CONDENSED REPORT OF THE ANDOVER STATE BANK

As rendered to the New York State Banking Department close of business

FEBRUARY 28, 1921

RESOURCES		LIABILITIES	
Loans and Discounts	$117,230.89	Capital Stock	$ 25,000.00
Overdrafts	279.59	Surplus & Undivided Profits	31,512.41
Real Estate Mortgages	20,426.98	DEPOSITS	321,062.09
Bonds	190,614.39	Reserved for Interest & Taxes	4,392.19
Real Estate	2,500.00	Unearned Discounts	900.00
Cash and Due from Banks	48,188.09		
Accrued Interest	3,626.75		
	$382,866.69		$382,866.69

A. D. FULLER, Cashier

DIRECTORS

A. C. FRISBEY, Chairman — J. M. BRUNDAGE, President — FRANK S. CLARK, Vice Pres.

C. L. Earley — W. F. O'Connell — Henry Horan — C. E. Brown

JOHN E. CANNON & COMPANY

New Spring Goods AT New Low Prices

New Wash Goods
New Dress Goods
New Ginghams
New Corsets — New Percales
New Towels — New Silkolines
New Cretonnes — New Waistings
New Flaxons — New Organdies

Cash and Carry Specials for Friday and Saturday Only

Best Feather Ticking, was 65c, Special 33c
Heavy Outing Night Gowns, were $2.00, Special 75c
One lot Dress Ginghams, were 50c, Special 23c
All Wool Serges, Navy, Green, Brown, Garnet and and Black, were $2.00, Special 98c
Ladies' "Leather" Stockings, Brown only, were 59c Special 39c
Children's "Black Knight" Hose, were 59c, Special .. 39c
All Winter Underwear One-Fourth Off Price.

JOHN E. CANNON AND CO.

Dry Goods (The Burrows Store) Groceries

Store Open Monday, Wednesday and Saturday Evenings

PERSONALS

Mrs. Mary Driscoll was a visitor in Hornell Monday.

Miss Anna Courtney was a visitor in Hornell Saturday.

Edw. Cable was a business visitor in Buffalo Wednesday.

Mrs. Henry Carr was calling on Alfred friends Saturday.

W. S. Calhoun was a business visitor in Hornell Tuesday.

Misses Rosa and Mary Doran were callers in Hornell Saturday.

J. Harvey Backus was a business visitor in Wellsville Tuesday.

Raymond Guinn and Roland Stevens motored to Olean Sunday.

Harold Dawson and Leo Snyder were Hornell visitors Tuesday.

Fay Boyd and Leo Snyder were Hornell visitors Sunday evening.

Floyd Richardson, of Hornell, was calling on friends in town Monday.

Miss Belle Rice is the guest of relatives at Rochester and other places.

Jas. O'Boyle, of Oklahoma, was calling on friends in town Saturday.

Mr. and Mrs. Lee Trowbridge were business visitors in Buffalo this week.

Mr. and Mrs. James Guinn were business visitors in Hornell Saturday.

Miss Ellen Driscoll was calling on friends in Hornell Tuesday evening.

Mr. and Mrs. T. K. Regan and son, Jack, were visitors in Hornell Thursday.

Mrs. H. P. Garvin and Miss Ella Mulcahy were callers in Hornell Tuesday.

Mrs. Mary Welsh returned Wednesday evening after several days passed in Canisteo.

Mrs. John Guinn returned Saturday from St. James Hospital, after a slight operation.

Mrs. R. B. Burrows has returned from several week's visit in New York and Albany.

Mrs. R. E. Temple was the guest of her sister, Mrs. Horton Doty, of Hornell, Saturday.

Mr. and Mrs. Floyd Davis and Miss Drexia Scott were business visitors in Wellsville Saturday.

Mrs. Pearl Lockwood, of Hornell, spent Sunday at the home of her mother, Mrs. L. Benton.

Mr. and Mrs. Robert Kerr, of Wellsville, were Sunday guests at the home of Mrs. LaRue Crandall.

