

One Hundred Twenty-second Condensed Quarterly Report

OF THE ANDOVER STATE BANK ANDOVER, N. Y.

As rendered to the New York State Banking Department close of business
SEPTEMBER 29, 1924

RESOURCES		LIABILITIES	
Loans and Discounts	\$139,514.12	Capital Stock	\$ 25,000.00
Bonds	143,117.50	Surplus and Undivided Profits	56,098.76
Real Estate Mortgages	51,516.98	DEPOSITS	294,381.46
Over Drafts	23.60	Unearned Discounts	1,046.35
Real Estate	2,500.00	Reserved for Taxes and Interest	5,490.07
Cash, Cash Items and Due from Banks	41,565.45		
Accrued Interest	3,271.88		
Repair Account	507.11		
	\$382,016.64		\$382,016.64

A. C. FRISBEY, Chairman J. M. BRUNDAGE, President FRANK S. CLARK, Vice Pres.
A. D. FULLER, Cashier R. O. SNYDER, Asst. Cash.
DIRECTORS
C. E. Brown, J. M. Brundage, Frank S. Clark, A. C. Frisbey, A. D. Fuller, Henry Horan, W. F. O'Connell

PERSONALS

Mrs. Clara Grandall was a Wellsville visitor Friday.
Dr. Storer was a business caller in Buffalo, Saturday.
Peter Huyek was here from Franksville the first of the week.
Henry Stephens was a business visitor in Wellsville, Thursday.
J. M. Hartman was up from Canaseraga on business, Thursday.
Dr. C. W. O'Donnell was a Wellsville visitor Tuesday afternoon.
Mrs. Harriett Broderick of Hornell was a pleasant caller in town Sunday.
James Guinn, Jr., of Patterson, N. J., spent the week-end with his parents.
Mr. and Mrs. Robert Dean were business callers in Hornell one day last week.
Mr. and Mrs. Roy Nichols of Cuba were business visitors in town, Thursday.
Miss Flora Lind of Buffalo was a guest at the Folsing home Saturday and Sunday.
Raymond Guinn of Port Jervis has been visiting his parents on First street.
Mr. and Mrs. L. G. Coleman of Wellsville were guests of Andover relatives, Sunday.
Mr. and Mrs. L. P. Van Woert of Corning were week-end guests of Miss Minnie Clair.
Mrs. Pearl Lutzie of Cuba was a guest of Mr. and Mrs. Lewis Atherton the first of the week.
Mrs. Ralph Rogers of Buffalo was in town Tuesday and attended the Dawson-Raufenbarth wedding.
Mr. and Mrs. J. A. O'Donnell of Hornell were Sunday guests of his brother, Dr. C. W. O'Donnell.
Miss Ora Volk of New York City was a guest of her sister, Mrs. Ralph Rogers the last of the week.
Mr. and Mrs. Raymond Snyder and Mr. and Mrs. Leo Snyder were callers in Hornell Tuesday evening.

