

One Hundred Fiftieth Condensed Quarterly Report ANDOVER STATE BANK ANDOVER, N. Y.

as rendered to
NEW YORK STATE BANKING DEPARTMENT
September 30th, 1931.

RESOURCES

Loans and Discounts	\$259,936.79
Bonds	101,909.45
Real Estate Mortgages	36,996.71
Real Estate	2,500.00
Accrued Interest	4,287.50
Overdrafts	263.23
Cash and Due from Banks	50,044.75

\$455,938.43

LIABILITIES

Capital Stock	\$ 50,000.00
Surplus and Profits	61,641.60
Contingent Reserve	5,000.00
Reserved for Taxes	1,659.25
Reserved for Interest	4,483.90
Unearned Discounts	1,950.00
Bills Payable	10,000.00
Deposits	321,203.68

\$455,938.43

A. D. FULLER, President FRANK S. CLARK, Vice President R. O. SNYDER, Cashier
DIRECTORS
C. E. Brown, F. S. Clark, A. D. Fuller, Henry Horan, W. F. O'Connell, B. S. Brundage, J. L. Williams

PERSONALS

—Mrs. James Guinn spent Friday in Hornell, shopping.
—Mr. and Mrs. Burr Ruger motored to Bath and Hammondsport, Sunday.
—Mr. and Mrs. Robert Dean attended the football game at Alfred, Saturday night.
—Mr. and Mrs. Roland Laven and daughter were guests of relatives in Wellsville, Sunday.
—Miss Fern Holroyd of Knoxville, Pa., is spending the week with her mother, Mrs. George Carr.
—Miss Mary Guinn and Miss Frances Brundage spent Saturday in Wellsville with Mrs. Mary Brown.
—Mr. and Mrs. Ernest Hutchison and family spent Sunday with relatives at Salamanca and Little Valley.
—Mrs. P. J. Dougherty spent last week in Hornell, with her daughter and family, Mr. and Mrs. Harold Griswold.
—Mr. and Mrs. Darwin Southerland of Richburg were Sunday guests of her parents, Mr. and Mrs. Frank Nobles.
—Charles Hann and daughter, Mrs. Roxie Lanphear of Hornell, were calling on his sister, Mrs. Alice Lever, Saturday.
—Mr. and Mrs. Lee Millsbaugh and daughters, Jeanne and Bethel, enjoyed a picnic dinner at Hammondsport, Sunday.
—Mrs. Hattie Rennells of Coudersport, Pa., has been visiting her son and family, Mr. and Mrs. C. S. Rennells the past week.
—Mrs. Ruth Robbins and daughter, June, of Elmira, were Saturday guests of her sister and family, Mr. and Mrs. Gordon Steadman.
—The Misses McDonough and Cline, nurses from St. James Mercy hospital, Hornell, were callers at the O'Leary home, Saturday evening.
—Mr. and Mrs. J. Harvey Backus, Claire Backus and daughter, Jeanne motored to Jeannette, Pa., Friday, guests at the home of Mr. and Mrs. L. G. Coleman over the week-end. Mrs. Addie Coleman, who had been visiting at the home of her son for three weeks, returned with them.

