

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

RESOURCES		LIABILITIES	
Loans & Discounts	\$129,618.03	Capital Stock	\$ 25,000.00
Bonds	174,493.76	Surplus & Undivided	48,217.76
Real Estate Mortgages	27,926.98	Profits	308,585.98
Overdrafts	197.55	DEPOSITS	750.00
Real Estate	2,500.00	Unearned Discounts	750.00
Cash & Due from Banks	45,081.94	Reserved for Taxes and	5,858.98
Accrued Interest	3,594.46	Interest	5,858.98
	\$388,412.72		\$388,412.72

A. D. FULLER, Cashier

R. O. SNYDER, Asst. Cash.

DIRECTORS

A. C. FRISBEY, Chairman J. M. BRUNDAGE, President FRANK S. CLARK, Vice Pres.
C. L. Earley W. F. O'Connell Henry Horan C. E. Brown

PERSONALS

W. G. Lloyd was home over Sunday.
Miss Anna Joyce was shopping in Hornell, Saturday.
Mrs. T. K. Regan was calling in Hornell, Wednesday.
Mrs. Madge Dawson was the guest of Rexville friends, Sunday.
Mr. and Mrs. J. M. Brundage are visiting relatives in New Jersey.
Miss Isabelle Manohan, of Hornell, was a pleasant caller in town, Sunday.
Miss Mary Padden came from Hornell to pass the week-end with her parents.
Harold Blair, of Hornell, was a business caller in town the first of the week.
Mrs. Earl Bassett, of Buffalo, spent Sunday with her sister, Mrs. Earl Richardson.
Mr. and Mrs. L. C. Allen, of Belmont, were calling on Andover relatives, Sunday.
Miss Lysle Lloyd, of Buffalo, was the guest of her parents, W. G. Lloyd and family, Sunday.
Mr. and Mrs. Roy Nichols and son, Leon, were guests of Olean relatives, Saturday and Sunday.
Mrs. Addie Coleman is passing the week at the home of Mr. and Mrs. W. F. Smith, of Hornell.
Mrs. Anna Moquin, of Woodhull, is visiting at the home of her sister, Mrs. Robert Brundage.
Miss Anna Joyce has returned to her school after having two week's potato-digging vacation.
Misses Mary Casey and Florence Cocoman are visiting friends in Niagara Falls and Buffalo.
Mrs. Raymond Williams was the guest of Mr. and Mrs. Robert Brundage, over the week-end.
Mr. and Mrs. Joseph Platts, of Little Valley, N. Y., were callers in town the first of the week.
Mr. and Mrs. Claire C. Beckus and daughter, Laura Adelaide, were business visitors in Hornell Monday.

Mr. and Mrs. Raymond Snyder, Mrs. Gates Saunders and Miss Melva Jobsen motored to Hornell, Saturday.
Mr. and Mrs. Jesse S. Phillips, of New York City, spent Sunday at the home of Mr. and Mrs. Jas. P. Cannon.
Miss Alice Clarke was the guest of Mrs. Betsey Clarke, of Alfred Station, from Tuesday until Thursday.
Mrs. Ida Hammond, daughter Leah and George Bland, of Almond, were visiting relatives and friends at Perry, Sunday.
Mrs. Henry Zeuner and two daughters, of Brooklyn, are guests at the home of her parents, Mr. and Mrs. Martin Hoyer.
Mrs. Iona Forness and children, of Alfred Station, were visiting her sister, Mr. and Mrs. Henry Carr, from Wednesday until Saturday.
Col. Lafayette Young, of the Des Moines Capital, and son-in-law, John P. Herrick, of Olean, were pleasant visitors in Andover, Wednesday.
Mrs. J. J. Whitcomb has returned to her home on Greenwood Hill, after spending several months with her daughters, at Whitney's Crossing.
Mr. and Mrs. Edward Cochrane, of Dawagiac, Mich., have been guests of Mr. and Mrs. Roy Nichols and other Andover relatives the past week.
Mr. and Mrs. Charley Burdick, of Coneville, Pa., and Herbert Burdick and Miss Blanche Boyd, of Rochester, were Sunday guests of Mr. and Mrs. Henry Carr.
Mrs. J. P. Smith returned from Hornell the last of the week, where she underwent an operation for the removal of the appendix. The News is pleased to report Mrs. Smith as gaining finely.
Mrs. Ella Mae Sheriff, of Buffalo, state inspector W. R. C., was the guest of Mrs. J. Harvey Backus over the week-end and made an official visit at the meeting of Edward Seaman Relief Corps, Saturday night.
Prof. and Mrs. Lloyd Robinson and daughter, Virginia, returned to their home in Alfred, Sunday evening, after passing the week at the home of Mr. Robinson's parents, Mrs. Mrs. Mary Hartum and Mrs. Geo. Barrett returned last Thursday night from a 300-mile auto trip, thru Pennsylvania, Ohio, Indiana and Michigan. They report a fine trip with no car trouble, not even a tire down, on the entire route.
Mr. and Mrs. F. C. Vars and son, Kenneth, returned Monday from a six-week's automobile tour. Their itinerary took them down thru the state of Florida, which they traveled over. They report a very delightful trip with stops at many points of interest en-route.
Mr. and Mrs. William Childs, Mr. and Mrs. Paul Childs and Mrs. Mary Warfield were in Canistota Monday, in attendance at the funeral of Mr. Childs' nephew, Alfred Burdette Hush. The little one was four years of age and had been ill two weeks with intestinal trouble.
In selling real estate—perhaps more than in any other thing in which want advertising is the dominant factor—persistence earns attractive rewards. The property owner, who is determined to sell to the buyer to whom the property would be worth most, is eventually paid very high wages indeed for his persistence in advertising.

