One Hundred Forty-third Condensed Quarterly Report

ANDOVER STATE BANK

ANDOVER, N. Y.

as rendered to

NEW YORK STATE BANKING DEPARTMENT DECEMBER 31, 1929.

Surplus Fund and

Unearned Discounts.

and Interest

Reserved for Taxes

RESOURCES

Real Estate Mortgages Real Estate Accrued Interest

\$459,259.21

C. E. Brown, F. S. Clark, A. D. Fuller, Henry Horan, W. F. O'Connell, B. S. Brundage, J. L. Williams

Wednesday afternoon.

Thursday afternoon.

D. M. Greene's.

improving.

home on Greenwood street.

Color Now

KANTLEEK

Come during National Kantiesk Rubber Week

J. D. CHEESMAN & CO. 7

The Rexall Store

Combined

Cash and Due from

2ht.--Whitesville News. -Miss Margaret Green is passing Gladys Harmon were Sunday guests in Greenwood, with of Mr. and Mrs. Lawrence McCrack--Mrs. Robert Peck of Wellsville -Mr. and Mrs. Elmer Kaple are .

-Donald Haas of Bliss was a Thursday night guest at the home of Mr. and Mrs. Frank Holmes. Tuesday, for a few days' visit with -Miss Lillian Bliven has returned relatives. from Wellsville where she has been __Mrs. W. M. Woodruff and Mrs. employed in the Pure Carbon Works. Edward Teasdale were in Alfred, Mr. and Mrs. B. B. Hann over the -Edward McAndrew and sister, Wednesday afternoon, guests of Mrs. Miss Nora McAndrew were business George Martin.

visitors in Wellsville, Tuesday even- ____ Mrs. David Slocum has been j -Mr. and Mrs. Harold Evingham her daughter, Mrs. Harold Horton Monday evening and daughter. Dorothea, of Alfred, and family of Buffalo. passed Wednesday with Mrs. John -Sargeant Harold I.. Kemp the New York State police is

-Mrs. Lavina Stebbins of Wells- Andover visiting his parents, ville was the guest of Mrs. Mahlon and Mrs. Ralph Kemp. Mitchell and called on Daniel Crance, __Mrs. Jennie Flint visited at the -Mrs. Lavina Stebbins of Wells- Mr. and Mrs. Edgar Clair of Hor-the small child's largest meal. ville was a pleasant caller at the nell from Friday until Tuesday. -Mrs. A. R. Baker, Mrs. Clar-common cause of the prejudice home of Mrs. Edna Wilber, Monday ence Mead and Mrs. John Nobles against them. -Mr. and Mrs. E. E. Orvis pass- were dinner guests Wednesday of

ed Monday with their daughter and Mrs. Lawson Paul of Cuba. family. Mr. and Mrs. John Dodge at __Mr. and Mrs. Nathan Edwards the lock. and Mr. and Mrs. Lester Pfoff of The child's confidence in himself -Mrs. H. E. Rabuck and son, South Dansville spent the week-end depends upon the confidence his eldof Knoxville, Pa, at the home of Mr. and Mrs. W. P. ers put in him. motored to Andover on business Edwards and family.

-Mr. and Mrs. Harry Smith, A. cooking as many foods as possible -Misses Emma and Helen Fol- L. Rogers and B. C. Williams attend- while the oven is heated. sing entertained a company of ladies ed the funeral of Mrs. Virgil Ranat bridge, Tuesday evening at their dolph at Yorks Corners, Tuesday veteen squeeze it dry with the hands afternoon. Mrs. Randolph will I be for the wringer makes permanent -Mr. and Mrs. H. D. Bardeen, remembered as Miss Mary Yale and Mrs. Raymond Crosby of Alfred Sta- was a cousin of Mrs. Smith and Mr. | creases. If fur collars or cuffs that have been wet with rain or snow are

tion and Mrs. Jennie Palmiter of Rogers. —Den. Doran of Brooklyn, who brushed while still damp and allow-Elmira, spent the day Thursday at [has been on a vacation in Bermuda ed to dry slowly away from intense -Mrs. Agnes Langworthy has since the first of the year, arrived There presing a few days at the home in Andover, Saturday morning for of M. and Mrs. Mortimer Lanphear a short visit with his mother, Mrs in Railroad Valley. Mrs. Lanphear B. Doran. A former Andover boy, who has been quite ill is reported he has many friends in the village it briskly with a dry sponge. who are pleased to greet him.

