$246,100.91
December 29, 1917	267,363.66
December 29, 1918	297,955.84
December 29, 1919	352,649.90
December 29, 1920	412,545.74

MEMBER OF FEDERAL RESERVE BANK  
NEW YORK STATE DEPOSITORY  
INTEREST PAID ON TIME DEPOSITS

### OFFICERS

JESSE S. PHILLIPS, President E. J. ATWOOD, Vice President  
JOHN E. CANNON, Cashier R. E. TEMPLE, Asst. Cashier

### DIRECTORS

E. J. Atwood, J. S. Phillips, J. E. Cannon, F. W. Burrows, E. D. Baker, J. C. Lever, P. C. Lynch

### MAILS CLOSE

**East**  
Train No. 4 ..... 8:40 A. M.  
" 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.

The last dance before Lent is being put on at the Auditorium tonight.

—James Richardson is very ill at his home in Washington Street with influenza. — Hornell Tribune, Jan. 15th.

—Max Richardson has purchased of Herman Worrell the electric wiring and supply business he has been conducting the past year.

—The England, Wallon Tanneries at Ocean burned Jan. 14th. The loss is placed at \$250,000. Ten buildings of the plant were destroyed.

—Postmaster, Miss Bessie M. Wyvell, of Wellsville, has been granted a leave of absence from her duties on account of illness and has gone to New York for medical treatment.

—The annual report of the Woman's Board of St. James Hospital at Hornell, shows a balance of \$6,000. Among the officers elected for the coming year we note the name of Mrs. Jesse Phillips as second vice president.

—Many elderly Andover people have given the News, the past week, replies to the request to report "who knew Bert Baker." But as yet no one has been found who can give any information as to his parents. This information would be greatly appreciated by Mr. St. Clair.

Lent begins on Wednesday, Feb. 9th. Easter comes on March 27th.

—William Hower has been engaged by C. E. Brown to work for him the coming year.

—Miss Frances Beebe was absent from her duties in the post office on account of illness the first of the week.

—The first real winter weather hit us the past week. As a result the plumber man has been busy repairing burst pipes in many houses.

—Master Lawrence Hann is gaining slowly from a critical illness with pneumonia, at the home of his parents, Mr. and Mrs. C. E. Hann, under the care of Nurse Rena Parker of Whitesville.

—Installation of officers of Andover I. O. O. F. Lodge No. 786. will occur next Tuesday evening at Odd Fellow Hall. D. D. G. M. J. J. Thurston and staff of Friendship, will be present to install the officers. A good time is planned. All members are urged to be in attendance.

—Nine express cars of train No. 9 were derailed near Belvidere Wednesday morning. Eighteen hundred feet of track was torn up according to report. A broken rail caused the accident. No lives were lost. The wrecker was called from Hornell and the track cleared in a few hours.

## Reportorial

M. G. Edwards, of Woodhull, was in town over Sunday.

Mrs. Roxie Kemp was in Wellsville on business Wednesday.

The interior of the Bargain Store is being re-decorated this week.

—Mrs. Julia Mead, who has been quite seriously ill the past week, is reported as improving.

—Paul B. Hanks, of Wellsville, has been elected president of the Kerr Turbine Company to succeed the late F. P. Merrill.

—The Five Hundred Club and company of invited friends gave a surprise visit Wednesday evening, to Mr. and Mrs. A. C. Frisbey in honor of their sixty-third wedding anniversary.

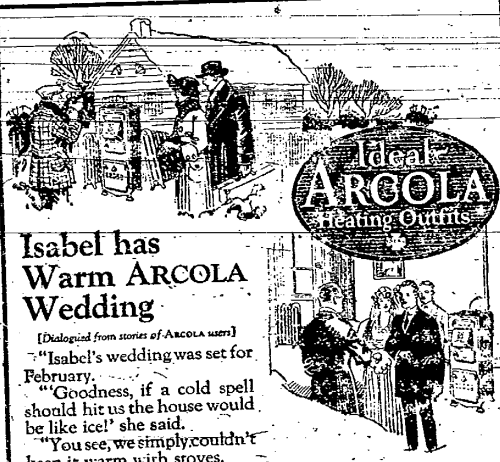
—Supervisor C. E. Haines of Hume has received word from the legislative highway committee saying that it has decided to place on the highway map the road leading from Fillmore to Portage; also to continue on the map the road thru Hume and Pike.

