

One Hundred Twenty-Fifth Condensed Quarterly Report  
OF THE  
**ANDOVER STATE BANK**  
ANDOVER, N. Y.

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

JUNE 30, 1925

RESOURCES		LIABILITIES	
Loans and Discounts	\$139,869.63	Capital Stock	\$ 25,000.00
Bonds	150,619.71	Surplus and Undivided Profits	56,100.19
Real Estate Mortgages	48,476.98	Deposits	322,215.17
Overdrafts	161.01	Unearned Discounts	1,398.00
Real Estate	3,500.00	Reserved for Taxes and Interest	5,860.43
Accrued Interest	4,097.50		
Cash and Due From Banks	63,848.96		
	\$410,573.79		\$410,573.79

A. C. FRISBEY, Chairman J. M. BRUNDAGE, President FRANK S. CLARK, Vice Pres.  
A. D. FULLER, Cashier R. O. SNYDER, Asst. Cash.  
DIRECTORS  
C. E. Brown, J. M. Brundage, Frank S. Clark, A. C. Frisbey, A. D. Fuller, Henry Horan, W. F. O'Connell



Miss Francis Beebe was home from Buffalo over the week-end. Mrs. Leah Dugan of Elmira was a week-end visitor of Andover relatives.

L. R. Stevens and Harry F. Joyce motored to Silver Lake to pass the Fourth.

Mr. and Mrs. Benjamin Wallace passed the week-end with relatives at Perry.

Harold and Herman Lehman spent the Fourth at Germania, Pa., visiting relatives.

Mr. and Mrs. Charles Bloss and family spent the Fourth with Mrs. Ila Clarke.

Mr. and Mrs. P. J. Gallagher and family of Hornell are spending a few days in town.

Mrs. W. R. Sudborough of Rochester is visiting her parents, Mr. and Mrs. F. S. Potter.

Mr. and Mrs. Randall Pease, Jr., and daughter, Ruth, of Elm Grove, West Va., were guests of R. A. Pease Wednesday.

Dan Quigg was home from Buffalo, where he is employed by an electrical construction company, over the Fourth.

Mr. and Mrs. P. W. Richardson motored to Cuba Lake, Tuesday and spent the day with their sister, Mrs. A. D. Fuller.

Mr. and Mrs. Grant Stephens of Belfast were week-end visitors of Mrs. Stephens parents, Mr. and Mrs. W. C. Gleason.

Mr. and Mrs. Otto Bierman and children and Mr. and Mrs. L. G. Coleman of Wellsville were calling on Andover friends, Tuesday evening.

Mr. and Mrs. H. G. Clark, Mr. and Mrs. Cecil Clark and son, Ronald, were guests of L. D. Clark and wife, of Hornell, Wednesday evening.

Arthur Brillon and son, John were guests of R. A. Pease, Tuesday night, leaving Wednesday morning for Cleveland, Ohio, to visit relatives.

**SAVE with SAFETY**  
at your  
**Rexall**  
DRUG STORE  
**GEORGIA ROSE TALCUM**

Pleasant, Refreshing, Soft, Delightfully Perfumed

Use it after the bath or shave—After the game. Prevents chafing, and offsets perspiration. Cool and refreshing.

**J. D. CHEESMAN & CO.**  
ANDOVER NEW YORK

W. C. Gleason was in Belmont, Thursday, on business.

Mr. and Mrs. Newton Clark were Wellsville visitors, Sunday evening.

Mrs. Emma Evans of Grand Rapids, Michigan, was a week-end guest at the Frisbey home.

Carl Honnigar and Darwin Lehman spent the Fourth at Flannigan's Pond, on a fishing trip.

Miss Mary Yager is visiting at the home of Mr. and Mrs. Norman Rogers on Greenwood Hill.

Miss Marie B. Walsh is passing the week, guest of her sister, Mrs. J. J. Dagon of Hornell.

Mr. and Mrs. C. L. Tucker of Rochester were week-end guests at the home of Mr. and Mrs. E. D. Baker.

Mrs. Lee Trowbridge went to Jersey City Wednesday, to visit her son, Clarence Trowbridge and family.

Dr. and Mrs. H. G. Storer of Andover were recent guests of Rev. and Mrs. Robert Findlay.—Cuba Patriot.