-Mr. and Mrs. Frank Holmes, -Mr. and Mrs. Frank Davis, Mr. correct height for the worker if she daughter Margaret and Mr. and Mrs. and Mrs. Earl Howland, Mr. and can place her hands flat on the top E. Gordon Cartwright were week- Mrs. C. S. Rennells, Mr. and Mrs. without stooping. end guests of Mr. Cartwright's par- J. Harvey Backus, Mr. and Mrs. ents, Mr. and Mrs. S. M. Cartwright Claire Backus. Mrs. Jennie Flint, quickly and may be put on the soil and Mrs. Ralph E. Shaff at seeding time for clover.

Burned and hydrated lime acts and Wm. Youmans

were among those in attendance at alfalfa three-and-a-half times richer the public installation of Wellsville in digestible protein as is timothy. I. O. O. F. Lodge, Wednesday even- All children's garments, especially ing. District Deputy W. N. Rice of play suits, should permit freedom Andover presided at the meeting and natural movement of the body.

Meats — Groceries — Merchandise — Work Shoes

Specials for Friday and Saturday BROWN BERRY COFFEE, per lb. —

RED & WHITE BEANS, 3 cans ---COOKING BEANS, 3 lbs. -COOKING ONIONS. 10 lbs. BANNER NUT OLEO, per lb.

CRACKERS, 2 lb. box ---

COOKING APPLES (Spice), 6 lbs. ONE LOT BAR CANDY, 2 bars

GOITER

this, and touch only high points n the growing girl or boy, has been as a cause of goiter in the the "colloid" form of the

surgery has made its surgical treat--William Loughhead passed the artery which supplies the gland with week-end in Syracuse, guest of John blood, thus causing reduction in size

a guest of his sister, Mrs. Edward thyroid gland is goiter. It may be -Mrs. Eva Williams visited Mr. as such. At the age of puberty, or and Mrs. Charles Cole at Elm Valley in women bearing children the gland and attended the Marsh funeral. may be temporarily enlarged; -Mrs. Sidney Kaple and Master may be malignant-net true goiter. Eldon were guests of Mrs. Harry So much must be taken into considpassing the week at the farm home Smith, Monday afternoon and even-eration; your family doctor will pilot vou. My own advice is, act pru--Mrs. Giles C: Grantier of Hor- dently, and consult those who know —Mr. and Mrs. Sidney Kaple and hell was a week-end guest at the more about the trouble than Master Eldon went to Purdy Creek Frieher Porton home on Fast Center risbey-Porter home on East Center possibly can. Shun fakirs as you

Hamburg, as guest of his parents, Health, home furnishings, and child care will be featured this year! —James McAndrew, Harry Smith on the homemaker's program of and Sidney Kaple attended a Dairy- farm and home week, February 1 wisiting this week at the home of men's League meeting at Belmont, to 15

---Prof. Carl Hann was home from

If the lock sticks, try oiling the

Save fuel, time, and strength by

After laundering corduroy or vel-

heat, they will stay fluffy and in

To clean your dusty felt hat rub

The kitchen table is generally the

key and turning it several times in

For early and sound sleep, give ? the small child a light evening meal. Whole wheat or cereal bread, milk . to drink, fruit and a vegetable or an

MICKIE SAYS-

ONCE UPON A TIME A USINEDS MAN COULD WE OUAR, AND PRINT HIS DER GTAMP - AND CO

ANDOVER HEADING CO.

