

It is Not  
Too Late to  
Join the

## Christmas Club

at the  
**Andover State Bank**  
Interest Allowed at 3 per Cent.

Open Evenings Except  
Tuesdays and Fridays

ASK FOR CIRCULAR OF INFORMATION

# Andover State Bank

## PERSONALS

Rev. V. L. Eggleston was at Alfred Sunday.  
Leo Raufenbarth was a Wellsville caller Sunday evening.  
George Cochrane of Rochester has been an Andover guest this week.  
Miss Ella Storms is visiting Mr. and Mrs. George Mead of Wellsville.  
A. D. Howe, Jr., of Wellsville, was a business visitor in town Saturday.  
Miss Jessie Carter of Buffalo has been the guest of Andover friends.  
M. E. Mix and Lowell Randolph of Alfred University, passed Sunday in town.  
Misses Louise and Lena Will are

spending the week with friends in Elm Valley.  
Leon Ackerman was a visitor in Andover over Sunday.—Belmont Dispatch.  
Mrs. Emma Judd has been visiting her mother, Mrs. Atwood, on Pleasant Avenue.  
Miss Carolyn Hinchey and Mrs. Emma Judd were calling in Wellsville Sunday evening.  
Mrs. R. L. Brown of Richburg was the guest of Mrs. Estella Richardson the first of the week.  
Ernest Bernard of Eldred, Pa., was the guest of Mr. and Mrs. George Cummings over Sunday.  
Mrs. Estella Richardson is visiting at the home of her son, Mr. and Mrs. F. A. Richardson of Hornell.  
Miss Zelpha Sykes of Andover is visiting her grandparents, Mr. and Mrs. P. A. Sykes.—Bolviv Breeze.  
Mrs. J. L. Wilson of Herkimer has returned to her home after a two weeks visit with Andover relatives.  
R. C. White returned, Wednesday from a three weeks visit with relatives and friends at Hornell and Canisteo.

C. A. Robinson went to Olean Tuesday to attend a meeting of the directors of the Patrons' Fire Relief Association.  
Mr. and Mrs. Ernest Guttinger and son Jacques were guests of her parents, Dr. and Mrs. E. J. Loughlen, Sunday.  
Rev. F. M. Baker was in Wellsville Monday night, where he addressed the Brotherhood class at the Christian Temple.  
Mrs. Minnie Scribner, who is teaching at Alfred Station, returned to her school duties Jan. 4th, after a week's vacation.  
Mrs. Roxanna Burrows went to Wellsboro, Pa., Thursday, for a two weeks visit at the home of Mr. and Mrs. W. W. Miller.  
Mrs. Velma Phillips of Allentown has been the guest of her parents, Mr. and Mrs. John Briggs, on Rochambeau Avenue, this week.  
J. S. Phillips of Hornell was in Andover Tuesday night in attendance at the stockholders' meeting of the Burrows National Bank.  
Mrs. Clara Crandall returned Thursday from a few days stay at the home of Mr. and Mrs. Berget Smith, on the T. N. Boyd farm.  
Mrs. Charles Page has returned to her home in this village from caring for her daughter, Mrs. Iona Forness, who has been ill for the past week.  
Mr. and Mrs. R. A. Pease, E. J. Atwood, F. W. Burrows and W. E. Snyder attended the funeral of Harry Teeple at Wellsville, Tuesday afternoon.  
Miss Marie B. Walsh returned Monday, to Fredonia Normal School after a two weeks vacation passed at her home.  
H. D. Smith, John Snyder, B. S. Brundage, T. R. Bassett, J. C. Lever, C. M. Lash and Ed. Teasdale attended the Masonic convention at Wellsville, the last of the week.  
The Misses Mae and Florence Cucuman and Miss Nellie Walsh returned Monday from Hornell, where they have been guests for a few days at the home of Mr. and Mrs. Wm. Ager.  
Rev. and Mrs. W. H. Randall

# Sapolin

In Gold, Silver  
or Aluminum

Just the Thing for Picture Frames,  
Chairs, Radiators and Piping

**CRIDLEY-FUHRMAN & MARTIN CO.**  
QUALITY HARDWARE

were guests at the home of Rev. and Mrs. Isa Hoteling of Wellsville, Friday night and attended the recital given by Prof. George Williams of Cornell University.

—Save your discount on gas bills by paying same on or before the 20th, Wednesday.  
EMPIRE GAS & FUEL CO.

