

Andover State Bank

A. C. FRISSEY, President. FRANK S. CLARK, Vice Pres.
J. M. BRUNDAGE, Cashier.

CHECKS vs. CASH

Over nine-tenths of the business of the United States is done on paper—less than one-tenth in cash. This is because the former method is quicker, safer and more convenient.

A checking account with our bank extends all of these advantages to your personal business affairs.

Money to Loan on Approved Collateral
Interest Paid on Special Certificates of Deposit

PERSONALS

Geo. Truelove was in Hornell Wednesday.

Ezra Zeliff was a Hornell visitor Thursday.

Victor Stearns is home from Port Jervis, N. Y.

Tally Martin was in Belmont on business Wednesday.

Fred Potter was a business caller in Canisteo Wednesday.

Mr. Riley of Hornell was a business caller in town Tuesday.

Andrew Fuller of Canisteo was a caller in town Sunday.

Frank Burrows was a caller in Hornell the last of the week.

Mrs. H. D. Palmer of Almond was a visitor in town Monday.

Mrs. O. Preston motored up from Hornell on business Thursday.

Thomas McAndrew was a business visitor in Wellsville Saturday.

Miss Hazel Strickland was a caller in Addison the last of the week.

Misses Adah Bel Bassett and Helen Corey were Hornell guests Sunday.

R. A. Pease has been attending court at Belmont this week.

Irwin Briggs of Independence was visiting Andover friends Wednesday.

Harold Whitcomb of Hobart College was visiting Andover relatives Sunday.

Mrs. C. B. Richardson of Galeton, Pa., visited Mrs. V. L. Eggeston Sunday.

Mrs. E. Gallagher and daughter Miss Kathryn were callers in Hornell Thursday.

Mrs. M. A. Crandall went to Cuba Monday to visit her sister, Mrs. F. E. Warren.

Miss Marjorie Borden and Miss Mildred Martin have returned to their school duties.

Miss Bessie McKaay of Reville was a pleasant caller on Miss Nellie Walsh Sunday.

Mrs. E. A. Wolcott of Big Platts, N. Y., is the guest of Rev. and Mrs. H. B. Williams.

Menzo Burdick and family of Elm Valley passed Sunday with his mother, Mrs. C. A. Page.

Samuel White and J. M. Hartum of Whitesville were Andover visitors the first of the week.

Miss Ruby Snyder returned home Sunday after a few days' visit with friends in Wellsville.

S. G. Waffle was in Andover the first of the week from Cuba, where he is passing the winter.

Lloyd Robinson returned to his school work at Cornell Agricultural College Wednesday.

Mr. and Mrs. T. F. Kelley, who have been guests of her mother, Mrs. Ellen Regan, returned home Tuesday.

Mr. and Mrs. C. S. Clarke and daughters, Reva and Emily, took dinner with Mr. and Mrs. Arthur Mingus Sunday.

Mrs. J. P. Smith and family returned to Wellsville Saturday, after a few days' visit at the home of Henry Horan.

Miss Bertha Whitford of Alfred Station was a week-end guest at the home of Mr. and Mrs. Henry Livermore.

W. E. VanZandt returned to his home at Syracuse Sunday, after a week's visit at the home of his uncle Wm. Corey.

Mr. and Mrs. C. W. Lewis and Mr. and Mrs. Ross Champlin of Alfred Station, were New Year's guests of Andover relatives.

Misses Bertha Livermore and Erma Clarke returned to Genesee Tuesday, after passing the vacation at their respective homes.

Chas. Mosher came to Andover from Utica Tuesday to visit relatives and was summoned to Herkimer on business Thursday.

Mrs. D. C. Hardy was the guest of her sisters, Mrs. W. H. H. Keller and Mrs. H. G. Pettibone, at Alfred Station, last Saturday.

Mr. and Mrs. Ernest Glanche and daughter of Wellsville were guests at the home of Mr. and Mrs. Guy Harder on New Year's day.

Mrs. Guy Harder on New Year's day.