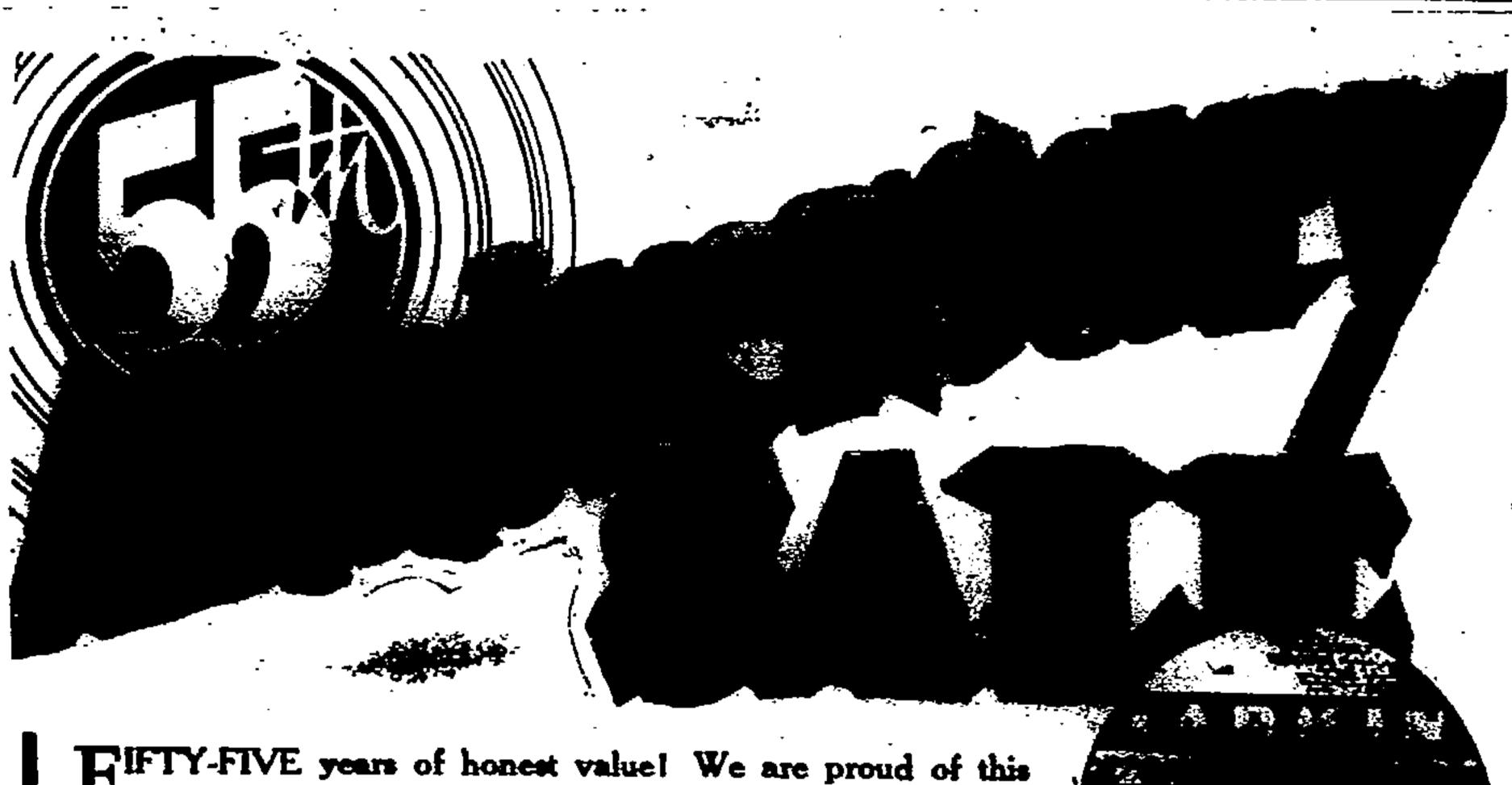
is now ready to do cus- . New management and first class work done. Look us over!