Mr. and Mrs. Faisant returned home Sunday, after a four weeks' motor trip to Baltimore and New York.

Mr. and Mrs. Robert Greene of New York spent Saturday and Sunday, guest of her aunt, Mrs. E. Gallagher.

Rev. W. L. Greene was in Whitesville last week Thursday, to officiate at the funeral of the late Mrs. Chas. White.

Mrs. Ruth Baldwin and little son of Wellsville, visited, Monday, at the home of her parents, Mr. and Mrs. C. Hann.

Mr. and Mrs. Cecil Clark of Midwest, Wyoming, are visiting his parents, Mr. and Mrs. H. G. Clark of Andover.

Mrs. Alvah Gottschalk of Wellsville and aunt of New York City were guests at the home of Mr. and Mrs. C. Hann, Wednesday.

Dalton Woreley and Derward Williams returned from Canada, Wednesday morning, where they were visiting relatives and friends.

Mr. and Mrs. Robert Coleman of Wellsville, Mrs. Ila Clarke of Andover were guests at the home of E. O. Reynolds of Alfred, Sunday.

Mr. and Mrs. Harley Root of Bolivar and W. F. Smith of Olean were Andover callers, Sunday evening.

Mr. and Mrs. J. P. Smith and family left Wednesday morning by auto, for Bradford, where they are to make their home for the present.

Mr. and Mrs. Grant Stephens, Mrs. Leah Dugan and son, William, and Charles Gleason motored to Watkins Glen, and Elmira, the 4th.

Fred White of New York City, who is teaching in Alfred Summer school this year, was a brief caller at the homes of A. L. and E. P. Rogers, Sunday.

Mr. and Mrs. Grant Stephens, Mrs. Augusta Coats, Mrs. W. C. Gleason and Charles Gleason motored to Cuba Lake, Sunday.

Dr. and Mrs. John Common, Mr. and Mrs. Leo Snyder, Mr. and Mrs. Luther Hyde and family and Mrs. Louise Jobson, spent Sunday at Stony Brook Glen.

Mr. and Mrs. J. K. Boyer, Miss Marion Hoffman and Mr. and Mrs. Calvin Stocum were callers at the home of Mr. and Mrs. Wm. Reid of Canisteo, Sunday.

Mr. and Mrs. Edward Walsh, children, Aileen and Madeline and Mr. and Mrs. Jay Bunt attended the Mullen reunion at Canisteo on the Fourth of July and report a fine time.

Mr. and Mrs. Ralph Burgett and children and Mr. and Mrs. C. E. Baker motored to Perry, Saturday, and were week-end guests of Mr. Burgett's mother and brother and family.

Mr. and Mrs. Bert Farnham, Mrs. Mark Bunnell of Ulysses, Pa., A. O. Dewey of Cohocton, N. Y., Mr. and Mrs. Henry Wilcox, Mrs. A. D. Wilcox, Mrs. Edward Marks and son, Roger of Hornell, N. Y., Mrs. Minnie Rose of Bradford, Pa., and Mr. and Mrs. C. L. Tucker of Rochester, N. Y., were among the out-of-town friends in attendance at the funeral of F. M. Lee, Friday afternoon.

John Updyke of Redland, California, is visiting relatives and friends in Andover and vicinity.

Misses Mary Brennan and Mary Madden of Wellsville were guests of Miss Mary Cable, Thursday.

Mr. and Mrs. Edward Cable and family attended the Kinney picnic, held at Kinney, Pa., July 4th.

Mrs. Nina Palmer of Almond visited Miss Alice Clarke this week and also friends at Independence.

Mr. and Mrs. J. J. Dagon of Hornell spent the Fourth of July with her mother, Mrs. Ellen Walsh.

Mrs. A. C. Frisbey is spending the week, guest of relatives and friends at Dundee and Crystal Springs.

Mrs. M. A. Fowler came from Buffalo Friday, and is passing the week at her home on First street.

Cashier and Mrs. J. E. Cannon and Kenneth Green spent the week-end at the Knox cottage at Cuba Lake.

Mr. and Mrs. R. D. Mings and Mr. and Mrs. Edward Cable and son Elbert, spent Sunday at Cuba Lake.

