

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, Overdrafts, Real Estate, Cash & Due from Banks, Accrued Interest, Capital Stock, Surplus & Undivided, Profits, DEPOSITS, Unearned Discounts, Reserved for Taxes and Interest.

A. D. FULLER, Cashier R. O. SNYDER, Asst. Cash.

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JOHNE. CANNON & COMPANY

The Atmosphere of Paris

That elusive charm that clings to everything Parisian can be sensed in our offering of New Winter Coats. The new fashion for Winter is replete with generous size collars and cuffs of fur. Our coats are made of unusually fine all wool materials and combine warmth, smartness and wearing quality at the always lower price

\$15 to \$29.75



A Seasonable and Timely Showing of Winter

UNDERWEAR

About this time of year it feels fine to get into an inviting warm suit of Winter Underwear such as we are showing in this sale. It is a heavy knitted garment, but of soft twill, and we have reduced it specially for early selling.

You can buy these suits with bodice top or with long sleeves and higher neck. We know you will be delighted with the soft, snug fit.



Cash and Carry Specials for Friday and Saturday Only

- \$1.25 Night Gowns of heavy outing flannel 98c
Dollar Suede Gauntlet Gloves, beaver or black 79c
50c Pompeian Night Cream 39c
\$1.50 Women's Heather Wool Hose 98c
Coty's Dollar Face Powder 69c
\$2.50 Grey or Tan Bed Blankets \$2.19
Oranges 35c dozen
5 lbs. Granulated Sugar for 34c
2 lbs. Soap Chips for 22c
2 pkgs. Muller's Macaroni for 25c
Argo Corn Starch 9c
Large Cans Davis' Baking Powder 18c

JOHN E. CANNON CO.

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

PERSONALS

Mrs. Marguerite Lowe, of Delevan, was a week-end guest in Andover. Mr. and Mrs. A. C. Frisbey are guests of friends in Elmira and Corning. Mrs. W. J. Brown, of Oil City, Pa., is visiting her sister, Mrs. Ellen Casey. Miss Adella Rogers, of Alfred, is passing the week with Mrs. Charlana Jones. Mrs. E. J. Loop, of Cotter, Ark., is the guest of her cousin, Mrs. M. A. Fowler. Mr. and Mrs. John Williams and Miss Flossie Williams were at Portage Sunday. Edw. McKinley and son, James, of Rexville, were business visitors in town Saturday. Mr. and Mrs. H. H. Williams and Mr. and Mrs. M. J. Gray were Cuba visitors Sunday. Dr. C. W. O'Donnell has gone to the Battle Creek Sanitarium for a few weeks rest. Mr. and Mrs. Carl Tracy and two children, of Rexville, were Andover visitors Wednesday. John Boyer and Fay Boyd are attending the Consistory meetings at Corning, this week. Lynn Hammond, of Perry, passed the week-end guest of his mother, Mrs. Ida Hammond. Messrs. A. G. Stillman and Lansing Crandall, of Almond, were callers in town Tuesday evening. Mr. and Mrs. Print Coats passed Sunday at the home of Clifford Ormsby of Alfred Station. Mrs. L. L. Spencer and Mrs. Galpin, of Alfred Station, passed Monday with Andover relatives. Mr. and Mrs. J. W. Jenkins and son, William, left Friday for Elmira, where they will spend the winter. Clarke Richardson, wife and son and Mrs. Mintie Bradin, of Wellsboro, Pa., were Sunday guests of Andover relatives. Messrs. Robert Moran, Richard DeBarbarie, and Paul Black, of Wellsboro, were pleasant callers in town Tuesday evening. Mrs. W. W. Mitter, of Wellsboro, Pa., and Mrs. Mary Webster, of Greenwood, were business visitors in Andover, Thursday. Mr. and Mrs. John Wahl and Mr. and Mrs. Wm. Wahl were on a motor trip Sunday to Hammondsport, Dansville, Bath and Loon Lake. Harold May and Miss Mabel Collier, of Conesus, were callers at the home of Mrs. LaRue Crandall and other Andover friends Friday. Frank Wixson, of Oregon, is visiting Comrades C. F. Davis and U. W. Stratton. Mr. Wixson was a member of the 85th Regiment, N. Y. V. Miss Ella McLoughlin returned Tuesday from Buffalo where she has been attending the millinery openings in that city several days the past week.

Europe Going Back to Farm



Mr. and Mrs. W. N. Rice returned Tuesday from two weeks visit at the home of their daughter, Mrs. Bert Partridge, of McClean, and also with friends at Newark Valley. Mrs. R. D. Wellington and daughters, Lucile and Gertrude, and Rev. John M. Williams, of Machias, were guests of Mrs. Wellington's parents, Mr. and Mrs. T. J. Gilbert, Saturday afternoon. Mr. and Mrs. Frank Langworthy, Mrs. Wm. Bines and Mrs. E. P. Rogers were in Independence in attendance at church service Saturday, and were dinner guests at the home of Mrs. Sherman Crandall. Mr. and Mrs. C. H. Watson and son, Kenneth, of Andover, visited Mr. and Mrs. J. C. Ormiston the first of the week. Mrs. Andrews returned with them for a week's visit in Andover. — Cuba Patriot. Mr. and Mrs. Carroll Richmond and daughter, Thelma, accompanied by Mrs. Walter Walden and son, Lewellyn, of New Milford, Pa., autoed to Avoca Sunday and spent the day with Mr. and Mrs. Ernest Hamilton. Mrs. V. L. Eggleston and Miss Reta Stearns returned last week from a visit with relatives in Cortland, Norwich, Cincinnati, Schenectady and New Berlin. Mrs. Eggleston leaves to-day for Ontario, California, where she expects to pass the winter. Mr. and Mrs. John Common, Mr. and Mrs. A. D. Fuller, Robert Church, Chas. Bloss, T. J. Gilbert, D. K. Porter, P. S. Potter, E. R. Crandall, M. A. Crandall, and Samuel Crandall were among those who attended the Miller Rally at Hornell, Wednesday evening.