—Mrs. Hattie Eggleston leaves Saturday for Philadelphia, on business.
—Mr. and Mrs. R. V. Akin left this week for their winter home in Florida.
—Mr. and Mrs. George Crosby of Canisteo visited their aunt, Mrs. M. A. Orvis, Sunday.
—Mr. and Mrs. Jesse Slocum and Mr. and Mrs. Ezra Slocum visited relatives at Ceres, Sunday.
—Mrs. James McDonough of New York City spent the week-end with Mr. and Mrs. Wm. McDonough.
—Miss Frances Brundage, R. N., is home from Buffalo to visit her parents, Mr. and Mrs. LeRoy Brundage.
—Mr. and Mrs. Ray Button of Java Center, spent from Friday until Sunday with Mr. and Mrs. Ralph Wickwire.
—R. K. Hammond and Miss Louise MacLeon of Rochester were Sunday guests of his mother, Mrs. Ida Hammond.
—Mrs. E. H. Higby attended the funeral of William, the infant son of Mr. and Mrs. William Baker, Jr., at Perry, Friday.
—Mrs. George Babcock, Mrs. Bessie Babcock and daughter and June and John Cline motored to Letchworth Park, Sunday.
—Mrs. Alice Lever is visiting at the home of her sister, Mr. and Mrs. Downs at Port Allegany.
—Mrs. Winifred Scott of Alfred Station and Richard of Elm Valley and Mrs. Sarah Green were Sunday guests of Mrs. Alfred Dodge.
—Mrs. A. M. Lobdell and son, Paul, of Susquehanna, Pa., have been visiting their daughter and sister, Mrs. Gladys Rogers this week.
—Mr. and Mrs. Eugene Smith of Allentown and Mr. and Mrs. William Pease of Andover were Sunday guests of Mr. and Mrs. Wm. Pease, Jr.
—J. C. McDonough returned to his home in New York City, Sunday, after a ten day visit with his parents, Mr. and Mrs. William McDonough.
—Undertaker Earl Dawson motored to Buffalo, Tuesday, returning that evening bringing the body of D. K. Porter to the Richardson home on Dyke street.
—Mrs. Michael Dougherty has returned to her home on Elm and Barney streets, after a visit with relatives in New York City and Hackensack, N. J.
—Mr. and Mrs. Hayden Rogers of Rochester and Miss Marion Hoffman of Bolivar also Fred Coleman of Wellsville were Sunday guests of Mr. and Mrs. Denzel Baker.
—Mrs. Wm. Perkins and daughter, Oma, of Bolivar, were Tuesday callers at the home of Mr. and Mrs. Denzel Baker. Little Audrey Jean Baker accompanied them home for a few days' stay.
—Mr. and Mrs. Lawrence Hyland, Mr. and Mrs. James Gleason, Annabell Nye, Francis Gleason and Rosanna McCaffery of Hornell were Sunday dinner guests of Mr. and Mrs. John W. Cannon.

—Charles Fisher has returned from a week's stay in Buffalo.
—Mrs. Martin Hoyer left Monday for a visit with Mrs. Mitchell at Potsdam.
—Mr. and Mrs. W. E. Baker spent the week-end at Endicott with their two daughters.
—Mrs. Eugene Swink and Mrs. Henry Baker were in Greenwood, Sunday, calling on relatives.
—Mr. and Mrs. Leeman Davis and son spent Sunday at Richburg with Mr. and Mrs. Raymond Skinner.
—Mr. and Mrs. Will Eagen of Hornell were Monday evening supper guests of Mr. and Mrs. Edward Walsh.
—Mrs. E. F. Bailey and daughter, Mrs. Bessie Hotchkiss of Hornell were Sunday guests of Mrs. Mae Williams.
—Mr. and Mrs. Eugene Nobles and daughter and Mrs. Edith Milligan of Elmira spent the week-end with relatives.
—Mrs. William Woodruff and Miss Pauline Martin were in Salamanca Friday and Horseheads Saturday on business.
—Mr. and Mrs. Harry Pease and son, Ronald, spent the week-end with her parents, Mr. and Mrs. Ray McCullum at Olean.
—Mrs. Mila Pingrey, Mrs. Bertha Pingrey and her mother, Mrs. Bray visited Mr. and Mrs. L. L. Pingrey at Knoxville, Pa., Friday.
—Mr. and Mrs. Harold Griswold and children of Hornell were Sunday callers at the home of their mother, Mrs. P. J. Dougherty.
—Mr. and Mrs. L. M. Palmer of Alfred were Saturday callers on Miss Amy Maybury, who returned home with them for a week's visit.
—Wade Luce of Ossin, Mrs. Helen Boyd of Arkport and Mrs. L. V. Luce and daughter of Canaseraga were Saturday guests of Mrs. M. A. Orvis.
—Mrs. Kathryn Standish and daughter, Carrol May, of Canadigua spent Saturday at the Pingrey home. Mrs. Bray accompanied them home Sunday.
—Mrs. Frank Ingraham has recovered from a serious illness sufficiently to go to the home of her son, Mr. and Mrs. Floyd Scott of Cuba for a visit.
—Mr. and Mrs. Arling Briggs and daughter, Edna Joyce and Mr. and Mrs. Charles Church motored to Penn Yan, Sunday, guests of Mr. and Mrs. Ed. Briggs.
—A. L. Rogers, Mrs. Gladys Rogers and children, Mrs. A. M. Lobdell and son Paul and Miss Sara Lobdell were Sunday dinner guests of C. T. Rogers on the Boyd farm.
—Mrs. Robert Hardy, Mrs. Gates Pope and Miss Margaret Kelley attended the monthly Campfire Guardian meeting and banquet held with Miss Schults on Bennett street, Wellsville, Tuesday evening.
—Mr. and Mrs. F. J. Button of Belfast, Mr. and Mrs. Ray Button and daughter of Java Center and Mr. and Mrs. Walter Dodge and two sons were Sunday dinner guests of Mr. and Mrs. Ralph Wickwire.