Mr. and Mrs. Ed. Earley and Atty. and Mrs. Crayton Earley with their families passed New Year's with their mother at Invalo.

Lynn Trowbridge and Fred Church returned to Port Jervis Monday, where they will again take up their work in the silk mill.

Mrs. A. M. Mingus entertained at dinner Thursday Mr. and Mrs. H. A. Pease, Miss Carolyn Hincher, Mr. and Mrs. H. Eggert and son Eugene.

Miss Nellie Lynch returned to her school duties in Buffalo Sunday, after spending her holiday vacation guest of her parents, Mr. and Mrs. P. C. Lynch.

Harry Boyd, Harland Robinson and Richard Williams returned to Alfred University Monday, after passing the holidays with Andover relatives.

Mrs. S. C. Parker and Mrs. Wm. Hammell were called to Friendship, Saturday, to attend the funeral services of their sister-in-law and aunt, Mrs. Sarah Duke.

P. C. Lynch has been taking leases for oil and gas on properties between the Adrian oil field and the well drilled near Purdy Creek, a number of years ago by his brother.

Miss Evelyn Scheutow and Prof. O. B. Trowbridge returned to Pulaski, N. Y., Saturday, after passing a few days at the home of Mr. Trowbridge's parents, Mr. and Mrs. J. M. Trowbridge.

A. R. Brillon left Wednesday for several week's trip in southern and western Pennsylvania and northern Virginia and West Virginia in the interests of the Beacon Falls Rubber Shoe Co.

Mr. and Mrs. J. F. Baker and children, Mr. and Mrs. Charles Howland and children and Mr. and Mrs. T. J. Lynch and babe were New Year's guests of the ladies' parents, Mr. and Mrs. P. J. Dougherty.

One of the things that you can buy to advantage to-day may be the things you have to buy—so read the ads.

W. H. PHILLIPS VISITS IN THIS VICINITY

(From the Hornell Tribune)
W. H. Phillips of Chicago is spending the holidays with Mrs. Phillips and other relatives and also his mother, Mrs. Elizabeth Phillips of Andover, who recently had the misfortune to fall and break her hip. Mr. Phillips is connected with one of the largest shoe manufacturing concerns in this country, Selz, Schwab & Co., of Chicago and in his business visits nearly all states of the middle west and south and goes from her to Pittsburg and then to Louisville, Ky.

This firm has eleven factories and since the war has completed large contracts for the different European nations. One order being 1,000,000 pairs of shoes for the French and 500,000 for the English soldiers. Other orders from Russia and Germany were refused because of lack of leather to supply the regular trade and fill such huge demands.

Mr. Phillips is a brother of J. S. Phillips of this city and formerly lived in this vicinity. He reports business as improving especially along all manufacturing lines. He reports witnessing at Lathrop, Missouri, a sale of 28,000 fine horses and mules which were bought by the English agents for the war and paid for wholly in gold at one time.

W. C. T. U.

The Womans Christian Temperance Union will meet, Friday, Jan. 7th, with Mrs. J. H. Backus, Mrs. Backus and Mrs. Coleman, Directors.

NOTICE TO STOCKHOLDERS

The regular annual meeting of the stockholders of the Burrows National Bank of Andover, N. Y., for the election of directors and the transaction of such other business as may properly come before the meeting will be held at the banking office, Jan. 11, 1916, at 2:30, p. m.

F. W. BURROWS, Cashier.

A lot of tasks are shortened and made easier to-day for the readers and answers of want ads.

You've hit the right tobacco

when you fire-up some Prince Albert in your old jimmy pipe or in a makin's cigarette. And you know it! Can't get in wrong with P. A. for it is made right; made to spread-smoke-sunshine among men who have suffered with scorched tongues and parched throats! The patented process fixes that—and cuts out bite and parch. All day long you'll sing how glad you are you're pals with

PRINCE ALBERT

the national joy smoke

You take this testimony straight from the shoulder, men. You can smoke a barrel of P. A. without a kick! It hands out all the tobacco happiness any man ever dreamed about, it's so smooth and friendly. It's a mighty cheerful thing to be on talking-terms with your pipe and your tongue at the same time—but that's what's coming to you sure as you pin your faith to Prince Albert!

