

ONE HUNDRED FOURTEENTH CONDENSED QUARTERLY REPORT OF THE ANDOVER STATE BANK

As rendered to the New York State Banking Department close of business

SEPTEMBER 30, 1922

Table with columns: RESOURCES, LIABILITIES. Rows include Loans & Discounts, Bonds, Real Estate Mortgages, etc.

A. D. FULLER, Cashier R. O. SNYDER, Asst. Cash. DIRECTORS: A. C. FRISBEY, Chairman, J. M. BRUNDAGE, President, FRANK S. CLARK, Vice Pres.



JOHN E. CANNON & COMPANY

Announces the opening of an Autumn Sale of Woman's Apparel. You will find here superior styling, exacting workmanship and fine quality material at moderate cost.

DRESSES

with long slender lines, circular or draped skirts and novel sleeves with or without girdles. In brown, navy or black. All sizes, for women and misses \$5.75 to \$19.75

WOMEN'S COATS

There's a decidedly debonair air about these new Fall Coats — and it's hard to decide which style feature is most responsible. It may be the straight line effect or adjustable blouse or the generous collar of fur — but we're inclined to believe that each contributes to make a coat of distinction. Warmly interlined. \$15 to \$35.00

Cash and Carry Specials for Friday and Saturday Only

- \$2.75 Bed Blankets, large size, heavy; tan or grey, with blue or pink stripe, \$2.39
Lot of new Wool Dresses in Navy and Brown Serges, splendid styles, value \$10.00. Special \$5.75
Steven's All-Linen Crash Toweling 23c
5 pieces 35c Cretonnes 23c
20c cans Heinz Cooked Spragheti in Tomato Sauce with cheese 15c
Fancy Creamery Butter 42c
Yellow Label New Orleans Molasses 23c can.
5 lbs. Granulated Sugar 32c

JOHN E. CANNON CO.

Dry Goods (The Burrows Store) Groceries Store Open Monday, Wednesday and Saturday Evenings

President: Mary Boyd. Vice-President: Sarah Jeannette Bettinger. Secretary: Ronald Gibbs. Treasurer: Gerald Hann. Chairman, Prayer-meeting Com.: Miss Emma Folsing. Chairman, Lookout Committee: Louise Folsing. Chairman, Social Committee: Ruth Parker. Chairman, Missionary Committee: Miss Myra Diffin. "Liberalism in religion believes in sincerity in matters of faith. It fearlessly utters its honest convictions. It abhors cowardice, it deprecates mental reserve, it despises hypocrisy, but it speaks it in love. For love is the universal solvent which melts even the rigidity of dogma and tradition. The true liberal not only tolerates, but loves his fellow-man. He is charitable to their intellectual errors, if the errors are held in the spirit of truth. The only unpardon-

able sin in his eyes is uncharity, a loveless heart, an intolerant mind." "The seekers of the light are one, One in the freedom of the truth, One in the joy of paths untrod, One in the soul's perennial youth, One in the larger thot of God." We welcome YOU to all the services of our church.

PAY YOUR GAS BILLS on or before the 20th of month and save discount.

EMPIRE GAS & FUEL CO. Ltd

Reduced to \$525 TOURING ROADSTER Was \$550 Now \$525 SEDAN Was \$895 Now \$875 COUPE Was \$850 Now \$795

Now! Beyond any shadow of doubt the OVERLAND is the GREATEST automobile value in America.

OVERLAND All-Steel Body Smooth-Riding Triplex Springs Baked Enamel Finish Greatly Strengthened Rear Axle 25 Miles to a Gallon

JOS. McDONOUGH, Agt. ANDOVER, N. Y.

OUR CHURCHES

SEVENTH DAY BAPTIST

Rev. Walter L. Greene, Pastor. Sabbath services at 2:30 p. m. Sermon by the pastor. Bible School following the church service. "There is no substitute for religion."