> Andover Heading Co.

FORD BODIES

Corner Garage

Authorized FORD Agent



- achievement, and proud that you are one of the thousands who each day take advantage of the opportunities to save in your Larkin Store. With the friendly, courteous manner which distinguishes Larkin Stores, we usher in a new era of greater

SIIGAR PURE GRANULATED IO Lbs.

Malt Extract =55e | Economy Coffee in 25e H-O Oats "Tie 12e | Larkin Coffee LB 31e

Corn Del Maize 2 cm 29e | RICE M. 3 18 19e

5e Candy Bars 3 for 16e | Evap. Apricots MAWHT 21e

Pir. 23c Compbells Beans 3 Cm 25e

Ige Paneake Flour 236 PSG The Seap 10 ... 37c Pelmolive The line have

BEST O

POODS

Spaghetti MANCO- 2 cm 190 Cheese, Mild Cream 1 27e Salada Tea AL 22c AL 43c & Square Phys. ISS States Top Con SC Dorma Balm FOR CHAPTED 200 Northern Thomas 3--25c Amoked Pleates min 188

PRICES

PERBUARY HATH XXVIII DAYS The name is derived from a Sabia

VOL. XLV., NO. 6.

A PROCRESSIVE PAMILY NEWSPAPER, FOR ALLEGANY COUNTY PROPER. IN POLITICS INDEPENDENT BUT NEVER NEUTR ANDOVER, N. Y., FOR THE WEEK ENDING FRIDAY, FEB. 7, 1980.

BOGGED IN MUD

Raise \$100,000,000 Bond

Issue to Dig the Farms

Out of the Mud in State.

New York State makes a boast

say about the 50,000 miles of un-

some of its most important farm

sections. Good roads are a form of

farm relief that admit of no differ-

ence of opinion. The politicians

may wrangle over farm relief in

general, but they cannot escape the

insistent need of good roads in par-

with a program of direct relief for

farm communities that are kept back

by bad roads. It demands, for one

thing, a \$100,000,000 highway bond

have been denied the benefits of past

bond issues, because of political or

other reasons. It makes out a very

strong case in behalf of the neglect-

ed sections, so strong a case indeed

issue to be expended in sections tha

Valley Towns Association is

its fine roads, but has little to

Sc the Copy \$2.00 the Ye

LIGHTEN TAXES IN FARMERS LITERALLY Andover's Popular

Commissioner Mark Graves Help Lighten

Albany, N. Y., Feb. 1.—Suggestions to residents of rural sections to bring about lower taxes and greater governmental efficiency, and thereby add to the relief already afforded by the state in aiding rural communities, were voiced by Tax Commissioner Mark Graves. He declared that he did not advise wholesale consolidations, but that lower taxes and greater efficiency would result if an obsolete road here and there were abandoned; if school discricts and towns and occasionally counties were to be consolidated: if village charters in the case of decadent and declining villages were abandoned, and if some of the funcated into larger units of administra-

I realize the powerful influence of tradition and of local prejudice Supervisor of the Town of Andover and pride," declared the Commis-

at lower costs. His wealth is usually represented by tangible property which does not escape the eye of the asses. The Annual Report of sor. While taxes have been increasing in the aggregate in both urban and rural communities at an astonishing rate, the true tax burden has areas, where farms are situated, this v condition existing because of the Moneys Received and Paid Out by the Supervisor and Town hall or other offices:* drift of population from the country to the city, and the resulting inin city real estate values, while 'values in the country remain' relatively unchanged. A survey New York recently disclosed this in

startling fashion." He then reviewed the Farm Relief General property taxes __\$ 4,524.05 Program, inaugurated in New York Other taxes last year, which in fact, was a rural and equalization plan Total, tax receipts____\$ 8,231.47 the state assumed the entire Fines and penalties. wavs in the state system: relieved the towns and villages of all maintenance charges for state highways; equalized the school tax burden for small district schools; reduced the School Fun cost of grade crossing elimination School fund receipts of localities outside of cities to a minimum; provided additional funds for the building up of county road Snow and miscellaneous at the sum of county road Snow and miscellaneous at the sum of the s systems by means of the motor fuel Snow and miscellaneous tax, and abolishment of the direct state tax. He then mentioned the continuation of the program for this year saying two things in particular seemed likely that favorable action Balances at beginningby the Governor and the legislature may be predicted.

