

# CHRISTMAS CLUB

An 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 \$100.00.  
CLASS 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



Dr. J. P. Cleary was a caller in Hornell, Sunday.

Miss Louise Earley returned to Alfred University Monday.

Miss Delia Lynch was a business visitor in Hornell Tuesday.

James Kernsey, of Hornell, spent Sunday with friends in town.

C. A. McFetridge, of Dansville, is a business visitor in Andover.

Burr Ruger and W. S. Hammond were in Hornell on business, Monday.

Mrs. Lynn Trowbridge was a business caller in Hornell one day last week.

Miss Louise Earley visited Hilda Boyd, at Allentown, Friday and Saturday.

Earl Dawson, of Hornell, spent Sunday with his mother, Mrs. Madge Dawson.

G. L. Borden, of Rochester, was a week-end guest at the Earley home on Main Street.

Mrs. Gates Saunders and babe are spending a few days guest of friends in Hornell.

Thos. O'Hargan of Greenwood, was a business caller in town the first of the week.

Mrs. B. Doran, of Elm Valley, spent a few days in town last week, guest of friends.

Mrs. Hildred Rogers visited her parents, Mr. and Mrs. Amos Lobdell, at Hornell, Sunday.

Reuben Armstrong, of Alfred, was a visitor at the home of Mr. and Mrs. D. M. Green, Saturday.

Mrs. T. F. Kelly, of Salamanca, spent Tuesday at the home of her mother, Mrs. Ellen Regan.

Walter J. Brundage walked over to Andover from Greenwood and returned Friday of last week, on business.

Mr. and Mrs. Charles Ruger are moving to Wellsville and will work in the Andover Silk Co. branch at that place.

Mr. and Mrs. Edson Langworthy were guests of his brother, Lynn Langworthy, of Alfred Station, Saturday.

Dr. Stuart, of Hornell, was called to Andover Sunday in consultation.

by Dr. Cleary in the case of Mrs. Edith Snyder.

Mrs. Ellen Walsh left this morning for Utica, where she will be the guest of her daughter, Marie, for a week or ten days.

Frank Farwell, of Scio, was the guest of his son, Floyd Farwell and family, Thursday and a pleasant caller on the News.

Mrs. Shirley Tank and daughter, Maxine, were week-end guests at the home of Mr. and Mrs. Clifford Ormsby, of Alfred Station.

Claire Backus returned Friday from Knoxville, Pa., Mrs. Backus and children remaining. Alvah Loughhead is slowly gaining at this writing.

Mr. and Mrs. W. F. Smith and babe of Hornell, were week-end guests of Mr. and Mrs. J. Harvey Backus, Mr. Smith returning Monday and his wife remaining until Thursday.

W. F. O'Connell went to Buffalo Saturday for treatment by a specialist of an eye that has been bothering him several weeks. He is expected home in a few days much improved.

Not many real estate transactions will take place in this city this week except those initiated by classified advertising.

All accounts due A. M. Trainor and not paid by Jan. 15th, at Henry Stephens' office, will be collected without further notice.

Employees, old in point of service, of the Allegany County Bell Telephone Company, were banqueted by President Saunders of the company at Hotel Belmont, Jan. 4th. Representatives from several towns in the country were present, over twenty being presented with gold star pins, one star for each five years in the company's service. Robert Herrick, of Bolivar, received a four-star pin, the highest award of the occasion.

The tearing down of the old hotel at Hallport, to make room for the construction of the new state road removes one of the old landmarks of Allegany County. The first hotel, a log cabin, was built on the site in 1839 by Calvin Hall and sister, who purchased the land for \$1.25 per acre. Later the building was replaced by a frame one which has been used as a hotel the greater part of the time since. The timbers will be taken to Stanards and rebuilt into a store, billiard and dining room with ball room above.

In a circular letter, the Treasury Department has broadcasted a warning to be on the watch when new five dollar bills are received in payment or change for purchases. A counter-

feit bill is in circulation which is described as follows: series 1899, check letter, "C," plate 0. 40. John Burke, treasurer of the United States Indian portrait. The bill is poorly executed, printed on a single piece of paper from zinc etched plates.