METHODIST EPISCOPAL

Rev. Charles H. M. Whelan, Pastor. 10:30 a. m. morning worship, sermon by Rev. C. H. M. Whelan. 12 M., Sunday School. 6:30 p. m., Junior Epworth League. 7:30 p. m., evening worship. Sermon by Rev. C. H. M. Whelan. Thursday at 7:30 p. m. mid-week service.

BAPTIST

A. D. Shepard, Pastor. Roosevelt said: "The church is easy to slant and hard to replace. Kick if you like, but you will be wiser and happier to back it."

Morning worship, 10:30. Subject: "The Sinner and the Bible." Bible School, 12 M.

Y. P. S. C. E. 6:15. Topic, "Patriotism." Leader, Miss Nathalie Shepard. Evening worship, 7:30. Theme: "Pearing no Evil."

Thursday evening, Bible study, prayer and testimony meeting. Friday evening the W. W. G. meet with Miss Olive Chase and will begin their new study book, "The Vanguard of a Race."

Saturday evening, 8-9 o'clock, the Teachers' Training Class.

PRESBYTERIAN

Royal E. MacGowan, B. D., S. T. E., Pastor. Sunday, October 15th. Morning Service, 10:30 a. m., sermon: "A Christianized Conscience." Evening Service, 7:30 p. m., sermon: "The Larger Work of the Church."

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 6:45 in the evening. Topic: "True Patriotism: What it is and Does." Isaiah 1:16-20. Citizenship Day.

Mid-week service every Thursday evening. On Thursday evening, Oct. 19th, we will continue our study in "The Landmarks of Christian History," with the special subject, "The Church of the West in the Middle Ages."

At the last regular business meeting of the Christian Endeavor Society, the following new officers were elected:

REPORT OF THE CONDITION OF THE Andover State Bank, Andover, N. Y.

at the close of business on the 30th day of Sept., 1922. RESOURCES. Specie \$5,556.70. Other currency authorized by the laws of the United States 5,779.00. Cash items, viz: Exchanges and checks for next day's clearing, less office charges 5,123.84. Other cash items 149.90. 313.74. Da: from approved reserved deposits, less office charges 58,492.30. Stock and bond investments, viz: Public Securities 15,840.00. Private Securities 108,045.74. 174,485.74. Loans and discounts secured by bond and mortgage, deed or other real estate collateral 31,842.91. Loans and discounts secured by other collateral 33,770.49. 65,613.40. Bonds and mortgages owned 57,525.98. Bank buildings 2,500.00. Other assets, viz: Accrued interest entered on books at close of business on above date 96.41. Accrued interest not entered on books at close of business on above date 3,476.05. 3,594.46. \$883,412.72

LIABILITIES.

Capital Stock 25,000.00. Surplus fund 25,000.00. Undivided profits 48,217.76. 75,217.76. Deposits subject to check 79,009.67. Demand certificates of deposit 190,741.07. Deposits withdrawable only on presentation of pass-books 33,577.10. Cashier's checks outstanding, including similar checks of other officers 261.14. Unpaid dividends 6.00. 308,558.98. Other liabilities, viz: Reserved for taxes 2,226.15. Accrued interest entered on books at close of business on above date 3,682.83. Estimated unearned discounts 750.00. Total 883,412.72