"The first of these is the assump- or difference explained tion by the state of the entire cost General fund _____\$ 590.79 of constructing bridges forming a Highway fund part of the state highway system, 35% they are obliged to pay. The Grand total ates to the maintenance SUMMARY OF DISBURSEMENTS tax of \$3 a thousand, based on the Protection of persons and tax conivalent to \$50 a mile for the Conservation of health. town highways, the state will give Education the state no more than it is now!

at Redemption of debt ____\$ 1,800.00 b. Percentage on moneys ties may do to lighten their tax oad and these are the four suggestions advanced by him.

Floyd Cummings Dead Word has been received by And-Floyd Highway fund (item 1)_\$ 7.578. end came Sunday evening after suf- Machinery fund (item 3)_



Town Board. Detailed Statement of the Financial a. Compensation of janitor and other building

3,707.42 Grand total _____\$39,943.13

General property taxes

c. Franchise tax on busi-

ness corporations

Fines and penalties:

(except for highway pur-

Highway fund _____ 2,266.55

DETAILED STATEMENT OF

RECEIPTS—GENERAL FUND

DISBURSEMENTS-GENERAL

GENERAL GOVERNMENT

c. Services of attorneys

e. Extra labor

Town Clerk (except com-

c. Fees and other compen-

and expenses of all liti-

Total, balances ____\$ 4,976.66 Insurance:

poses _____\$ 4,524.05 Constables and Deputy

taxes _____\$ 4,524.05 a. Fees in criminal pro-

a. Fines _____\$ 25.00 Registrar of Vital Sta-

Total, fines ____\$ 25.00 a. Compensation (fees) _\$ 24.75

Transactions for the Year 1929.—What it Cost to

ceipts _____\$ 8,256.47 a. For general town pur-

fund (item 4)____ 3,118.60 b. Mortgage taxes ____

Run the Town.

Total, general fund re-

Total, highway fund re-

same as closing balances

on last preceding report,

Total, receipts all funds \$37,309.7

Total balances _____\$ 2,633.3

Total, other payments_\$ 1,890.