### OUR SUCCESSORS

O, when in country or in town I walk with Hannah up and down I see some good kids and some cranky, some neat and some that need a hanky, but be they full of sin or grace, some one of them will take my place. Altho my hair is not yet gray, I'm getting older every day, yea tho my gait no limp is showing, I'm getting nearer where I'm going. Dear sir, tho not yet old as Priam, you're in the self-same boat as I am. Dear madam, tho your charms are plenty, you never more will weight one twenty. Pull many a rural church has rusted, and many a fair and grange has busted, because in grown-up folks they trusted. Without a jar, without a sound, this dizzy earth goes 'round and 'round. O, never does a trip begin but some good worker cashes in, and never sinks a weary sun but some leader's labors done. Some kid already in the traces must step on up to take their places, and all our churches, fairs and granges should have young blood to meet these changes. Else, when we rest beneath our hummocks the good old town will go kerfummux. So let us train the youngster dapper and seek to civilize the flapper. O, let us teach the kid life's rules in clubs and camps and Sunday Schools and then let back upon our pants and give the younger folks a chance.

—BOB ADAMS.

### REPORT OF THE CONDITION OF

THE BURROWS NATIONAL BANK, at Andover in the State of New York, at the close of business on Dec. 31, 1922.

ASSETS	
Cash and Discounts	\$119,115.29
Overdrafts, unsecured	32,115.29
U. S. Government Securities owned	25,000.00
Deposited to secure circulation (U. S. Bonds par value)	25,000.00
All other United States Gov. Securities (if any)	35,000.00
Other bonds, stocks, securities, etc.	30,194.00
Banking House	1,025.00
Furniture and fixtures	4,225.00
Lawful reserve with Federal Reserve	29,571.03
Cash in vault and amount due from national banks	36,565.67
Amount due from State banks, bankers and trust companies in the United States (other than included in item 8 or 10)	103.58
Checks on other banks in same city or town as reporting bank (other than item 10)	285.20
Total of items 9, 10, 11, 12	37,317.79
Miscellaneous cash items	448.75
Redemption fund with U. S. Treasurer and due from U. S. Treasurer	1,250.00
Other assets, if any	5,062.40
<b>Total</b>	<b>\$450,508.54</b>
LIABILITIES	
Capital stock paid in	\$25,000.00
Surplus fund	25,000.00
Undivided profits	25,000.00
Less current expenses, 10-12	7,982.25
Less taxes paid	20,864.65
Circulating notes outstanding	24,400.00
Demand deposits (other than bank deposits subject to reserve (deposits payable within 30 days))	184,355.63
Certificates of deposit due in less than 30 days (other than for money borrowed)	145,181.10
Dividends unpaid	100.50
Other demand deposits (other than bank deposits) subject to reserve	33,833.04
Items 20, 21, 22, 23, 24 and 25	865,510.25
Liabilities other than those above stated	736.62
<b>Total</b>	<b>\$450,508.54</b>

STATE OF NEW YORK, ss. 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.

Subscribed and sworn to before me this 5th day of Jan., 1923. CRAYTON L. HARKLEY, Notary Public.

Corrected Attest: EDWIN D. BAKER, JAMES C. LEVER, F. C. LYNN, Directors.

## JOHN E. CANNON & COMPANY

Paraphrasing Doctor Coue, we find inspiration to do bigger and better things in 1923 than ever before. To start with, we are giving better values in our

### GREAT WOMEN'S APPAREL SALE

than you will find anywhere around. People go out of town to look, but "they come back here to buy."

Beautiful Blouses, Clever Coats, Stunning Skirts, Splendid Suits and Dandy Dresses all at about half former values.

### Cash and Carry Specials for Friday and Saturday Only

Best 27-in. Outing Flannels	15c
Heavy \$2.75 Bed Blankets, 68 x 80 inches	\$2.19
Women's Burson Heather Derby Ribbed Hose	75c pair
\$1.25 Children's Heavy Kid Gloves, wool-lined	89c
\$1.25 Heavy White Outing Night Gowns	98c
\$87.50 Genuine Martin Fur Coat	\$65.00
\$135.00 Genuine Martin Fur Coat with Raccoon Collar and cuffs	\$85.50
Fresh Ginger Snaps	10c lb.
Confectionery Sugar	11c
Army Roast Beef, large cans	23c
A. A. Pancake Flour	29c 4 lbs.
Seedless Raisins	15c
Soap Powder	3 lbs. for 25c

## JOHN E. CANNON CO.

Dry Goods

(The Burrows Store)

Groceries

Store Open Monday, Wednesday and Saturday Evenings

### Tidbits From Our School

The Senior Class is to have a motion picture "in the" near future. Films have already been ordered including a feature play starring Tom Mix and a splendid comedy. The actors are very prominent in their line of work and one may feel assured that he will see something worth while. The show will be given in the study hall of the High School building. The class has a real machine, and the films are like the ones seen at the most noted theatres. The show will be as long, because seven reels have been ordered. Be sure and be on hand to see a good show once.