Sheridan Witter was home from Buffalo to pass the week-end with his parents, Mr. and Mrs. Dan Witter.
Mr. and Mrs. John Karcanes and daughters, returned Friday, from a week's visit with relatives in Buffalo.
Mrs. M. A. Fowler came home from Buffalo, Friday, for a few weeks' stay at her home in this village.
Mr. and Mrs. A. A. Porter are on a motor trip to New York City. They left Andover Sunday afternoon.
Rev. and Mrs. A. W. MacDougald arrived in Andover this week to assume the pastorate of the M. E. church.
Mrs. Jennie F. Loughhead and son, Alvah of Knoxville, Pa., are passing the week with Mrs. Claire Backus.
Miss Marion Rogers was home from Rochester to pass the week-end with her parents, Mr. and Mrs. E. P. Rogers.
Mr. and Mrs. J. D. Cheesman and Mr. and Mrs. John Horton were calling on friends in Belfast Tuesday afternoon.
J. V. Stearns of Hornell was the guest of his parents, Mr. and Mrs. F. Stearns Wednesday night and Thursday.
Joseph Faisant of New York City is spending a few days at the home of his parents, Mr. and Mrs. John B. Faisant.
Mr. and Mrs. Leo Raufenbarth of Hornell were in town Tuesday to attend the wedding of his sister, Miss Mary.
Mr. and Mrs. J. A. McDonald and two children of Eldred, Pa., were Sunday guests of relatives at the Hotel Swink.
Mrs. Frank Gilder has returned from two months' visit at the home of her cousin, Mr. and Mrs. Frank Cutting of Delavan.
Mrs. John Rose of Whitesville and Mrs. F. M. Baker of Cleveland, Ohio, were guests at the home of Mrs. Clara Grandall, Sunday.
Lawrence Hunt, who has been visiting his parents, Mr. and Mrs. Jesse Hunt, left Monday evening for his home in Washington, D. C.
Mr. and Mrs. Norman Laidlaw returned to their home in Leicester, after spending a few days, guests of their aunt, Mrs. Jennie Owen.
Mr. and Mrs. Henry Graham and family of Wellsville visited at the home of his sister, Mr. and Mrs. Dell Hawkins, the last of the week.
Miss Mary Boyd is enjoying a few days vacation from Burrows Bank, spending it at the home of her brother, Harry Boyd at Geneseo, N. Y.
A. W. Morgan, who has been visiting his cousin, Mrs. Mabel Bundy the past week, returned to his home at Thorn Hill, Ontario, Canada, Thursday morning.
Rev. and Mrs. Herbert W. Walton and daughter, Carol, of Honeoye Falls, N. Y., who have been spending a few days with her parents, Mr. and Mrs. E. F. Earley, returned home Wednesday.
Messrs. Fay Boyd, Burr Ruger, Harold Howland and J. J. Dougherty left Wednesday for Geneseo where they will be guests at the home of Harry Boyd and enjoy pheasant hunting on the opening day.

OUR CHURCHES

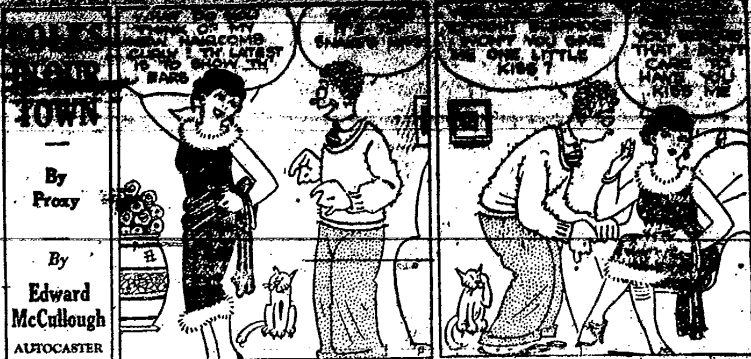
M. E. CHURCH
A. W. MacDougald, Pastor
The usual preaching service Sunday morning and evening at 10:30 a. m. and 7:30 p. m. Sermon by the pastor.
SEVENTH-DAY BAPTIST
Rev. Walter L. Greene, Pastor.
There will be no services Friday evening and Sabbath day on account of the Semi-annual Convention of the Seventh-Day Baptist Churches of the Western Association at Petrolia, Oct. 24-25. Plan to attend these sessions.
BAPTIST
Sunday, Oct. 26th.
10:30 a. m. Preaching service by Rev. Mr. Carter of Olean.
A special meeting of the church will be held immediately following the sermon.
11:45, Sunday School.
6:15, Christian Endeavor.
Thursday evening, prayer meeting at 7:30.
PRESBYTERIAN
Rev. Royal E. MacGowan, Pastor
Sunday, October 26th.
Morning Service, 10:30 a. m.
Sermon: "Choices: Divine and Human."
Evening Service, 7:30 p. m.
Sunday School immediately following the close of the Morning Service; there are classes for all, and everyone is invited to attend and join one of our classes.
Christian Endeavor meeting at 7:30 in the evening.
Topic: "Why is Law Enforcement Vital to Our Nation?"
Midweek Service every Thursday evening at 7:30.
We welcome YOU to all the services of OUR church.