School Fund

Highway Fund

Total payments from

SUMMARY OF RECEIPTS

General Fund

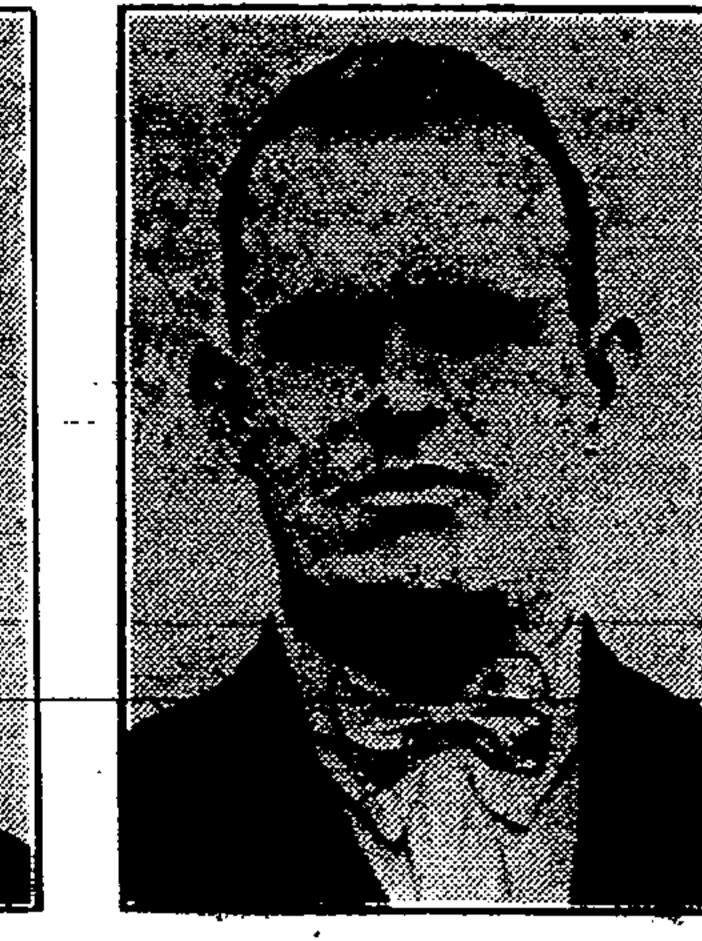
FRED S. POTTER

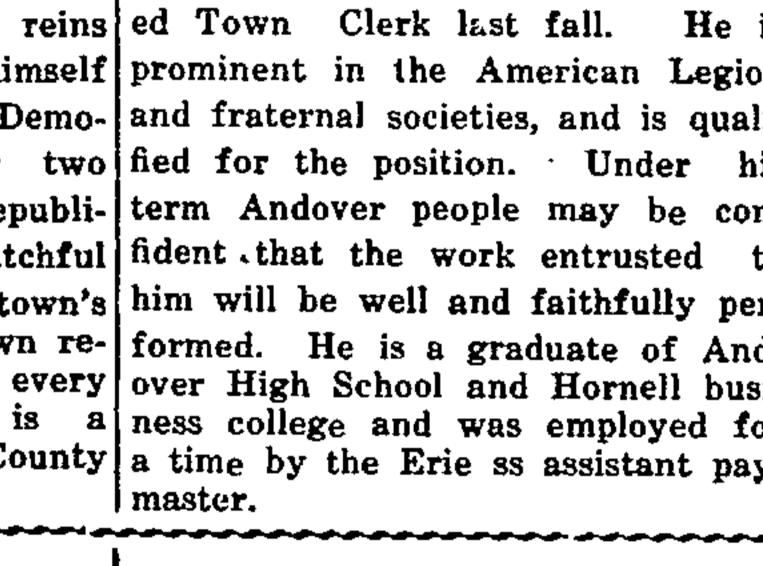


JAMES D. CHEESMAN

Former Town Clerk of Andover Fred Potter is serving his second For four years Mr. Cheesman was Mr. Bloss is one of Andover's But if our rural populaterm of two years as Supervisor of Andover's most efficient Town Clerk. young business men, and was electtion desires the lowest taxes consist the Town. He is chairman of the tent with good government, and virtue of the Soldiers' and Sailors' Relief Committee C tent with good government, and virSoldiers' and Sailors' Relief CommitNo cierk has reinquisned the reins ed town cierk has tan.

tually all of the taxes raised locally tee and a member of the committee of office with more honor to himself prominent in the American Legion ticeship of road building under his Bad roads mean a hopeless handiare spent within the locality—the on Rules and Regulations, Sheriffs, than he. Altho a prominent Demo- and fraternal societies, and is quali- father, the late R. Howland, and for cap for farmers in this day of me-Justices and Constables accounts. crat he was twice elected for two fied for the position. Under his the past 13 years has been the head chanical transportation. They are fully consider, and judiciously inaumr. Potter is assistant postmaster in gurate, some of the modern methods
Andover and an enthusiastic good was a counted to the modern method an enthusiastic good was a counted to the modern method to the post year, under his supervising, cannot move their produce and milk rock roads for the rural districts, of the expenditure of the town's him will be well and faithfully per- the town built four miles of crush- well as the farmers. The farms of "From a tax standpoint, the agri- and would "take the farmer out of funds, demanding that the town re- formed. He is a graduate of And- ed rock roads. No office in the town this state produce almost \$300,000,cultural class is in the least advantage and would take the lattine out of the mud." He is interested in Wel-ceived 100 cents value for every over High School and Hornell busi- is subjected to more criticism than 000 worth of crops each year; there fare and Legion work and is a mem- dollar spent. Mr. Cheesman is a ness college and was employed for the superintendancy of highways, are some 188,754 farms, tilled by