R. J. REYNOLDS' TOBACCO CO., Winston-Salem, N. C.



It's an easy job to change the color of your complexion. Buy the color of your complexion in Prince Albert tobacco. It's a mighty cheerful thing to be on talking-terms with your pipe and your tongue at the same time—but that's what's coming to you sure as you pin your faith to Prince Albert!

Everywhere tobacco is sold you'll find Prince Albert. Buy it in tins or in bags, 6c; in tins or in bags, 10c; in tins or in bags, 12c; in tins or in bags, 15c; in tins or in bags, 20c; in tins or in bags, 25c; in tins or in bags, 30c; in tins or in bags, 35c; in tins or in bags, 40c; in tins or in bags, 45c; in tins or in bags, 50c; in tins or in bags, 55c; in tins or in bags, 60c; in tins or in bags, 65c; in tins or in bags, 70c; in tins or in bags, 75c; in tins or in bags, 80c; in tins or in bags, 85c; in tins or in bags, 90c; in tins or in bags, 95c; in tins or in bags, 1.00.

MARY PICKFORD, THE IDOL OF THE SCREEN

To Be Seen in "Fanchon The Cricket" at the Auditorium, Wednesday Evening

Mary Pickford, the world's foremost motion picture star, is utterly fascinating in the role of Fanchon, a mischievous imp of a girl, the scorn and by-word of the village, who, under the subtle influence of love, gradually develops a goodness of disposition and a general bent toward virtuous principles whereby she eventually gains the heart of the man she loves and triumphs gloriously over the envy, hatred and uncharitableness of the rustic community of which she had been a despised and rejected member. There is a naturalness about her portrayal—a sparkling, quaint originality—that is absolutely irresistible, and "Fanchon the Cricket" will undoubtedly be considered as notable an achievement as her memorable characterization of "Tess of the Storm Country."

Our "B. B. B." column always does the business.

REPORT OF THE CONDITION OF THE ANDOVER STATE BANK,

at the close of business on the 31st day of December, 1915.

RESOURCES.	
Stock and bond investments viz:	
Public Securities (book value)	\$1,000 00
Market value	\$1,000 00
Private Securities (book value)	\$1,000 00
Market value	\$1,000 00
Real estate	\$1,000 00
Mortgages owned	\$1,000 00
Loans and discounts secured by bond and mortgage, de d or other real estate collateral	\$1,000 00
Loans and discounts secured by other collateral	\$1,000 00
Loans, discounts and bills purchased or accepted by collateral	\$1,000 00
Overdrafts	\$1,000 00
Due from insured re-cred	\$1,000 00
depositories, less amount of checks	\$1,000 00
Specie	\$1,000 00
United States notes and notes of National Banks	\$1,000 00
Cash items, viz:	
Checks and checks for deposit	\$1,000 00
Other cash items of pass	\$1,000 00
Accrued interest not cashed on books at close of business on above date	\$1,000 00
	\$2,180 00
LIABILITIES.	
Capital Stock	\$5,000 00
Surplus and profits	\$1,000 00
Loans and discounts	\$1,000 00
Deposits subject to check	\$1,000 00
Time deposits, certificates and other liabilities	\$1,000 00
Loans and discounts made by depository	\$1,000 00
Deposits withdrawn by only depository	\$1,000 00
Checks and other office	\$1,000 00
Cashier's checks outstanding	\$1,000 00
Other checks of office	\$1,000 00
Estimated total deposits	\$1,000 00
Accrued interest entered on books at end of business on above date	\$1,000 00
Estimated total deposits	\$1,000 00
Estimated total deposits	\$1,000 00
Total	\$11,800 00

1916 DIARIES

WE HANDLE EXCELSIOR DIARIES IN MANY STYLES AND SIZES, SUITABLE FOR POCKET. POCKET COMPANIONS, A COMBINATION DIARY AND ENCYCLOPEDIA OF USEFUL INFORMATION, CONTAINING MAPS OF THIS AND FOREIGN COUNTRIES, 25c.

