ONE HUNDRED TWELFTH CONDENSED QUARTERLY REPORT

### ANDOVER STATE BANK

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

MARCH 10, 1922

RESOURCES	
Loans & Discounts	\$ 98,954.09
Bonds	220 320 18
Real Estate Mortgages	
Overdrafts	
Real Estate	
Cash & Due from Banks .	48,566.90
Accrued Interest	
	\$400,181.29

LIABILITIES Capital Stock ...... \$ 25,000.00 Sulplus & Undivided 
 Sulplus & Unuivided
 37,965.16

 Profits
 37,965.16

 DEPOSITS
 331,739.57

 In Discounts
 750.00
 Reserved for Taxes & Interest ..... 4,726.56

\$400,181,29

A. D. FULLER, Cashier

R. O. SNYDER, Asst. Cash.

A. C. FRISBEY, Chairman C. L. Earley

W. F. O'Connell Henry Horan

**DIRECTORS** 

J. M. BRUNDAGE, President

FRANK S. CLARK, Vice Pres. C. E. Brown



Friendship, were Sunday guests of Mr. and Mrs. U. W. Stratton. Mr. and Mrs. Millard Van Horn, Triendship, were guests of Mr. and Mrs. F. L. Hann, Sunday.

Mr. and Mrs. A. A. Porter, Mrs. W. S. Calhoun and Mrs. Bessie Herrick were Hornell visitors Monday.

rick were Hornell visitors Monday.
Arthur K. Hall was summoned to
Whitesville, the last of the week by
the serious illness of his father.
Mrs. C. L. Earley was the guest
of Mrs. Eds. Sheppard and Mrs. Angeline Brundage at Alfred Monday.
Mrs. Grace Fowler visited her
mother, Mrs. M. A. Fowler, Sunday,
at the Steuben Sanitarium, Hornell
Mr. and Mrs. F. M. Cellegher of me of his mother, Mrs. Eliza Gal-

surface of the straw.

what shade you desire.

Sage Green Lavendez Old Rose

Gray Natural Navy Blue Cardinal Red

week-end with Andover relatives and Iriends.

Ralph Temple was in Canisteo Sunday guest at the home of Mrs. Volk. Mrs. Temple, who had been visiting her mother for a week, returned home Monday.

Miss Margaret Moran, of Bartlesville, Okla., who has been a guest at the home of her uncle, J. A. O'Leary, and other relatives in this vicinity, left Thursday morning for her home.

Mrs. Geo. Beebe, Misses Frances and Gertrude Beebe, Mary Boyd and Helen Folsing motored to Hornell Sunday calling on Lloyd Robinson and Clarence Mead at Bethesda Hospital.

A New Straw Hat of Fashionable

Color for 25 Cents

AND 30 MINUTES' TIME

The colors are permanent and waterproof and in addition to a new appearance, will preserve the

Elkay's Straw Hat Dye There are 16 different colors to select from, which range

Burnt Straw · Yellow Gloss Black Cadet Blue

Liberty Blue Brown Violet Dull Black

of tints will enable you to match your, dress, no matter

Sold and Guaranteed by

J. D. CHEESMAN,

The Rexall Store

Mr. and Mrs. James Martin and children were Sunday guests of Mr. and Mrs. C. A. Vincent, at Alfred Station.

Mr. and Mrs. C. A. Vincent, at Alfred Station.

Mr. and Mrs. E. J. Atwood accompanied Mrs. Dona Tracy and nurse, on the first floor.

Mr. and Mrs. E. J. Atwood accompanied Mrs. Dona Tracy and nurse to Buffalo Priday for medical consultation and treatment. Mr. and Mrs. Dona Tracy and nurse to Buffalo Priday for medical consultation and treatment. Mr. and Mrs. W. L. Fenner and Alfred.

Mr. and Mrs. W. L. Fenner and Almond, were dinner guests at the home of Ervjin D. Bak guests at the home of Ervjin D. Bak guests at the home of Ervjin D. Bak guests at the home of Priday for medical consultation and treatment. Mr. at Alfred.

Mrs. C.L. Clarke was in Almond Tuesday to visit her cousin, Mrs. Envir Briggs of Independence, at Whitesville Tuesday and Wednesday and Wednesday in Hornell Saturday.

Mrs. Alfred.

Mrs. C.L. Clarke was in Almond Tuesday to visit her cousin, Mrs. Envir Briggs of Independence, at Whitesville Tuesday and Wednesday and Wednesday.

Mrs. Hattle Broderick, of flornell, was calling in town Sunday.

Mrs. Alfred.

Mrs. Alfred.

Mrs. Alfred.

Mrs. Alfred.

Mrs. C.L. Clarke was in Almond Tuesday to visit her cousin, Mrs. Erwin Briggs of Independence, at Whitesville Tuesday and Mrs. Clas Swon, where she has been for several more at Whitesville Tuesday and Mrs. Clas Swon, where she has been for several more at Whitesville Tuesday and Mrs. Clas Swon, where she has

turned from Hornell Sunday, where they had been guests at the home of their daughter, Mrs. E. J. Gutttinger.