Elections (including town

. Repairs and supplies

d. Light and heat -____

Total, General Govern-

Total. Protection of

Total, Conservation

J. Bills for relief of poor

paid by the supervisor

on order of the over-

seers and audited b

Total, Charities

Total, Education _____

RECREATION

ttendance Officers:

Outdoor Relief of Poor:

Total, other taxes ____\$ 3,707.42 a. Compensation _____\$ 200.00 School district No.

PROTECTION OF PERSONS

Persons and Property_\$ 108.85

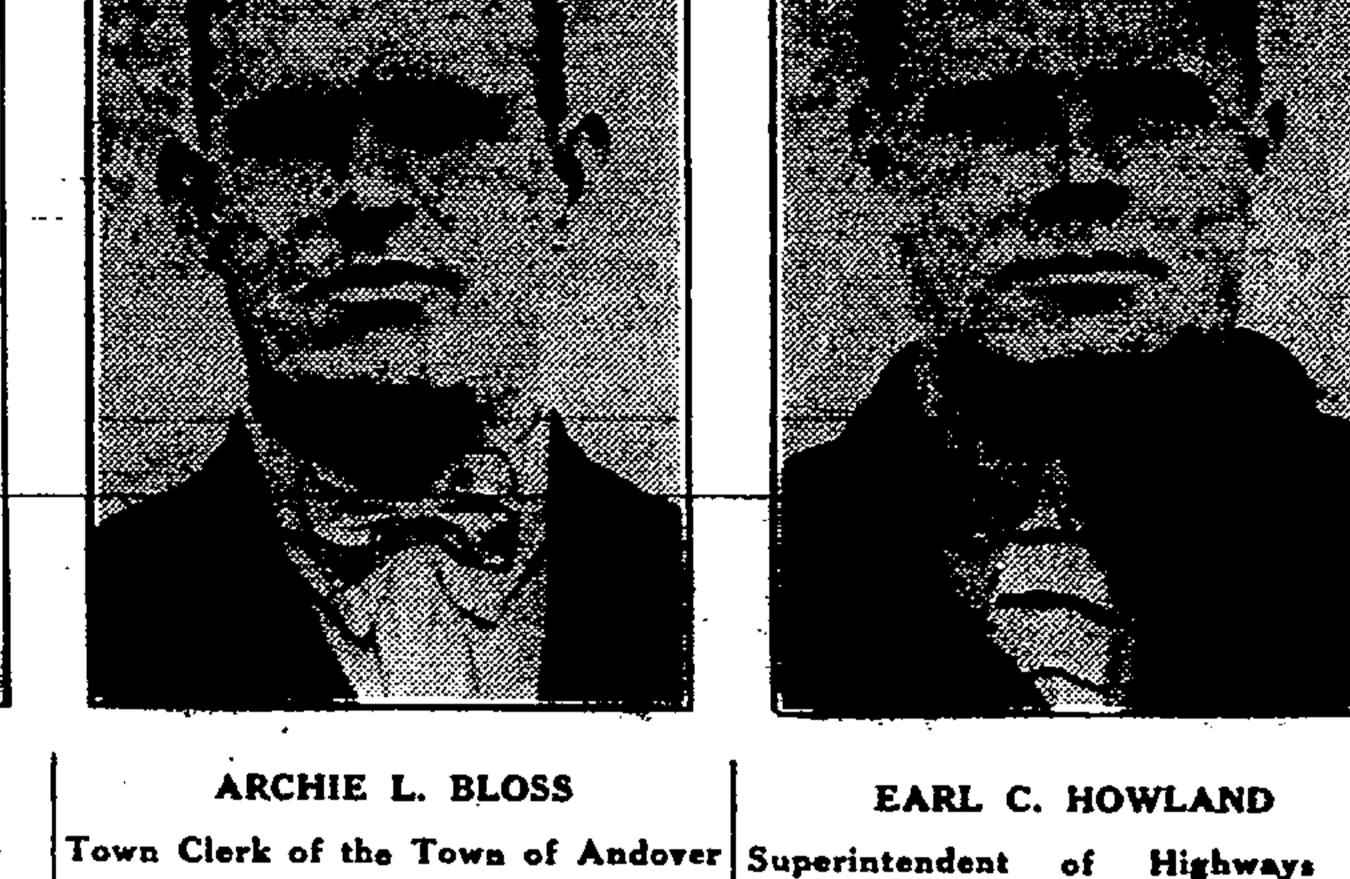
Total _____\$ 200.00 |

CHARITIES

ment _____\$ 2,928.30 Receipts:

ceedings ____\$ 108.85 Payments:

CONSERVATION OF HEALTH School district



Town of Andover.

groups. This is so for a variety of ber of the Republican County Com- member of the Allegany County a time by the Erie ss assistant pay- yet Mr. Howland was unanimously 1,700,000 farm and village residents

Total, Interest on Debt \$

PART TWO

School Fund Accounts

General Fund Balance at

Balance of General Fund

consists as follows:

Total Receipts

School district No. 9___

Total payments from

Highwy tax collected pur-

Received from state as

Received from certificates

Bridge Fund (Item 2):

Tax received from col-

Machinery Fund (Item 3):

Snow and Miscellaneous

Fund (Item 4):

Material sold

Total receipts _____\$ 1,500.00

tor, Sec. 90 and 91____\$ 1,500.00

Received from other sources

suant to Sec. 90 and

RECEIPTS—HIGHWAY FUND

Highway Fund (Item 1):____

\$316.16 Andover State Bank

he town last fail.	and covering 20,632,503 acres. The association mentioned figures to show how poorly the fa have fared in comparison to