Dr. L. C. Gray, economist of the U. S. Dept. of Agriculture, after an extended survey in Europe says big estates are being cut into small tracts and the people are going back to the land, producing more for home than commercial uses.

A PRIZE ESSAY

Written by a Member of the Andover School

One day last summer I found myself in a town near Goshen, N. Y., waiting for a train. I had plenty of time on my hands, as I was waiting for an Erie train. Wandering over to the park, I took a seat near the driveway. I saw a number of cottages which I supposed were the homes of the people who kept the ice cream stand, souvenir booths, and "hot dog" counters. Diagonally across on my right was a cottage that I especially noticed. The veranda extended all the way around the cottage. Diagonally across on my left was a large sand pile, brought there for construction purposes. A small lad of three or four years was playing here. He was very busily engaged in shoveling sand into a wheelbarrow which was so large he could hardly reach the handles when both of his arms were extended full length. It was early morning, with nothing to break the stillness except the bird's singing. Suddenly a voice from the veranda I have mentioned called: "Johnny, will you please come here a minute?" There was no answer. The request was repeated: "Johnny, will you please come here a minute?"

FORDS NOW \$295

Henry Ford announces another cut of \$50 from the flivver, applying to all models. The poor may now ride in their "Henry's" while the rich go by in their limousines. The new prices will still more popularize the Ford product.

GETS FOUR MONTHS AT BATH

Earl Foster of Greenwood, who was out on probation for reckless driving while intoxicated, was arrested last Wednesday on charge of intoxication taken before County Judge Edwin S. Brown of Corning, where he was fined \$100 and sentenced to four months in the county jail.

Using "good money" to pay for "advertising," intended to reach people who do not read newspaper advertising, is a poor use to which to put good money — for the person who does not read newspaper advertising does not read any other kind, either. He does not know how to read.

PAY YOUR GAS BILLS on or before the 20th of month and save discount. EMPIRE GAS & FUEL CO., Ltd.

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. Chesman & Co. The Rexall Store

Then blankety, blank, blank, blank as more oaths followed; his anger reaching such heights he struck his mother with his shovel, and she retired from the scene.

By this time the wheelbarrow was quite full of sand, and so heavy Johnny could not move it. So he climbed into the wheelbarrow and began shoveling the sand out, as calm and unconcerned as if nothing had happened.

Soon, however, a man appeared around the corner, approached the boy, set him forcibly in the wheelbarrow, and trundled the wheelbarrow, Johnny and the sand back to the house, but not without screams and kicks on Johnny's part, manifesting his displeasure.

As I sat there, I mused over the scene I had witnessed, and the age-old question arose: "Should force be used to enforce obedience?" Here was Authority vested in the mother. To her assistance she had called the gentle creature Request. But Request is associated with her twin sister Respect. And Respect being absent in this case, Request was useless.

So authority called upon the stronger sister Command. She had no power, thus vain Promise and Entreaty were asked to help the Authority should have known these two were worthless. Next that dark, menacing daughter of the Evil One, Threat was used. By this time Authority was indeed becoming helpless, for in spite of all these helpers, Obedience was fleeing farther and farther away. Finally Force, the never-failing one, came to the rescue.

If the mother had gone to the child when he did not answer her and in a calm, firm, determined manner, forced him to come in, the next time he would have come at her request, and would have respected her more for enforcing obedience. Obedience must be enforced lest children grow up rebellious against authority. If there is Respect, Request should be sufficient. If there is not Respect, get it by quiet force, not the harsh, unkind, angry force that develops rebellion rather than obedience. Important forms of publicity for important news — greatly important news — displays "Type-effects" and space for greatly important news. And this rule for the treatment of general news applies, also, to store news.

Reduced to \$525 TOURING ROADSTER Was \$550 Now \$525 SEDAN COUPE Was \$895 Now \$875 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 25 Miles to a Gallon Rear Axle JOS. McDONOUGH, Agt. ANDOVER, N. Y.

VOL. XX BOYS TH GRE Upon the B pends the Welfare States of

It is true t been suprem day, as never occupy an unu in the mind ar America. The Great V many subtle ar the least of w greatly enlarge upon their pot most with a ste tions have sud in their boys th ial in the worl which the ent must be made est asset, her o and her most vestment." Th hopeful signs o Of course, th always been in can boy; toler noisy, boistero degree. "Boys been the frien sick, but with that interest h ened and take until the think with tone of st sees groups of l their work and will be men." but the great q what sort of m It is common greatest need o not food. Altho chandise was r the present — tured goods. A age of the wor chinery lies in the destructio not even for m insistent dema derful of all hu cation of super round develop acter and lead and ability; me deal successf maze of stagge in politics, in and in social re War has made a new and larg of more thoro ar boy developmen The K "The present called "the cent Crawford Rich no other perio attention been lens of youth, been accomplish tion of the pro ciety is making from the earth t youth has been turies. "Yet, if we part that hom culture of the b present state of the ideal statu of social life (especially the home, work dirc age of growing an important — functions to pe tions cannot be out by a deputy "The vital pr so much what so the alleviatio ditions of boys what the indivi of the truths of into practical u ently in the ho one thing that i irrefutable in t the boy proble future health c pends mainly u and childhoo, temperament a depend mainly ceived in early that in the la influence in the is the influence Mathews says, " means a disint certainly this is gration; rather l est challenge as

The Grand I F. Hall, Wedne success in ever were good and served enjoyed Next week's Ne interest which t not get arrange