Mrs. Helen C. Grenolds has returned to her home at Troupsburg.

Troupsburg. Triends Saturday and Sunday.

Mrs. Helen C. Grenolds has returned to her home at Troupsburg.

Answer Saturday and Sunday.

Mrs. Helen C. Grenolds has returned to her home at Troupsburg.

Answer Saturday and Jesse turned to her home at Troupsburg.

March 18th to Mr. and Mrs. Alber 18th to Mr. and Mrs. Thuber Jones of Wellsville, a daughter two week's visit at the home of the son, Dr. W. J. Grenolds and family.

Gerald Stein and Charles Ham mond, of Charles Ham mond, of Lancaster, N. Y., motored to Andover Saturday and passed the week-end with Andover relatives and friends.

Mr. and Mrs. Allie Mead and Mr.

Ralph Temple was in Canisteo

## Deaths

C. B. Nelson, of Wellsville, died March 15th, at the Buffalo Homeo-pathic Hospital, following an operation.

Ruger and Miss Raph Robinson.

THE LENTEN MISSION AT THE ANDOVER METHODIST CHURCH

t ville, Okla, who has been a guest at the home of her uncle, J. A. O'Leary, and other relatives in this vicinity, left Thursday morning for her home.

Mrs. Geo. Beebe, Misses Frances of and Gertrude Beebe, Mary Boyd and Helen Folsing motored to Hornell, Sunday calling on Lloyd Robinson and Clarence Mead at Bethesda Hospital.

Mr. and Mrs. Elwin Livermore were in Wellsville Saturday to pass Jense J. Bengle. She is survived to the day with Ma and Mrs. Allen Corwin's -birthday.

Corwin. The party was in hong of Mrs. Corwin's -birthday.

D. D. G. M. James L. Care and Arthur Miss, of Belivar, and John T. Thurston, of Friendship, attended an executive committee of the L. O. O. Mrs. 200 Mrs. Wellsville, and very long of the day with Ma and Mrs. Miss. J. Bengle. She is survived by one daughter, Mrs. Bertha Fort. In Thurston, of Friendship, attended an executive committee of the L. O. O. Mrs. Mrs. Commor died at her home on Farnum Street, Wellsville, and very long of the Mrs. Anna E. Snyder, who has parents, Mr. and Mrs. Frank Higher home on Farnum Street, Wellsville, between the miss. Mrs. and Mrs. Frank Higher home on Farnum Street, Wellsville, between the men on Farnum Street, Wellsville, between the men of the survived was to make the age of this very long that the men of the survived was born May 2nd, 1852, in West Union, daughter of Mrs. Bertha Fort. In the mother of the Mrs. Mrs. Wellsville, and C. E. Wildman, of Whitesville, and C. E. Wildman, of Whitesville, and Mrs. Frank Higher mother was born in Ireland, in 1867, coming to America at the age of this very long the mother was born in Ireland, in 1867, coming to America at the age of the very long the mother was born in Ireland, in 1867, coming to America at the age of the Mrs. Mrs. Katharine Shvider. Nathan B. Miller died March 18th.

over Sunday afternoon.

Miss Anna E. Snyder, who has been spending the past week with her mother, Mrs. Katharine Snyder, at Elm Valley, resumed her duties at at his home in Rushford. Mr. Miller was born in the town-of Allen, in 1841. He was a Civil War veteran serving in Co. D. 64th, Regiment War Vork-Volunteers.

iew York Volunteers.
Howard Cook, son of Mr. and Mrs.
felvin Cook, of Almond, died Mar.
8th, at the home of his-parents.
Mrs. M. N. Dennis died Mar. 17, at
ter home in Stanards, aged 71

years.
Edgar W. Wells died at the home of his son, Ralph, at Bellrun, March 18th, after a two years illness. Mr. Wells was born in Little Genesee 80 years ago. He served in the Cill War in Co. I. Penna. Bucktail Regiment, serving four years under Gen. Kane.

### **OUR CHURCHES**

BAPTIST

A. D. Sheppard, Pastor

Morning service at 10:30. rvice. C. E. meeting at 6:15.

Evening Service at 7:30.

Prayer Meeting on Friday g at 8 o'clock.

METHODIST EPISCOPAL

Rev. W. H. Smith, Pa Rev. W. H. Smith, San 10:30 c. m. morale

# New Spring Goods

The delightful atmosphere of Spring pervades the store. Heaps of bright new merchandise on every hand lend a charm to the place that is grateful as Old Winter bids adieu and Young Miss Springtime makes her entrance.

New Wash Goods, New Lingerie Materials, New Curtain Materials, New Draperies, New Cretonnes, New Silks, New Laces, New Embroideries, New Hosiery, New Gloves, New Corsets, New Waists, New Dresses, New Skirte.