PERSONALS

W. S. Calhoun is in Rochester on business this week. Miss Frances Beebe was a business caller in Hornell Saturday. Mrs. James E. Cannon is visiting friends in Buffalo this week. Earl O'Connor, of Wellsville, was a pleasant caller in town Sunday. Thos. O'Hagan, of Greenwood, was a business caller in town Monday. President E. J. Atwood was a business visitor in Wellsville, Friday. Mrs. Volk, of Canisteo, spent Friday with her daughter, Mrs. Ralph Temple. Miss Ruth Robinson was home from her school duties at Genesee over the week-end. Jerry Updyke and Michael Folsing were business visitors at Tioga, Pa. recently. Mrs. Wm. Alderson and Mrs. James Guinn were callers in Wellsville Friday. Mrs. Bridget Doran, of Elm Valley passed the week guest of friends in this village. Mrs. Gates Saunders and Miss Mary Driscoll were callers in Hornell Saturday. Mr. and Mrs. Robert Brundage returned Wednesday from a week's visit in Buffalo. Mrs. A. R. Baker went to New York Monday as delegate to the Grand Chapter O. E. S. Miss Mary Joyce, of Hornell, spent Sunday with Mr. and Mrs. James Dunningan. Misses Emma Folsing and Emily Clarke attended Teachers Conference at Greenwood Monday. Standley Cassidy, of New York City, spent Sunday at the home of his aunt, Mrs. E. Gallagher. T. J. Regan returned home Tuesday from New York City, where he attended the World Series. Miss Iris Haig accompanied Miss Amelia Tabbs home from Alfred University for the week-end. Mrs. L. C. VanWoert, of Corning, was a guest at the home Mr. and Mrs. A. C. Frisbey, Thursday. Mrs. Orpha Comstock is visiting at the home of her daughter, Mrs. Linford Comstock, of Independence, this week. Mrs. W. D. Fish shipped her household goods and left Andover Wednesday for her new home in Bridgeport, Conn. Daniel Regan and daughter, Mary, of Wellsville, spent Sunday at the home of his mother, Mrs. Ellen Regan. Little Miss Dorothy Sudborough of Wellsville, is a guest of her grandparents, Mr. and Mrs. F. S. Potter this week. Mr. and Mrs. Roger Lynch and sons and Miss Constance, of Montour Falls, were week-end guests of Miss Katherine Folsing. Mr. and Mrs. Henry Stephens went to Rochester Friday, guests at the

FOR THE "GRIPES" Rexall Blackberry Compound Only such pure spices as are positively known for their healing, soothing, and antiseptic qualities are combined with blackberry root, the best agent known for this purpose, to produce a prompt and efficient remedy for such common ills as Diarrhoea, Dysentery, Summer Complaint, Cholera Morbus, Cholera Infantum and Colic. It is guaranteed to relieve or your money back. Price 25c. For Sale by J. D. Cheesman & Co. The Rexall Store

Cash & Carry Grocery CABBAGE AND ONIONS We are able to furnish Cabbage and Onions in quantity at very reasonable prices B. C. WILLIAMS Open Every Night Except Tuesday and Friday

VOL. XXX THE ANDOVER NEWS Next Wednesday and Evening Event. The Following Follows.

Wednesday, Oct. 25, the annual Grand O. F. Hall. Vegetable aprons and other will be on sale in evening. At 5:30 p. m. to which prizes will come. After supper C. McIninch will explain the school committee should be most in this, and will not ing him. Poultry culling be given in the afternoon. Following are to which prizes will come. Class I. - Best plate of variety. Best Hubbard Largest Pumpkin Best display of Class III. - Best Apple Pie Best dozen B... Best Berry Pie Best Chocolate Best Layer C... Best White C... Class V. - Fan... Class VI. - Ch... Class VII. - S... Class VIII. - F... (broad) - (C...)

OCTOBER TERM The following have been selected for... Court scheduled... mont Monday, C... Allen, Harry Wm. Coburn; A... P. F. Whitcomb; liwell, Arthur J... liam Abbey; Bel... Birdsall, Thomas Charles E. Park... Nicholson, Willi... Taft; Centerville... Clarksville, Rich... F. Robie, John... Genesee, Earn... Lobe, Archie Ry... Shaughnessy; G... John Bardwell; A Taylor, Vivi... Hudson, Clara... lace Waite, John... Hayes; Wellsvill... Wayne Scott, T... Almond, E. E. T... Robinson, O. M.

FATHER O'... An interesting maculate Conc... morning, was t... Turner, of Buf... the Very Rev... high ecclesiastic... Rt. Rev. Monsie... ment and honor... Plus, a few well... ferred this morn... er in the presen... of the diocese a... and friends of... Wellsville Repo...

Uncle J... THE FELLER MELANCHOLY THINKING