Program of Regents Examinations for January 22 - 24, 1923.

Monday A. M.  
Int. Algebra  
El. Representation  
Monday P. M.  
Elim. English

English, 2, 3, 4.  
English 3 yrs.  
English 4 years.  
Tuesday A. M.

Arithmetic  
Spanish II.  
Tuesday P. M.

Spelling  
Latin II.  
Latin 3, 4.  
Biology

Wednesday A. M.  
Geography  
El. Algebra  
Plant Geometry

Wednesday P. M.  
El. U. S. History  
Major Sequence in His.; Course A.  
Major Sequence in Hist.; Course B.

Comments  
The man who says nothing doesn't always mean it.

Standing of A. C. A. A. Basketball League

Boys  
Group I.  
played won lost percent

Alfred	3	3	0	1,000
Almond	2	1	1	500
Andover	3	1	2	333
Angelica	2	0	2	000

Boys  
Group II.  
played won lost percent

Belfast	1	0	1	000
Bolivar	2	0	2	000
Cuba	2	2	0	1,000
Friendship	1	1	0	1,000

Girls  
played won lost percent

Belfast	1	0	1	000
Bolivar	2	1	1	500
Cuba	2	1	1	500

Friendship 2 2 0 1,000  
Richburg 1 0 1 000

Hornell High School girls invade the local court Friday-night. This promises to be an exceedingly fast game. Red Triangle Boys of Wellsville will furnish the preliminary game. Be sure and come.

All students should remember that they do not have sleeping cars on the road to success.

Increase your intellect and in time you will have more use for a pocket-book.

Day by day, prices (of Olivers) go lower and lower.

Only a few more months now and we will be wishing that it was winter again.

"A man is what he eats," said an old philosopher, according to that there must be quite a number of people who are hard-boiled eggs.

A few of the most numerous things in the world—Flivers, pins, crabs (two kinds) fools (one a minute); tongues, houses, jugs and cellars.

FOR SALE—Double House on Slippery Avenue, newly plastered, papered and painted outside and inside. Electric lights and city water. Enquire of Al K. Hall, Phone 23W.

Health Hints—Never jump from an airplane without a parachute or talk back to your teacher.

It's surprising the things teachers who are acting as "chaps" will take when they go to Wellsville. Some of the Kappa Zetas had a (beau) tiful time. (a member.)

HOOVER SAYS NAVY RADIO IS "OUTLAW"

Secretary of Commerce Hoover, recently appeared before the Merchant Marine and Fisheries Committee of the House of Representatives and asked that the navy be compelled to stop playing the "outlaw" with its radio waves that drown out the commercial stations. He urged a law requiring the navy to come within the same rulings of the Commerce Department as apply to all others. Complaints are common that for weeks government agencies have been broadcasting crop reports and information for making out tax returns. Secretary Hoover declared the tremendous growth of radio in recent months had made it a national problem. He estimated that there are now 25,000 broadcasting stations in this country, the larger portion of them, 16,896, being sta-

## Out of the Darkness

By Charles J. Dutton

A mystery story of breathless interest, in which evidence disappears in a most unaccountable manner and clue after clue leads astray or ends in a baffling enigma.

When one of the chief witnesses at an inquest is murdered in the presence of a hundred people and no one knows who did the deed, even the astute criminologist who is ferreting out the mystery is baffled. But only for a time. He solves the murder and brings the story to a climax that even the most clever and discerning reader is unlikely to foresee.

Read It as a Serial in

### The Andover News

In addition there are 2,762 on ships. Of broadcasting stations there are 544 of Class A and 25 of Class B. It is variously estimated that the receiving stations number 1,500,000 to 2,500,000.

—According to the estimate of County Clerk Snyder, Allegany County will pay the State of New York approximately \$30,000 this year for the privilege of operating automobiles on the highways of the United States.

PAY YOUR GAS BILLS on or before the 10th of month and save discount. EMPIRE GAS & FUEL CO. Ltd.

## The Leading Styles of Spring, 1923

In The New McCALL PATTERN

The only printed Pattern in the world, the Pattern That Means Successful Dressmaking for beginner or experienced dressmaker, which ever you may be, this patterns is especially for your convenience.

For Sale by

J. D. Cheesman & Co.

The Rexall Store