Mrs. Frank Gilder and Mrs. John Dolan and daughter, Carolyn, were in Hornell on business Monday.

F. S. Potter visited Hornell friends Tuesday.

Mr. and Mrs. E. J. Atwood have returned from their wedding trip to their home on Pleasant Avenue.

Miss Agnes Taylor, of Hornell, spent Sunday at the home of her parents, Mr. and Mrs. S. P. Taylor.

Mr. and Mrs. Raphael Cook and family were Sunday guests at the home of A. J. Cole, in Elm Valley.

Mr. and Mrs. Ross Kershner and babe, LeEtta, of Dansville, were Thursday guests at the Frisbey home.

Carrol Richmond and family, of Andover, visited relatives and friends here over Sunday. — Paynesville Cor.

Howard Hann, of Milton, Pa., has been the guest of his parents, Mr. and Mrs. C. E. Hann, of East Avenue.

Ira Gray, of Arkport, visited at the home of his brother, Mr. and Mrs. M. J. Gray, from Sunday until Tuesday.

Mrs. L. L. Spencer, of Alfred Station, and Mrs. Laura Holbert, of Almond, were Andover visitors Saturday.

W. H. Thomas, Elmer Beckwith and Mr. Potter of Alfred, were guests of Andover Lodge No. 786, I. O. O. F., Tuesday evening.

E. D. Baker, John Snyder, W. S. Calhoun, A. D. Fuller and Fay Boyd were in Wellsville Friday night to attend a meeting of the Chapter.

Mrs. Alfretta Crandall and Mrs. C. W. Rogers were guests of Mrs. Alice Palmer and Miss Myra Burbank, of Almond, from Thursday until Saturday.

Mrs. William Baldwin and little son have returned to their home in Wellsville after spending a few weeks with her parents, Mr. and Mrs. E. Padden.

Arthur Jones and Maynard Scott returned Tuesday afternoon from a few day's hunt at Alma, where they gathered in a few fine specimens of jack rabbits.

Mr. and Mrs. L. G. Coleman and Mr. and Mrs. Otto Behrmann and children, of Wellsville, were Sunday callers at the home of Mr. and Mrs. Claire Backus.

Wm. Loughhead came from Knoxville, Pa. to pass the week-end with his sister, Mrs. Claire Backus. Mrs. Jennie F. Loughhead, who has been in Andover several weeks, and son, Alvah, returned home with him Sunday evening.

Mrs. Elizabeth Bess, who has been passing the winter in Florida, returned Tuesday to her home in this village. Mrs. Bess made the trip South by boat and returned by rail. She reports a delightful winter in the sunny South.

HAY GAD!

Uncle Charlie Says Ef Thar Wuz More Calluses There'd Be Less Constipashun

Hay Gad! Never thunk I'd live ter see th' cellar become the importantest part o' the house. User ter be a man wuz rated by whut he hed in th' bank. Now, b'gad, its by whut he's got in his cellar. Home Brewin' hez took th' place o' cannin'. Lem Perkins spent nigh all last winter tinkerin' 'round in his cellar. Let it git noised eroun' thet he' hit on suthin' so vi'lent thet one drink 'd make er rabbit spit in er bulldog's face. An' b'gad his frunt yard wuz full o' applecants fer work all spring. Wajes wa'n't no objeck to 'em nuther.

Lem picked er husky thet didn't hev no relatives, bein' ez how he wa'n't quite sure o' th' mule power o' his mixin,' an' Hay Gad! it worked great. Give im er three finger drink th' fust day an' the durn fule nigh worked Lem's gray team ter death. Lem's plannin' ter fix er bigger batch this comin' winter, an,' then rent er couple more farms. Sez the labor problem aint worryin' him none. All er hired man needs ter keep him contented is er chanct ter git er hell uv er hedake oncet er month er so.