# Cash and Carry Specials for Friday and Saturday Only Your choice of any \$5.00 Silk Waist in the store, Georgette, Crepe de Chine, Satin or Taffeta, wool All \$2.50 Heather Hose Two pieces Fancy 75c Pillow Ticking, feather proof, distinctly decorative designs .... 2 pounds Cocoa for ..... 2 cans Choice Tomatoes for Old Fashioned Pin-head Meal, Guernsey Buttermilk, Wednesdays and Saturdays.

# JOHN E. CANNON 🐡

Dry Goods

(The Burrows Store)

firoceries

Store Open Monday, Wednesday and Saturday Evenings

mon by the pastor.

12 M. Sunday School.

1330 p. m., evening worship, message by the pastor.
Friday at 4:15 p. m. Junior Epworth League, conducted by the pastor, with the ssistance of Mrs. Cecile Ruger and Miss Rath Robinson.

Beginning with Sunday, March 28th, and continuing till Easter Sunday, April 16th, the services of the Methodist Church will be of a special character, having in view the deepening of the spiritual life among Christians and the bringing into the Christian life of those who hitherto have failed to surrender themselves to Christ. The pastor will have charge Preachers from out-of-town may from time to time be announced. Meetings will be held every week night, except Saturday, in the session room. A cordial welcome will be extended to all.

#### PRESBYTERIAN

Rev. Royal E. MacGowan, Minister Sunday, March 26th— Morning service 10:30 a.

Sunday, March 26th—
Morning service 10:30 a. m., sermon, "The Treasure in the Field."
Evening service, 7:30 p. m. Address, "Christian Stewardship." An explanation of the principles of stewardship. "If Christian life and money were governed by the Principles of Stewardship, there would be enough of both to insure the swift triumph of Christ's Kingdom."
Sunday School immediately following the close of the morning service. There are classes for all, and everyone is cordially invited.
Christian Endeavor meeting at 6:45 p. m. Topic: "What Our Country Owes to Home Missionaries."
Luke 10:1-17. Leader, Louise Folsing, Missionary Meeting.
At this time we will begin a new contest to continue for six weeks All the young folks are especially invited to attend this Sunday evening and be selected on one of the sides. During our last contest, we had an average attandance of over forty, with an excellent social evening: at the finish. YOU are invited to come and share some worth-while evenings.

Cash & Carry Grocery

WE HAVE JUST RECEIVED A NEW KEG OF SALT SALMON. ALSO HAVE MACKEREL BY THE PIECE.

# Open Every Night Except Tuesday and Friday

# Dairymen, Attention!

Four Point Round Barbs Galvanized Wire at

per hundred.

We have been drove around for ! a long time, but, thank the Lord, we will have a place for our milk to some and share some worth-while evenings.

Mid-week service every Thursday revening. After a brief talk by the pastor there will be a "Opiz Period" at which time questions dealing with the mercical work and deptring of the charged by came and take part.

P. S. Profiteering will be taken out of Grass

Seed this year.

Seed this year.

VOL. XXXVII.

## WILL WE IMP OTHER ST

Proposition Will Submitted to Whether West wood Street Be

The new Board of V tees, upon taking office Tuesday, have started talready. A proposition offered to the electors whether certain road is shall be made the comin

not.
There are three strover that should be impr
West Greenwood Street
Street. This street c
the heavy loads of mill
Town by our dairymen:
impassible about six m
year. Andover owes it fown by our darrymen.

impassible about six m
year. Andover owes it
men of this section to
with a road-suitable-for
Rochambeau Avenue I
kally improved during t
years. It should have a
put on the foundation
ish the job-in-a workr

Then the road from reenwood Street pave reporation line should with a ton that will be-By invitation of the V F. A. McKibbin of the Construction Comp. ny. over Wednesday and ma nation of the roads refer over Wednesday and ma nation of the roads refer Mr. McKibbin is the n the contract of paving a number of years ago, business. He will mal estimates of the experimental construction, and the V opportunity of saying work shall be done this

At this time, when w people out of employmente state, it would help give work to all possible not be a more favorab this summer to do the to be done within the ne

# NO MORE **EASTERN**

To Build Up the the Expense of Agriculture, Wi Money

Most significant is th whereby only the bond eral land bank of Sprin district includes N. E. are legal investmen State. Its legislature data recognize the bonds of i eral land banks, altho i ly urged to do so By this action the

irst farm mortgages New England. This to a premium, which we do to borrowers in the idividends. Thus farmer die and Eastern states dividends. Thus farmer die and Eastern states to get mortgage mone rates. Heretofore they pay 5%, so that federa of the West and South 12% formerly prevailin sections. In other word farm loan system put r farmers in the West ar put the rate up to Easte "This discrimination".

"This discrimination now says the New York The injustice which New thus put a stop to it a compared to the \$350,0 few airid states in the airid states in the pect to get out of Easte "That scheme" years the wealthy stern states have bee called federal aid for ions, while neglecting to our own farmers right East. They have not get any of the \$250,00 by War Finance Corpor recultural relief in the South, the that fund from the Middle and E ille neglectin

HOME BURE

Meeting Tuesday, App. m., at Pressyterian Subject: A Supplies. Come and see what it