Mr. and Mrs. Burt Crandall and son of Wellsville, were visitors of Mr. and Mrs. H. G. Clark, Sunday.

Prof. W. W. Palmer motored to Rochester, Saturday. Mrs. Palmer and children returning home with him Sunday.

Mr. and Mrs. Ray Mead and family of Big Creek were guests of his brother, Frank Mead at Elm Valley, Saturday night.

Dr. and Mrs. Common and son, Robert of Andover, were guests of Dr. and Mrs. E. O. Whipple, Sunday.—Belfast Blaze.

Mr. and Mrs. Luther Hyde and family of Philadelphia are visiting Mrs. Hyde's mother, Mrs. Louise Jobson, this week.

Mr. and Mrs. Fred Stebbins attended the fiftieth wedding anniversary of their uncle and aunt, Mr. and Mrs. Dudley Perry of Hornell, Saturday, July 4th.

Mr. and Mrs. E. D. Clarke and daughters, Helen and Grace from Laitwell, New Jersey, spent the week-end with their mother, Mrs. Ila Clarke and other relatives.

Miss Rilma DeRemer is home from Lenox Hill hospital, New York City, where she is in training for a nurse, for a visit with her parents, Mr. and Mrs. John DeRemer.

Mr. and Mrs. Frank Holmes and daughters, Mr. and Mrs. L. H. Atherton and son and Miss Josephine MacDougald enjoyed a motor trip and picnic at Cuba Lake, Sunday.

Mr. and Mrs. Eugene Griggs and family of Andover, Lloyd Hanchett and Miss Edna Griggs of Wellsville were Sunday guests of Mr. and Mrs. Eugene Smith.—Friendship Register.

Mr. and Mrs. A. R. Baker and Miss Sarah Bettinger were week-end guests at the home of Mr. and Mrs. Frank Lehey at Brant, N. Y. The party also were dinner guests of Mr. and Mrs. Hersberger of Perry, while enroute.

Mr. and Mrs. Robert Brundage and Mr. and Mrs. Archie Bloss left Andover, Saturday, by motor for South Bend, Ind., where they will visit at the home of Mr. and Mrs. Fay Bloss. The party expect to be gone about two weeks.

Mr. and Mrs. W. B. Mosher of Plainfield, N. J., are guests of his sister and family, Mr. and Mrs. C. W. Lewis, near Alfred Station, this week. "Billy" was a pleasant caller on the editor Wednesday morning. He is the son of the late John M. Mosher, a former publisher of the News.

Mr. and Mrs. W. S. Clark and daughter, Lillian Warfield, left Andover, Thursday morning, for Sagerstown, Pa., where they will visit relatives for a month. From there they will go to Michigan to visit other relatives, while enroute to California where they expect to make their future home.

Robert Barrett, Jr., and sisters, Misses Nellie and Ruth of Buffalo, who have been on a motor trip thru Pennsylvania, arrived in Andover Friday visiting at the home of their grandmother, Mrs. P. Barrett, leaving Thursday morning for Buffalo. Miss Agnes DeLaney and Edward Cannon accompanied them to the city.

**MID-SUMMER BARGAINS**

Twenty-four Hats in the season's best styles  
Your choice of the lot  
**\$1.98**  
HOUSE DRESSES  
in many new styles  
**\$1.25 to \$2.95**

All Bathing Suits at Reduced Prices

Ladies' Bathing Shoes Special 89c

Porch and Bath Room Rugs  
Specially priced at  
**\$1.00, \$1.25**

SUMMER SWEATERS  
Values to \$7.00. Your choice  
**\$2.98**

**James P. Cannon Company**

Open Monday, Wednesday and Saturday Evenings

Don't risk another failure with your



**Jams and Jellies**

THERE is no reason today for holding your breath while you wait to see if your jam or jelly is going to set.

When you use Certo there is not the slightest chance of failure.

For Certo is itself the element that makes fruit jell—taken from the fruits that are richest in it. Some fruits never have this jellifying property; in all fruits it grows less as they ripen. So you've often had bad luck before with fully ripe fruit.

But good luck is sure every time when you add Certo. You can use the luscious ripe fruits now.

And you only need to boil the fruit one minute. Think how much time Certo saves you.