Th' city folks saved more daylite last summer. We burn coal ile ter save daylite, 'n they save daylite ter burn gas. Hay Gad! We're troubled with dew on th' crops, 'n their trobled with dew on the flivver. They aint nuthin' new erbout this daylite savin'. I been savin' it since I wuz nine years old. My ol' man passed one o' them daylite savin' laws. An' inforced it hisself. Dad's law fer me wuz ter beat th' sun up. Ef I didn't, he did. Hed an' eight hour day. Twicet er day.

Hay Gad! Everbuddy's dodgin' work. Sweats gittin' orful scarce nowadays. Calluses hez gone outa style. Pills is too plenty. Ef ther wuz more calluses there'd be less constipashun. Ef we'd stop raisin' so much hell, we cud raise more crops. Ef th' lan'lords 'd stop raisin' rents, folks 'd raise more kids. Ef th' winmen played less bridge an' more Bridget there'd be less ridin' ter Reno. Ef we did more thinkin' at home, there'd be less damned foolishness at Washin'ton. There's er place Henry Ford is dyin' ter git to. He's made it easy fer folks ter go places, but he can't go to Washin'ton hisself.

Hay Gad! I wuz down ter the city last week, with my neffy. He showed me 'round some. I seen more winmen's laigs in one day then I ever knowed wuz. I seen fat wimmen, 'n di'monds, tall, skinny wimmen wearin' their little sisters' dresses. Hay Gad! wimmin smokin' cigarettes, too. Sez I t' my neffy, "Where do they carry their smokin'?" "In their pocket," sez 'e. Hay Gad! sez I, "they aint enuff ter one o' them dresses they got on ter make er pocket." Young fellers hez it easier'n they hed in my day. They won't need no imaginashun. Marrije aint haf th' lott'ry it uset ter be, fer ennybuddy but er blind man.

Hay Gad! I wisht I wuz young agin!

—Building Materials, Detroit, Mich.

Feb. 18, to Mr. and Mrs. Herman Geffers, of Wellsville, a son.

Feb. 20th, to Mr. and Mrs. Floyd Junker, of Wellsville, a daughter, Marjorie Dawn.

Feb. 21st, to Mr. and Mrs. M. B. Sisson, of Almond, a boy.

Feb. 20th, to Mr. and Mrs. Earl W. Kochler, of Bolivar, a daughter, Bertha Marion.

Miss Treva Bostley, of Whitesville, and Paul Robbins, of Wellsville, were united in marriage Feb. 22nd.

Mrs. Ellen Foster, of Belfast, and G. W. Hotchkiss, of Rice Lake, Wis., were married recently and will reside at the home of the bride in Belfast.

Miss Mida Hadsell, of Angelica, and Herbert Sabin, of Binghamton, were married Feb. 22nd. They will residein Binghamton.

O. H. COW TONE

We recommend O. H. Cow Tone for Abortion, Barrenness, Retained Afterbirth, Red Water, Garget, and Dysentery.

O. H. Cow Tone is a MEDICINE and should be used only as a medicine, and only in doses as prescribed on the can.

O. H. Cow Tone is guaranteed to do all we claim for it, or your money will be given back, you to be the judge and your word to go.

O. H. COW RELIEF

Is a penetrating ointment to be applied to the outside of the udder, when applied to caked bag and other udder troubles, not only gives you the full usefulness of your cow, but the use of this preparation often increases the milk flow, as the rubbing of this ointment into the udder, especially on heifers, with first calf, tends to increase the capacity of the udder for secreting and holding milk, and prevents heifers from becoming hard milkers and kickers. Try O. H. COWS' RELIEF on a money-back guarantee.

For Sale by

J. D. CHEESMAN,

The Rexall Store

No. 8146

REPORT OF THE CONDITION OF

THE BURROWS NATIONAL BANK, at Andover in the State of New York, at the close of business on February 21, 1921.

RESOURCES.