Marriages

Oct. 14—Miss Helen M. Weiner of Bradford, Pa., and Robert B. Murphy of Wellsville. Mr. Murphy is engaged in the oil business in Bolivar, where they will make their home.
Sept. 24—Miss Amanda West of Portville and Howard Davidson of Friendship. They will reside at Wayne, Mich., where the groom is employed.
Oct. 15—Miss Hazel May Palmer and Jay Trim of Hartsville. Mr. and Mrs. Trim will make their home at Alfred Station.
Oct. 17—Miss Florence Lillian Carpenter of Wellsville, was married at high noon to Norman Woolf at the home of her parents, Mr. and Mrs. J. Milton Carpenter, on West State street. The ceremony was performed by Rev. R. G. Armstrong, pastor of the Congregational church. Mr. and Mrs. Woolf left for points in the east and will make their home at Lowson, Maryland, a suburb of Baltimore, where Mr. Woolf is an instructor in the State Normal school.

—Bargains in typewriters at Watson's, to suit your purse, from \$15.00 to \$60.00. Also one of his \$10.00 adding machines is the big labor saver you need.

—The Andover fire company responded to a call to the farm of Charles Burdick on the state highway between Alfred Station and Almond, Tuesday noon, when a large barn on the farm was destroyed by fire of unknown origin. The family had just finished the noon meal when they discovered fire pouring out of the roof. Mr. Burdick succeeded in getting several head of cattle and a span of horses out of the building. The loss is a heavy one as stated by the owner.



Electrically Driven Soft Drinks

From driving a battle-ship to mixing a soft drink, electricity is quietly and efficiently taking over the work of the world.

Twenty-four hours a day in factory, office, store or farm or home, wherever you go to work or play or eat or sleep, electricity has gone before you to light and speed and ease your way.

Just for one day check off the number of things you see done by electricity. Then realize that none of these things could possibly be done so cheaply, quickly and well without the unceasing service of inexhaustible Niagara power.

Interesting illustrated booklet "Six Million Wild Horses" sent free on request to Box 617, Niagara Falls, N. Y.

THE NIAGARA FALLS POWER COMPANY, Producers
NIAGARA, LOCKPORT & ONTARIO POWER CO., Transmitters

REPORT OF THE CONDITION OF

THE BURROWS NATIONAL BANK, at Andover, in the State of New York, at the close of business on Oct. 10, 1924.

ASSETS	
Loans and Discounts, including redemptions, acceptances of other banks, and foreign bills of exchange or drafts sold with endorsement of this bank.	\$358,187.89
Total loans	358,187.89
Overdrafts, unsecured	675.55
U. S. Government securities owned: Deposited to secure circulation (U. S. Bonds par value)	25,000.00
Other bonds, stocks, securities, etc.	32,029.00
Banking House	2,000.00
Furniture and fixtures	1,825.75
Lawful reserve with Federal Reserve Bank	27,398.99
Cash in vault and amount due from national banks	21,588.81
Amount due from state banks, banks and trust companies in the United States (other than included in items 8, 9 and 10)	28.73
Checks on other banks in same city or town as reporting bank (other than item 10, 11, 12)	1,285.75
and 13	\$23,838.39
Miscellaneous cash items	217.83
Redemption fund with U. S. Treasurer and due from U. S. Treasurer	1,320.00
Other assets, if any	6,780.06
Total	\$770,651.58