NOTICE TO PRESENT CLAIMS
Notice is hereby given that the Town Board of the Town of Andover, N. Y., will hold its annual session for auditing accounts at Henry Stephens office, in the Village of Andover, N. Y., on Thursday, November 9th, 1922. All persons having claims against the Town of Andover, N. Y., are hereby notified to present the same to the Board at that time.
ROBERT BRUNDAGE,
Town Clerk
Dated Andover, N. Y., Oct. 25th, 1922.

TO PERSONS HAVING CLAIMS AGAINST ALLEGANY COUNTY
Notice is hereby given that the Board of Supervisors of the County of Allegany, N. Y., will hold its annual session at the court house in the Village of Belmont, on Monday, November 13, 1922, at 8 p. m. All persons having claims against said county are hereby notified to present the same to the Board not later than the third day of the session, as no bills will be audited if presented after that date.
ALLEN,
Clerk of the Board of Supervisors.
Belmont, N. Y., Oct. 19, 1922.

Firemen's Annual Benefit Supper
Special Feature Picture Show and Dancing Party

AUDITORIUM
THURSDAY EVENING Nov. 2

Come and show your appreciation of the good work the Fire Boys have done, are doing and stand ready at all times to do for the
Protection of Your Homes and Property

SUPPER AT 5:30 UNTIL ALL ARE SERVED
SPECIAL FEATURE PICTURE SHOW AT 8
DANCE IN AUDITORIUM AND I. O. O. F. HALL—BOTH ROUND & SQUARE DANCES
From 9:30 to 1:30



The First Frolic of the Fall

The main features of the season are the new nobby **COATS** and **SUITS** and the **EATS**

You will find both here in splendid assortment and at attractive prices

Cash and Carry Specials for Friday and Saturday Only

- Five pounds of Sugar 34c
- Mother's Aluminum Oats 28c
- Swansdown Cake Flour 29c
- Oranges per dozen 31c
- Two cans Campbell's Soup 19c

JOHN E. CANNON CO.

Dry Goods (The Burrows Store) Groceries

Store Open Monday, Wednesday and Saturday Evenings

Get Your Property Insured

YOU CAN GET MAXIMUM PROTECTION AT MINIMUM COST

Just take a moment and list the companies that are financially strong to provide the above mentioned protection.

You will find in your list well managed Mutual Companies, which have maintained an excellent reputation for loss payments for a long period of years.

Past records made by Mutual Companies of this class, coupled with their assets, reserves and surplus, is sufficient proof that they have the staying qualities and will continue their excellent loss paying record and service to the insuring public.

SADLER & FARLEY

Sutton Block Phone 37-M
Wellsville, N. Y.
Shafer Block Phone 747-M Adsit Block, Phone 934-R
Olean, N. Y. Hornell, N. Y.

To the Youngsters!

To the youngest child who can tell time correctly I will give a New Watch NOVEMBER 11th.
AN INGERSOLL YANKEE, if the winner is a boy
AN INGERSOLL MIDGET, if a girl should win
RULES OF THE GAME:—Any day between now and noon, November 11th, bring to my store a slip of paper on which is written your name and the date of your birth; tell me the time of day on any time-piece in my store. I will then record the date and on November 11th will decide who the youngest child is to have "told time" correctly.
Perhaps father or mother will help you win the watch. This game is open to all children.
Your Friend,
C. H. WATSON

At a Good Jewelry Store

TRY a News "Want" or "For Sale" adv. and quick results

KANTLEEK



It Can't Leak Because it's Made in One Piece

Your money back if it leaks—a guarantee good at any Rexall Store. America's best known Hot-Water Bag—the safest and most economical to buy. Your home needs one.

J. D. CHEESMAN & CO.

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