Loans and Discounts, including rediscounts	$344,269 68	
Total loans		344,269 68
Overdrafts, unsecured		125 38
U. S. Government Securities owned:		
Deposited to secure circulation (U. S. Bonds par value)	$25,000 00	
Owned and unpledged	20,774 21	
War Saving Certificates and Thrift Stamps actually owned	520 00	
Total U. S. Government securities		46,294 21
Securities other than U. S. bonds (not including stocks) owned unpledged		19,400 00
Stock of Federal Reserve Bank (50 per cent of subscription)		1,500 00
Value of banking house, owned and unincumbered	$3,200 00	3,200 00
Furniture and fixtures		900 00
Lawful reserve with Federal Reserve Bank		29,525 96
Cash in vault and net amount due from national banks		39,991 00
Net amount due from banks, bankers and trust companies (other than included above)		181 80
Total of items 12, 13, 14, 15 and 16	$40,457 80	
Checks on banks located outside of city or town as reporting bank and other cash items		286 00
Redemption fund with U. S. Treasurer and due from U. S. Treasurer		1,250 00
Interest earned but not collected—approximate—on notes and bills receivable not past due		4,267 32
Total		$491,745 65

LIABILITIES

Capital stock paid in		25,000 00
Surplus fund		5,000 00
Undivided profits	$13,310 13	
Less current expenses and taxes paid	1,797 24	11,513 [illegible]
Interest and discount collected or credited, in advance of maturity and not earned approximately		915 4[illegible]
Circulating notes outstanding		12,960 00
Individual deposits subject to check		241,582 [illegible]
Certificates of deposit due in less than 30 days (other than for money borrowed)		168,881 [illegible]
Dividends unpaid		120 50
Total of demand deposits (other than bank deposits) subject to reserve, items 23, 24, 25, 26, 27 and 28	40,434 41	
Total		$491,745 65

Of the total loans and discounts shown above the amount on which interest and discount was charged at rates in excess of those permitted by law [sec. 5197, Rev. Stat.], exclusive of notes upon which total charge not to exceed 50 cents was made, was $32,900.00. The number of such loans was 12.

The amount of money loaned ON TIME by this bank on bond and stock collateral, in New York City, including both loans made directly to borrowers and those through its New York correspondents, on the date of this report was $5,000.00.

Aggregate amount of salaries or compensation paid to this bank by Chairman of Board (if any), President, Vice Presidents, Cashier and Assistant Cashiers for the month of January, 1921, $274.17; ANNUAL pay of all these officers at January, 1921, rate of pay, $3,390.00; number of these officers on date of this report was 3.

Aggregate amount of salaries or compensation paid to all other employees of the bank for the month of January, 1921, $109.33; ANNUAL pay of these employees on basis of the January, 1921, rate of pay, $1,300.00; number of these employees on date of this report was 2.

STATE OF NEW YORK, COUNTY OF ALLEGANY, } ss.

I, John E. Cannon, Cashier of the above named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

JOHN E. CANNON, Cashier.

Subscribed and sworn to before me this 1st day of March, 1921. CRAYTON L. EARLEY, Notary Public.

Correct—Attest:

F. C. LYNCH, JOHN LEVER, ERWIN D. BAKER, } Directors

You might as well be an ad reader and get into the practice of buying things to best advantage.

GROCERIES To Feed You

This is the logical place for you to buy your groceries — all of your groceries.

We carry everything that even the most fastidious taste could desire.

There is quality in every article we sell, and this is known to every customer who buys from us.

Have you noticed that once a citizen starts to buy here they invariably continue to buy here?

"There's a reason," and they know.

When you buy here you will know, too.

H. H. WILLIAMS

THE STORE OF QUALITY

Ford

THE UNIVERSAL CAR

We have just received a new price on Fordsen Tractors of Six Hundred Twenty-five Dollars. F. O. B. Factory.

Why not place your order now for a Ford Car. As you are well aware when spring comes there is sure to be a shortage of cars as in the past, why not place your order now.

The following are delivered prices at present, with a chance for prices to advance.

Touring Car with starter	$558.50
Touring Car less starter	485.61
Roadster with starter	511.64
Roadster less starter	438.75
Sedan complete	855.25
Coupe complete	803.19
Truck pneumatic	585.42
Tractor	655.00

If you are interested call 207-J at my expense.

M. W. REYNOLDS

WELLSVILLE, N. Y.