

BURROWS NATIONAL BANK

ANDOVER, N. Y.

CONDENSED STATEMENT OF CONDITION TAKEN FROM REPORT TO THE COMPTROLLER OCT. 10, 1924

Resources		Liabilities	
Loans and Discounts	\$356,187 89	Capital Stock	\$25,000 00
Overdrafts	675 55	Surplus and Undivided Profits	\$4,186 64
U. S. Government Bonds	25,000 00	Circulation	25,000 00
Bonds and Securities	30,529 00	Interest collected but not earned	1,135 02
Federal Reserve Bank Stock	1,500 00	Dividends unpaid	235 50
Cash and due from Banks	50,454 01	Deposits	371,094 37
Interest earned but not collected	6,730 08		
Bank Premises	3,000 00		
Furniture and Fixtures	1,325 00		
Redemption Fund with U. S. Treasurer	1,250 00		
	\$476,651 53		\$476,651 53

MEMBER OF FEDERAL RESERVE SYSTEM
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

Foreign Advertising Representative
THE AMERICAN PRESS ASSOCIATION

MAILS CLOSE

Train No. 1,000 9:15 A. M.
" 26 2:00 P. M.
" 8 6 P. M.
Train No. 7 10:00 A. M.
Train 1,001 5:45 P. M.
The Post Office closes at 7:30 Monday, Wednesday and Saturday and at 6 o'clock Tuesday, Thursday and Friday.
Train 24 has been discontinued and 1,000 takes its place.
JOHN COMMON, P. M.

LOCAL HAPPENINGS

—Tomorrow is the last day for pheasant hunting this season.
—Important meeting of the O. E. S., Monday evening, Nov. 10th.
—Leo Snyder was confined to the house the past week by illness.
—Mrs. Ralph Temple entertained at her home on Second street Friday evening at a Halloween party.
—The King's Daughters of the Presbyterian church were entertained at the Taylor home, Monday evening.
—The annual 35 cent supper of the Eastern Star will be served in Masonic Hall, Tuesday evening, Nov. 18th.
—Don't forget that your ex-service men expect you to be at Belmont next Tuesday to help them celebrate Armistice Day.
—The Tucker property at North Cohocton, N. Y., has been sold to James D. Fox thru the Calhoun Real Estate Agency of Andover.
—The S. D. Baptist Ladies' Aid Society will serve a 35c supper Wednesday, November 12, from 5 o'clock until all are served. You are invited.
—The Blossburg chorus advertised to appear in Andover Thursday evening were unable to meet their appointment on account of the severe illness of their readers.
—Harry Ray has moved to the Georgianna Hardy farm, which he will work the coming season. Leon Eldridge, who worked the farm last season has moved to a farm near Andover.
—E. L. Hodnett of Bolivar has leased 600 acres of land near Garwoods to Rochester parties, who will drill a test well there soon, in the belief that oil in paying quantities will be found.
—Halloween passed off with a bit of frolic and pranks about the village. Several of our residents received callers, evidently from some foreign land from their unique costumes. To the credit of our boys and young men we have had no report of damage to property.
—Mr. Van Curen, who is head of the Van Curen Production Company, who are to present "The Wolf of the Wreck" at the Auditorium, Nov. 15th, is well known throughout Allegany County, especially by oil men. He has been engaged in oil wells, shooting in this field many years.

—The Baptist Ladies' Aid Society met with Mrs. Anson Brewster on Water street, Wednesday afternoon.

—A mind so dense it cannot change has little place in the progressive affairs of the world today.
—Mrs. Hubert Cass of West Clarksville, fell from a ladder while picking apples, last week, breaking her shoulder.

—The James P. Cannon company store display windows are being repainted this week. A. L. Jones is doing the work.

—Armistice Day will be celebrated at Belmont next Tuesday, Nov. 11th. Andover Legion expects to be well represented.

—Mrs. Joseph Lynch, who suffered a severe attack of heart failure Saturday and for a time was in a critical condition is improving.

—Mrs. Baker, librarian of Andover Free Library, has been cataloging and placing on the shelves for loaning, a consignment of new books.

—The Whitesville News says that a little son of Mr. and Mrs. Erwin Dean, aged 5 years, of that place has picked up 83 bushels of potatoes this fall.

—The courts at Reno, Nevada, have granted a decree of divorce between Wm. M. Davis of Rushford and Beatrice Davis, now of Kensington, Ohio.