WARD'S LINE-A-DAY BOOKS, A DIARY GOOD FOR FIVE YEARS, 50c to \$2.50.

DESK CALENDARS 10c to 50c each.

A full line of BLANK BOOKS and OFFICE SUPPLIES.

CENTRAL DRUG STORE

TEEPLE-GREEN DRUG CO.

Wellsville, N. Y. The Rexall Store

Our Job Printing Department is Just Now Turning Out Some Especially Fine Commercial Work.

BLOSS BROTHERS' GROCERY

The Secret of a Successful Grocery is in keeping just what the public taste demands. We have no room for unreliable goods and we do not believe in handling anything for which there is no call. No matter what you buy here, you may feel assured of the quality. The prices assure you that you are getting your money's worth.

YOST'S ICE CREAM LUNCHES SERVED

Phone 238

BLOSS BROS.

Chiropractic

Have You Dyspepsia, Indigestion or any form of Stomach Trouble?

These disorders are cured by a subluxated vertebra pinching slightly the nerves leading to the stomach, thus cutting off part of the nerve force (life) to the stomach. As a result the stomach is unable to do its work properly. Chiropractic adjustments will remove the cause of these ailments.

Why not investigate?

H. W. MACKMER, D. C.
Office: South Main St., ANDOVER, N. Y.



Start the New Year Right by Using this RANGE

Ask Your Neighbor

GRIDLEY-FUHRMAN & MARTIN CO. QUALITY HARDWARE

XXX. NO. 2.

GRESSIVES HAVE GREAT HOPE

Executive Commi Meeting This Wee Chicago. Planning For Nat Convention June 7th.

York, Jan. 9. — The little doubt among House leaders who sta Chicago to-day that the ve national conven be held in this city 7th, the same day on w Republican convention be work. That, at least, see the solid sentiment of York and Eastern ers, no matter how the feel, and it seemed pr ally recognized June the date favored by Col levelt.

ew who favor June out that on that date blican convention should and to its business of and that the gathering Progressive clans might or potent effect than if began work on the.

The worldly consider obtaining hotel rooms s one of the biggest o to this plan as well as advanced that the Pro influence might be uly felt if they kept of the Republican progr however, there seemed to doubt that the earlier one favored by Co sevelt and that, therefo be chosen. Colonel R was not among those p in the train pulled out secretary, John McC and a state-room with D son Jackson, committe Vermont.

from all sides as the nat miteman and their fr sympathizers stood ing for train time came on that this Progressive n is going to be very — will start off wi pop, in fact, and keep up until its momentum i the desired quarter. Th reason so many Progre mated by love of the ber than official duty, d to the West.

There were Mark Sulliva of Colliers; Henry L, d, Bainbridge Colby, J Wilkinson of Syracuse, Progressive; William tokkiss, former state su dent of insurance; P ber, former Progressive nman, and others of el mention as well as C rkin, chairman of the n mitter, Elton Hooker, er of the party; Walter r New York state chair Mr. Hutchins was the spoken of the party. youth of June is the only said, in answer to a qu d then said that the m the committeemen and gressives felt as he did. That the effort to stir u enthusiasm of Arma to be a tremendous one eved by the elaborate p ons to recall the fiery d 12 when the Roosevelt c on developed into one c ss: of politics. The old time room in the Congr here the party was bor on taken, and the atten made to arouse all p sion that will make th imps.

"T. R. or Hughes," w expressed to-day. I t have the colonel th out for the jurist is str hope that he can be s be the Progressives s Republican affiliation said that Colonel R r from antagonistic to ers and that in the tat no one is found w to lead the Prog reessfully, they can hoes. As for other Pro ediates, outside of the who also have we go comment one heard.