\$_1,800.0 \$_1,800.0	cities in benefactions from the stand
edemption of\$ 1,800.0 Debt: Bonds (give issue):	beside the present point. Someth
Bridge\$ 90.0	BROTHERHOOD CLAS
n ne 2	

90.00 Annual Meeting of Men's Class of M. E. Church. New Officers

close of fiscal year____\$ 2,710.11 A very pleasant and profitable evening was passed by about members of the Methodist Brotherson for their annual business meet ing. Various plans of work for the year were discussed and the election was held which resulted in the President. Lee Millspaugh; vice

president, Floyd Hann; secretary, School Fund _____\$16,034.72 H. S. Thorne; treasurer, Harry (542.96 show again this year. After the 387.02 business meeting this program was

The Grumblers, reading, Prof. Somethin, song, Lee Millspaugh. Refreshments were served by the the School Fund ____\$16,034.72 host and hostess. The next meeting will be late i

DETAILED STATEMENT OF February. Resolutions of Respect Whereas, the Divine Father in Hir

4 3.700.00 infinite wisdom, has removed from our society by death, our loved and 1,850.00 esteemed sister, Mrs. Ila Clarke (whom we deeply mourn. of indebtedness. Sec. 96 1.000.00 Resolved. that Andover Women lost a devoted member and Total receipts ____\$ 6,800.00 Resolved, that a copy of these reso utions be sent the family, with our

sympathy, and placed in the record

ADDIE COLEMAN. FANNIE BACKUS

Card of Thanks

all the kind neighbors and ____\$ 1,600.00 friends who ministered to us in any way during the illness and death of our husband and brother, we express our deep appreciation and thanks. Also to those who sent the beautifu' floral tributes and furnished care