—Dr. Lloyd Ackley, a practicing physician at Canaseraga, was burned to death when fire destroyed his home last Friday. Dr. Ackley was 45 years of age. He was alone in the house and it is believed became overcome with the smoke and perished.

—Albany, N. Y., Jan. 15.—In a message to the legislature, Governor Nathan L. Miller called upon the legislature for the enactment of a state law for enforcement of the prohibition imposed by the eighteenth amendment to the constitution of the United States.

—Two schools in the township of Hartsville have been closed because of an epidemic of diphtheria prevailing there. The health authorities believe the epidemic is now under control. George, the four-years-old son of Mr. and Mrs. Clarence Payne, died of the disease.

—Word has been received by relatives at Rexville of the death of Paul McCormick, at Los Vegas, N. M. Mr. McCormick was born and lived at Rexville until 20 years ago when he went to New Mexico where he engaged in ranching and cattle raising in which he was reported very successful.



## Isabel has Warm ARCOLA Wedding

[Dialogued from stories of ARGOLA users]  
"Isabel's wedding was set for February.  
"Goodness, if a cold spell should hit us the house would be like ice!" she said.  
"You see, we simply couldn't keep it warm with stoves."  
"Then Cy Milligan, the fitter, came up just in time, ARGOLA hot water heat will make your place sizzling for the wedding," he told her. "We'll put the ARGOLA in the parlor if you want it there, and a radiator in every room."

The IDEAL ARGOLA gives low-cost, healthful warmth, through hot-water radiators, to the small home, store or school. Places the cottage, with or without cellar, on the heating plane of the first floor. In the Land. Replaces stoves, heats no coal.

Catalog has open views of houses, flats, stores, offices with ARGOLA. Write  
**AMERICAN RADIATOR COMPANY**  
Solely All Dealers 104 West 42d Street, New York No Exclusive Agents

Mr. and Mrs. Edy Moran, of Dyke Street, are receiving the sympathy of friends in the death of a little son born to them last Tuesday morning. The babe weighed ten pounds, but only lived a short time. A private baptism was held and had he lived he would have been given the name of John Edward.

The ladies of the Presbyterian Missionary Society held their annual meeting in the church parlors, Wednesday afternoon. The officers elected were: President, Mrs. H. B. Williams; Vice President, Mrs. Sylvia Mourhes; Cor. Sec., Mrs. Ella Bundy; Rec. Sec., Mrs. A. R. Baker; Treasurer, Mrs. George Beebe. A luncheon supper was served at six o'clock to the members and their families.

## OUR CHURCHES

### SEVENTH-DAY BAPTIST

Rev. Walter L. Greene, Pastor  
Sabbath services at 2:30 P. M., sermon by the pastor.  
Bible School following the church service. Members are asked to learn Psalm 8.  
Prayer service at 7:30 o'clock, Friday evening, leader, Mrs. E. C. Langworthy.

### FIRST METHODIST EPISCOPAL

Rev. W. H. Smith, Minister  
10:30 A. M., morning worship. Sermon by the pastor on "Fundamental Facts and Truths."  
12 M., Sunday School.  
6:30 P. M., Epworth League Devotional Service, led by Miss Marion Rice. Topic: "What is Real Religion?"  
7:30 P. M., evening worship. Sermon by the pastor on "The Good Samaritan."  
Every Thursday evening at 6:45, a short service for children; at 7:30 the service for everybody. Both services conducted by the pastor.