### BRIEF BUSINESS BRINGERS

Classified Advertisements 1 cent  
Word, Minimum Price 10 cent

#### FOR RENT

FOR RENT—Dwelling on Barney street. ANDOVER REAL ESTATE CO., H. Stephens, Manager.

#### FOR SALE

FOR SALE—Northern Spie Apples, 50c bushel. Menzo Burdick.

FOR SALE—One Share of Stock in the Allegany Mutual Telephone Co. Inquire of News.

For Sale—Few bushels choice hand-picked Northern Spie apples. 60c. Harland Robinson.

#### HORNELL PROPERTY FOR SALE

Three houses on East Main street, 3 on East avenue, 5 on East Washington; one on Conklin, No. 7, that you can buy at a bargain; a fine double flat on East avenue, large lot and barn, quartered oak finish and modern house; two houses at Crittenden, a place just outside the city and on the gas and trolley line, that I will sell at a very low figure. Also houses in one part of the city for sale or rent. Farms with in a radius of 2½ miles of the city, ranging from 50 to 250 acres that you can buy at a very reasonable figure, with stock and tools if so desired. Also two teams of horses, young, weight 1200 and 1400, that I will sell for less than they are worth. M. R. Lake, Adsit Block.

#### WANTED

WANTED—Dressmaking, corner First and Greenwood streets. Mrs. T. J. Walden.

WANTED—Boot and Shoe Repairing, reasonable prices. T. J. Walden.

WANTED—100 Fence Posts; either oak or chestnut. S. G. Waffle.

#### MEN WANTED

To sell our products and employ salesmen. Good pay and chance for advancement.

Free Outfit  
KNIGHT & BOSTWICH  
Nurseryman  
Newark, New York State, Sept. A.

#### WRITE PHOTOPLAYS

Turn your ideas into Cash. Earn \$25 to \$100. Big demand. Our model scenario and detailed instructions make it plain. Send 30 cents.

United Film Plays Co.  
900 Tilden Building, New York

No. 8146

#### REPORT OF THE CONDITION OF

THE BURROWS NATIONAL BANK, at Andover in the State of New York, at the close of business December 31st, 1914.

RESOURCES.	
Loans and Discounts	\$198,638 51
Overdrafts secured	547 65
U. S. Bonds deposited to secure circulation (par value)	20,000 00
Bonds secured by mortgages on real estate (par value)	1,740 00
U. S. postal savings excluded	2,700 00
Subscription to stock of Federal Reserve bank	2,700 00
Less amount unpaid	450 00
Furniture and fixtures	1,000 00
Due from Federal Reserve bank	5,000 00
Due from approved reserve agents in central reserve cities	8,300 44
Due from approved reserve agents in other reserve cities	3,980 52
Due from banks and bankers (other than above)	296 37
Outside checks and other cash items	247 82
U. S. fractional currency	101 05
Notes of other National Banks	50 00
LAWFUL MONEY RESERVE IN BANK.	
V.L.	
Special deposits	2,944 05
Legal-tender notes	10,432 00
Redemption fund with U. S. Treasurer (not more than 5 per cent on circulation)	1,900 00
Total	\$277,830 54
LIABILITIES.	
Capital stock paid in	\$25,000 00
Surplus fund, etc., pledged as collateral	20,000 00
Undivided profits	10,986 20
Reserve for taxes	3 97
Less current expenses, interest and taxes paid	4,483 90
Circulating notes	20,000 00
Dividend unpaid	1,000 00
Deposits	
Individual deposits subject to check	\$ 75,500 94
Certificates of deposit due in less than 30 days	103,616 64
Cashier's checks outstanding	767 25
State and municipal deposits	14,949 41
Deposits with notice of less than 30 days	7,000 43
Total	\$277,830 54

STATE OF NEW YORK,  
COUNTY OF ALLEGANY, ss.

I, F. W. Burrows, Cashier of the above bank, do solemnly swear that the above report is true to the best of my knowledge and belief.

F. W. BURROWS,  
Cashier.

Subscribed and sworn to before me this 1st day of January, 1915.

Correct Attest:  
ERWIN D. BAKER, Notary Public.

JOHN C. LEVER, Director

# BARGAINS

At this season of the year people are looking for bargains. They can be found at the Andover Bargain Store at all seasons.

Especially Choice Bargains will be displayed next week.

See them.