LIABILITIES	
Capital stock paid in	\$25,000.00
Surplus fund	\$5,000.00
Undivided profits	\$4,718.90
Less current expenses, interest and taxes paid	5,531.56
Circulating notes outstanding	25,000.00
Demand deposits (other than bank deposits) subject to Reserve (deposits payable within 30 days)	181,730.00
Individual deposits subject to check	146,881.72
Certificate of deposit due in less than 30 days (other than for money borrowed)	283.50
Dividends unpaid	42,858.16
Other demand deposits (other than bank deposits) subject to Reserve	1,185.00
Liabilities other than those above stated	
Total	\$470,651.58

STATE OF NEW YORK, County of Allegany, 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 17th day of October, 1924.
A. D. FULLER, Notary Public.
Correct—Attest:
JOHN LEVICH, JOHN LEVICH, ERWIN D. BAKER, Directors.

We guarantee our job printing to please.

The Blossburg Male Chorus

Blossburg, Pa.
Will Give a Concert and Entertainment at
THE AUDITORIUM
Thursday Evening, November 6
Under the Auspices of the King's Daughters of the Presbyterian Church

The Chorus is composed of fifteen Business Men, Doctors, Ministers and others, all of whom are well-known musicians; there will be Singing, Instrumental Music and Readings

Canned Goods For Sale

Winter is coming and it is time to stock up on an adequate supply of canned goods. Our almost unlimited supply of these goods will make it easy for you to select what you want. Our line of Pure Groceries was never more complete than now. All the seasonable things are here. Everything that is good to eat, coupled with our unexcelled service makes trading here a pleasure.

H. H. WILLIAMS
THE STORE OF QUALITY



Why do frozen water pipes burst?

Use water, in freezing, expand more than the pipe which contains it. Therefore it bursts the pipe to get more room. A painful lesson!

ASPIRIN TABLETS

quels the pain because they break up easily and start their relief work instantly.

A truly true aspirin, tablets so skillfully made that their beneficial action begins in 15 seconds. High purity, never irritate or burn.

of 200 Puretest preparations with and hygiene. Every item is that skill and care can produce.

J. I. CHEESMAN & CO.

at the Drug Store

ADVERTISING
Sanborn had this page in two columns for the first time.

VOL. XXXIX.

AN H
A "CIT

ANDOVER PA
HOME I

Asks Officials
The Town, N
With B

"If you have to kick her in the rear forward." But it is there has been too the rear without so I am going to kick once and see if this any.

The motto is also want to be sure the kicking her, she is one of the various which is both mad here in Andover.

It is really too tens of Andover called alike. Take, for two parties who re to blow the horns ter bedtime. What do if they lived in where cars can be and stopping at a night, and where a zone. The drunks as to park their cars and set on your are waiting for the settle.

The city dads doubtfully do know booze joints, are, make an attempt to still remains a my many others.

Out of town b our booze-soaked tell their poison they think would buy it, but they citizens patronize bootleggers. But bootleggers sell a town people who dances, not to daph "helova good time know as well as I no law in Andover city dads for? W force for? Nothing see!

I happen to know ent bootleggers w left our city beca much booze here they would get d As for the booze three on Main Str tered around on If these places w the money from th some of our town

A week ago St so many drunks on person had to wa fashion in order to Boozie is fast ki ple of this nation, is fool enough whiskey deserves to be poisoned.

may see thru it a no one will mourn—but the bootleg What are we go stand by and wa brothers and siste around disgracing gracing themselves try.

No! We are no to ask the city d to it, and if they way to do away wi the fire department

Armistice Da

All roads will be November 11th for tice Day Celebrat County is to be the plans being m outdo the original six years ago wh her so well. Fro big parade at w be something doin amuse both you ball game betwe tion team featu Chief Witter aga

freshman te Memorial Park, Gay midway, free concerts and a big among the eventa Posts of the Con attend in a body

large crowd ar Belmont Legion a ties are making a crowd of 10,000