—R. E. Lester of Richburg has been elected president of the Allegany County Firemen's Association, who will hold their annual convention and parade in that village next summer.

—Mr. and Mrs. Chas. Smith are rejoicing over the birth of a daughter at 773 Main street, Olean, on Friday evening, Oct. 31st, 1924. The father was a former resident of Andover.

—Zola Goodrich of Bolivar had two upper teeth knocked out one night last week when his Ford roadster bumped into a Hummobile. Mr. Goodrich was a former Andover resident. The Ford car had the axle bent and lost a fender.

—In conversation with a friend who has just completed a tour of New York State he made the statement "that in nearly every town and city the condition was the same, 50 per cent. of men out of employment." Not a very bright outlook with a New York State winter before them.

—Mr. and Mrs. Wm. H. Merritt of Obit, accompanied by a nephew and granddaughter, returned last week from a 2,000 mile auto trip. Mr. Merritt is a Civil War veteran and on the trip attended the annual reunion of his regiment, the 124th New York Volunteers at Middletown, N. Y.

—Harold Simpson, 19 years old of Bolivar, lost his life Oct. 22nd, while employed on an oil lease at Coleville, Pa. The unfortunate young man was alone at the time and it is not known just how the accident occurred but in some way he was drawn into the wheels of the tractor.

—Mrs. Charles Blount was killed instantly last Saturday and her husband, the Rev. Charles Blount, pastor of the Canaseraga church, suffered injuries which are expected to prove fatal, when Erie train 480, enroute from Buffalo to New York City, struck their auto at the Main street crossing at Arkport.

—Mrs. R. E. Temple entertained at bridge, Thursday afternoon.

—The Coterie Club will meet with Miss Belle Brundage Tuesday afternoon, next.

—Misses Katherine and Emma Folsing entertained the Delta Kappa Club at a Halloween party, Friday evening.

—Andover Rebekah Lodge will observe Thanksgiving this year with their usual dinner and fraternal party at I. O. O. F. Hall.

—Chas. Mourhess of Washington, D. C., was calling on Mr. and Mrs. A. R. Baker, Saturday. Mr. Mourhess was called to Wellsville by the death of his uncle, Jay V. Howe.

—J. V. Howe of Huntingdon, Pa., died at the Jones Memorial hospital, Wellsville, Wednesday, of last week a short time after an operation. He was a brother of A. D. Howe of Whitesville. The funeral was held Saturday and the burial was at North Bingham, Pa.

—A woman, showing a card stating she had lost her speech by paralysis and begging money, was arrested at Franklinville last week. The officers soon had proof of her rapid recovery in the words of wrath with which she reviled them. She paid a \$5 fine from a roll of bills that did not look like poverty.

—Dale Benjamin, so claimed evangelist and Ku Klux Klan worker, is in Belmont jail in default of a \$1,500 bail bond, on a charge of corrupting the morals of young girls. Benjamin had been conducting evangelistic meetings at the church of Christ at Scio. He is 26 years old and a resident of Seattle, Washington.

—The body of Robert J. Clarke, a former student of Alfred University, was brought to Alfred for funeral and burial Sunday. For three hours the body laid in state in the Gothic Episcopal Chapel. At three o'clock the triple ministry service was held, the Revs. Burns and Boothe C. Davis of Alfred and Rev. Mart. Gary Smith of Hornell, officiating. The body was borne to its last resting place in Alfred Rural Cemetery.

A CLASSIFIED ADVERTISER, who "means business," will GET BUSINESS if he has something to sell that is worth while, he will advertise it in a confident and convincing way—and he will sell it!

Sutton's Studio

A Photograph is a Perfect Christmas Gift
HORNELL, N. Y.
11 Seneca St.

FIRE INSURANCE

We are writing Fire Insurance in strong Old Line Companies, as we have been doing for over twenty-five years, without a dissatisfied customer during the period.
To supply the needs of some who prefer Mutual Fire Insurance, and have previously had it written out of town, we have taken the agency of some very strong mutual companies. We have one mutual company with more assets than twenty companies such as are being peddled in Andover by out of town agencies.
We can write your insurance at the very lowest possible cost and give you protection as good as the best.

J. D. CHEESMAN

ONE ENLIGHT WRITES FOR NEWS

(Continued From First Page.)

Everyone was on guard against everyone else. It was that state of nervous tension that we sought. The three men who had actually been in the teller's cage all the time that the bills were there, had been interrogated without result.