## ANDOVER BARGAIN STORE

MRS. S. J. FOWLER

## Pure Maple Syrup

Just the thing for Pancakes  
Also a nice line of Corn Syrup

Let us furnish your MEAT or POULTRY for your Sunday dinner. Satisfaction guaranteed.

Our line of GROCERIES is all No. 1 and fresh, with prices as low as is consistent.

## Beebe & Swink

GROCERIES

AUTOMOBILE SUPPLIES

## Spend the New Year

in your own home. Why pay rent when you can own a home for the same payments. Come in and examine my proposition.

I have also a good paying business in Andover for sale.

CHAS. M. LASH

### More than Half of the Employers and Their Employees in this Section Get Acquainted Through Want Advertisements

In any of the high-class business positions, the percentages are still larger.

More than half of the furnished rooms in the city are tenanted by people who found them through want ads.

More than half of the homes of the city and suburbs were sold to the people who had read of them in the real estate ads.

More than half of the business ventures of the city, that have been built up on one man's plan and another man's money, owe their existence to classified advertising.

The property, the selling of used things, the recovery of lost articles—in fact, in whatever phase of the town's life the want ads render SERVICE.

## The ANDOVER NEWS

Want Ads Get Results

CRY a News "Want" or "For Sale" adv. and get results.

L. XXVI, NO. 4.

## GVERNOR GLYNN EAKS IN ANDOVER

Carolina Executive Del...  
Able and Interesting L...  
to Andover Audience M...  
Evening.

rnor Robert Glynn of No...  
a, gave a splendid lecture...  
auditorium Monday evening...  
the second number of the...  
Entertainment course.

Glynn's subject was "The...  
Dangers and Its Po..."  
and it was an intellectual...  
to all in attendance. He...  
his address by giving a high...  
ing resume of the conditi...  
brought on the Civil War...  
rry situation of the Sou...  
t its close, during the re...  
period. He said that...  
was a Southern born ge...  
and his mother a native of...  
of New York, and therefore...  
naturally a disinterested ju...  
sawpoint was fully appreci...  
audience and to hear a So...  
discuss the War was ind...  
tated. He gave us some...  
her side of the story.

governor quoted stat...  
ing the marvelous growth of...  
and of the whole nation...  
had his audience all puff...  
pride because, either from a...  
e, luck or for some other...  
able cause we were all Am...  
citizens, residents of the g...  
untry, the sun ever shone o...  
when the governor did tur...  
roscope an altogether diffe...  
e was shown. In a manne...  
none could well take off...  
trayed the dangers of our g...  
ry and depicted in an a...  
er our modern sins. In d...  
he spared no one. All ki...  
es and sex were handed th...  
from the shoulder. He...  
ompliments not only to the d...  
man but as well to the mo...  
of the women. It is doub...  
y person on leaving the hal...  
they had escaped criticism.

governor placed at the...  
list of dangers of our na...  
disrespect for law. Then gamb...  
nerance and other vices...  
a due attention.

governor Glynn surely has a...  
and knows how to give h...  
it impresses his hearers. H...  
ascended into the height...  
ory, and his manner was ple...  
winsome at all times. H...  
res could not help being of...  
e value and benefit to any...  
ty.

FARMERS' WEEK A ALFRE

the New York State School of...  
re at Alfred University an...  
the Seventh Annual Fair...  
to be held at Alfred, March...  
1915. The program now being...  
is especially adapted to th...  
ts of the farmer's familie...  
hern New York.

ocial lectures dealing with d...  
fruit, farm crops, swine, po...  
general animal husbandry...  
iven each day.  
ate Commissioner of Agricul...  
n, will speak Tuesday eve...  
ch 8. Director Gallaway of...  
College of Agriculture and...  
Morgan of New York City...  
y Thursday evening.

annual potato and po...  
s will be held throughout...  
t. The Domestic Science...  
ment of the school will hold...  
s and demonstrations on Tu...  
nesday and Thursday after...  
women are invited.  
representative from the off...  
State Commissioner of Food...  
kets will be present, and n...  
be more effective selling of...  
acts will be discussed.

oice Cranberries 50 qt. O. E.

Presbyterian Church

The Sunday School Cla...  
ter three months trial, o...  
des to continue this adv...  
ement.

They say they have...  
Have you discovered...

Sunday, Jan. 24, 10:30  
"Our Relations"

Federated Meeting, Jan. 2...  
Presbyterian Church, 7:30...  
"Passing of the Third Floor Back...  
A Dramatic Interpretation"