Think how much fruit juice it saves you, too, that used to boil away during the long old-fashioned "boiling down." With Certo you make half again as many glasses from your fruit.

Order Certo today from your grocer. A booklet with each bottle gives nearly 100 recipes for delicious jams, jellies and marmalades. Douglas-Pectin Corp., Granite Bldg., Rochester, N. Y.



"One minute's boiling is all the fruit needs when you add Certo."



Mr. and Mrs. Bert Heselton Mrs. H. H. Barney and Mrs. Dow Scribner were at Andover, Friday, where Bert, Mrs. Barney and Mrs. Scribner had dental work done. Whitesville News.

Everett Clark and John Lewis and family spent the Fourth in Elmira and Watkins Glen.

Among the tourists stopping at

the W. N. Rice home, Wednesday night was Attorney Hervey Miller and wife of Cleveland, who were enroute to Freeville, N. Y., where they are to attend the thirtieth annual reunion of the George Junior Republic of which Mr. Miller was one of the founders.

Mrs. B. E. Hann and son, Carl, motored to Rochester, Wednesday,

where Carl enrolled in the Eastman School of Music which he will enter this fall.

Mr. and Mrs. Andrew Fuller and daughter, Adelaide, of Oil City, were week-end guests of Miss Ella McLoughlen.

Mr. and Mrs. Edward McLaughlen were Sunday visitors of his sister

JULY  
Named After July  
Birthdays in

VOL. XL. NO. 2

**WON SUNDAY GAME**

Six Hits in a F  
Sunday's G  
Canead

Hard hitting in the  
Sunday's game at Can  
contest on ice for the  
inning opened with a  
nine in favor of the  
The K. O. T. M. boy  
ting rally that last  
more runs had been  
side of the sheet. Th  
ed of four singles ar  
Caneadea was not ab  
side of the sheet any  
the inning.

Howland for Ando  
for Caneadea both  
consistent game but  
freely. Howland wa  
the hits scattered  
game better than his  
Following is the bo  
K. O. T.  
AB

Dawson, ss	5
Harder, ss	5
Trowbridge, c	6
DeRemer, rf	6
Baker, 1st	6
Horan, rf	5
Howland, p	5
Ruger, cf	3
Lehman	2
Loughhead, 2nd	5
Totals	48

Canead  
AB

Smith, 3rd	6
Ellis, lf	5
Gilbert, cf	1
Youness, c	6
Pierce, 1st	5
W. Whalen, 2nd	5
Adams, p	5
Sullivan, cf	4
Wingert, rf	4
C. Whalen, ss	5
Totals	46

\*Trowbridge out  
terference.

Score by innings:  
K. O. T. M. 1 0 0  
Caneadea 0 2 4

Summary:  
Earned Runs—K.  
Caneadea 6  
Two Base Hits—E  
head 2, Ellis, W. W  
Left on Bases—K  
Caneadea 13.  
Base on Balls—C  
off Adams 0.  
Struck Out—By  
Adams 8.  
Hit by Pitcher—  
der).  
Scorer—W. W. Pe

**Henry P.**

After many weeks  
ry P. Garvin, one of  
inent business men,  
on Maple Avenue,  
ing, July 9th, aged  
Henry P. Garvin v  
over, N. Y., Nov.  
he had lived his ent  
exception of a few  
and Le Roy, N. Y.  
in marriage twelve y  
Anna Walsh of Lima  
vives.

Mr. Garvin had al  
cattle and produce  
pany with his brothe  
The firm of Garvin  
well known by every  
New York. They w  
ers and earned the  
ing honorable men.  
Mr. Garvin was  
sive and loyal to  
ready at all times w  
means to advance  
Andover.

Besides his wife  
three children, Rich  
nette and Harry,  
Bridgett Garvin, I  
brother, M. T. Ga  
and two sisters, M  
of Pittsburg, Pa.  
Lynch of Patterson  
Funeral services  
Blessed Sacrament  
morning, Rev. P. C  
ing.

The interment w  
cemetery.

**Miss Delia**

Miss Delia Lyno  
night at the home  
Madge Dawson on  
Lynch had been a  
for many months.  
The News hopes  
able obituary of

**Golden V**

Invitations have  
the celebration of  
versary of Mr. and  
houn, Sunday, Jul