One afternoon the newspapers came out with a story that the bank theft mystery had been solved, that finger-prints had been found (you will remember that there were none) and that "an arrest was imminent." Care was taken to see that these papers reached the three men who were principally under surveillance.

After the three had had just time to realize that danger impended for someone the detectives called them into the directors' room for another question. The tray in which the packet of bills had rested, together with other articles that had been in the teller's cage, lay on the table, just out of reach of the three.

Psychology Again Used by Detectives

Of the three men being questioned just one showed an interest in the tray and the other articles. He insisted on handling them, looking them over carefully. The detectives dismissed the three, satisfied that the mystery had been solved—not before, but after, the newspaper publication of the story of the finger-prints.

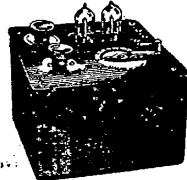
The man who had picked up the tray remarked to another clerk that afternoon that even if they found his fingerprints on the tray it would not mean anything, since he had handled it "in full view of everybody."

That remark was his undoing. His confession and the return of the bills, untouched, followed close after. He had trapped himself.

I have told these stories to illustrate to you the "new" detective work in which—psychology and science play the parts that formerly were taken by "the third degree," and other and rougher methods.

As a means of extorting a confession, intelligent and prolonged questioning—by relays of detectives—is much more efficacious than any physical attack could be. It is the culprit's mental reserve that we want to break down. Questioning until he has reached the point of mental exhaustion and so has no resistance left, breaks the reserve. This has been found highly valuable.

RADIOLA III.



Radio Corp. of America
(Westinghouse)
\$35.00

Batteries & Aerial Equipment Extra

The most satisfactory small set on the market

FRANK GRAVES

AUDITORIUM THEATRE
The Home of the Best Pictures

Saturday, November 8
THOMAS MEIGHAN

IN
'Homeward Bound'
Cast Includes Lila Lee
EDUCATIONAL COMEDY

Wednesday, Nov. 12
POLA NEGRI

IN
'The Spanish Dancer'
With Antonio Moreno
MACK SENNETT COMEDY
"Flip Flops"

COMING DANCE, Nov. 19
Music by Ted Zaph and His Orchestra

Clearance of Millinery

To make room for the hundreds of Christmas things we are getting together, it is necessary to move all of our Ladies' Hats at the earliest possible time and the quickest way we know is to do it by price cuts. Accordingly the price of every hat in the store has been reduced to the limit. Come in and see

A. E. McFerridge

Dry Goods and Variety Store

Homemade Candy

There is no better or purer candy made than that we make and sell right here in Andover. Have you got the Andover-Made Candy habit? If not, you have missed something.

Please return empty cream bottles and get your 5c rebate on each.

The SUGAR BOWL

F. L. BLOSS • Corner Grocery

A Buckwheat Cake

New Buckwheat Flour, Pillsbury's Pancake and A. A. Pancake fresh from the mill, also nice table syrup to go with them.

Good Groceries

Fancy Brick Butter, Canned Eggs, choice Teas and Coffees, New Canned Vegetables, June Cheese and Sweet Potatoes

Phone 238 Prompt Deliveries

Cash & Carry Grocery

WE HAVE NEW

Buckwheat Flour

A. & A. Pancake Aunt Jemima Pancake

Also Pillsbury's Pancake Flour

Three Packages of Pillsbury's Buckwheat

\$1.69

Gets an Aluminum Griddle

B. C. WILLIAMS

Open Every Night Except Tuesday and Friday

NOTICE TO GAS CONSUMERS

The cold mornings again remind us that summer is past and winter will soon be here.
We wish to request all gas consumers to see that their appliances for using gas are cleaned out and properly adjusted so that the maximum amount of heat will be produced with the least amount of gas.
Our supply of gas during the coming winter will undoubtedly be limited so if each consumer is careful not to waste any gas the other consumers will have more to use.
During the WINTER MONTHS please do not use gas in furnaces which are not especially built for that purpose, because even though a coal furnace has a gas ring in it or is equipped with a good burner, the gas cannot be used as efficiently in it as in a furnace built to use gas only, and therefore wastes considerable gas that is needed for cooking, etc.
Each year our supply of NATURAL GAS is becoming less and more costly and when it is gone it will never come back again. Therefore "USE NATURAL GAS BUT DO NOT WASTE IT." is the slogan adopted by the NATURAL GAS ASSOCIATION OF AMERICA.

TRY a News "Want" or "For Sale" adv. and quick results