### ELM VALLEY UNION CHAPEL

2 P. M., Sunday School.  
3 P. M., Preaching service, sermon by Rev. W. H. Smith.

### PRESBYTERIAN

Rev. H. B. Williams, Minister  
Sunday, Jan. 23, 10:30.  
The people of the U. S. have been called upon to perform a patriotic service thru THRIFT. It is fitting that the churches approve the movement by appropriate addresses. Mr. Williams will discuss the "laying up of earthly treasures and heavenly treasures" in the light of the truth that a world-order is the objective of true religion.  
Sunday School 11:45  
Young Folks Hour 6:45  
Thursday Evenings 7:30  
Devotionals — Mission Study — Teaching of the Sunday School lesson. The Mission Study shows every phase of life in foreign lands — extremely interesting — and educative.  
The Evening Meeting  
Before the people who honor this meeting intimate and educative matters are discussed.

### BAPTIST CHURCH

Rev. D. M. Sutton, Pastor  
Morning worship, 10:30; sermon by the pastor, the subject being "A Graft and Its Fruit."  
Bible School, 12:00. Lesson: Matt. 20:17-28. Theme: "Greatness Thru Service."  
Christian Endeavor, 6:15. These meetings are interesting and instructive and well attended.  
Evening worship, 7:30, Good Music, Warm House, Good Lights, A Gospel Sermon, a Cordial Welcome.  
The regular Prayer and Praise Service each Thursday evening at 7:30.  
The annual business meeting Feb. 2nd, at 7:30.  
The Christian Endeavor will give a social Friday evening, Jan. 28th.  
Up-To-Date Beautitudes  
Blessed is the man whose calendar contains prayer meeting night.  
Blessed is the man who is faithful on a committee.  
Blessed is the man who can endure an hour and a quarter in a place of worship as well as two hours and a half in a place of amusement.  
Blessed is the church officer who is not pessimistic.  
Blessed is the man who loves the church with his pocket-book as well as with his heart.  
Blessed is the man whose watch keeps church-time as well as business-time.  
Blessed is the man who has grace to leave the critical spirit on the sidewalk when he goes into the church.  
Blessed is the man who loves his own church enough to praise it.  
Blessed is the Andover Baptist Church because it has so many who believe these Beautitudes.

# NEW GOODS

The holiday season has passed and we are now returning to our normal period of business with a fine line of new goods suitable for our every-day trade. Come in and look the goods over and get our prices.

## COME IN AND GET A DEMONSTRATION OF THE HARPONOLA

# ANDOVER BARGAIN STORE

MRS. S. J. FOWLER

## THE AUDITORIUM

SATURDAY, JANUARY 22nd

ALMA RUBENS

IN "Thoughtless Women"

WEDNESDAY, JANUARY 26th

ELSIE FERGUSON

IN "Witness for the Defense"

and a Sennett Comedy Each Night

These Pictures are all of Late Production

## Fine Home-Made Candies

Are Now Nearly to NORMAL PRICES

HOT DRINKS OF ALL KINDS

SWEET CREAM AND MILK

ALWAYS ON HAND

## The SUGAR BOWL

## MORE MILK--LESS WORK WITH THE LOUDEN WATER BOWLS

Cows water themselves, the water is automatically turned on by the pressure of her nose on the plate, in the bowl. When she lifts her head the water stops running. Drop us a line or call us on the phone at our expense, we will gladly come and show you these bowls. Prices are right. We have a full line of feed grinders, engines, wood saws etc. Let us quote you our prices.

## BOYCE HARDWARE CO.

The Winchester Store Wellsville, N. Y.

F. L. BLOSS, Corner Grocery

## A Big Slump in Prices!

We are glad to announce a big cut in prices of Ice Cream and Soft Drinks.

These reductions are made possible by the recent drop in sugar prices.

Effective Monday, Jan. 10.

Phone 238

F. L. BLOSS