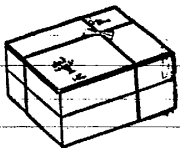
—Mrs. Mila Pingrey visited Mrs. Parks at Stanards, Thursday.
—Mrs. Hattie Eggleston returned from Port Allegany, Pa., last week Wednesday.
—Mrs. Mae Williams returned last week from two weeks passed with relatives at Kanona.
—Mr. and Mrs. W. F. Snyder, Leo Nobles and Jack Saunders were calling in Wellsville, Sunday.
—Mr. and Mrs. F. H. Hann and Mr. and Mrs. Charles Cagle spent Sunday with relatives in Corning.
—James Guinn of Hornell was a Friday evening supper guest of his mother, Mrs. James Guinn of First street.
—Mr. and Mrs. E. J. Atwood and Mr. and Mrs. Ray McGill attended the baseball game at Rochester, Wednesday.
—Mr. and Mrs. Lawrence Owen and son of Hornell were Tuesday guests of her parents, Mr. and Mrs. Mahlon Mitchell.
—Mr. and Mrs. J. J. Donnelly and daughter, Kathryn of Bolivar, and Mrs. Margaret Hallett spent Sunday at Hammondsport.
—Mr. and Mrs. Robert Dean, daughter, Beatrice and Miss Mary Doran spent Sunday with Miss Kathryn Doran at Canisteo.
—Mrs. Bessie Hawkins was a Sunday caller at the home of her sister and family, Mr. and Mrs. Frank Wahl at Wellsville.
—Mr. and Mrs. Lynn Langworthy and family of Alfred Station were Saturday callers on his mother and brother, Mrs. Agnes and E. C. Langworthy.
—Mr. and Mrs. Elmer Bixby and her sister, Mrs. F. Schuler motored to Owego, Saturday, where Mrs. Schuler took the train for her home in New York City.
—Mr. and Mrs. John Folsing of South Bethlehem spent from Thursday until Monday with Mr. Folsing's brother and family, Mr. and Mrs. Michael Folsing.
—Jean Smith of Olean and Mr. and Mrs. A. D. Oakes and niece Miss Cornelia French of Purdy Creek were Sunday dinner guests of Mr. and Mrs. Elmer Kaple.
—Mrs. Mary Applebee and Mrs. Earl Knox of Wellsville were calling on Mrs. Delia Hunt, Saturday. Mrs. Hunt accompanied them home for a visit, returning Sunday evening.
—Leo DeRemer and A. L. Bloss were in Rochester, Wednesday and Thursday, attending the Little World Series baseball games between Rochester of the International League and St. Paul of the American Association.
—Mr. and Mrs. Richard Harder were business visitors in Rochester Monday. In the mid-day radio announcement their names were given among those present at the Rochester Times-Union broadcast over station WHAM.

—Mr. and Mrs. Earl Howland were at Marathon Saturday, on business.
—Mrs. Delia Hunt spent the week-end with Mrs. Mary Applebee in Wellsville.
—Mr. and Mrs. Carroll Sims of Hornell were week-end guests of Mr. and Mrs. Hugo Honegger.
—Porter and Max Richardson motored to Buffalo, Tuesday, returning with Mr. and Mrs. Earle Bassett.
—Mr. and Mrs. A. O. Kemp and family visited Mr. and Mrs. Enos Robinson and family at Penn Yan, Sunday.
—Mr. and Mrs. John Quigg are passing the week in New York, guests of their son, Daniel Quigg and family.
—Mr. and Mrs. Otto Sims of Hornell spent the week-end with her brother and family, Mr. and Mrs. Hugo Honegger.
—Misses Helen and Emma Folsing and Fay Boyd were Sunday evening callers on Dr. and Mrs. H. G. Storer at Olean.
—Mr. and Mrs. J. J. Donnelly and daughter, Kathryn of Bolivar and Mrs. Margaret Hallett passed Sunday at Hammondsport.
—Mr. and Mrs. E. E. Orvis spent from Tuesday until Saturday with their daughter and family, Mr. and Mrs. Earl Lyke at Hornell.
—Mr. and Mrs. Roy Button and Mr. and Mrs. Ralph Wickwire and daughter, Mildred were in Hornell Saturday afternoon on business.
—J. A. O'Leary returned home Friday from St. James Mercy hospital where he had been for an operation and medical treatment.
—Mr. and Mrs. E. D. Baker were in Rochester, Sunday, to visit their daughter, Miss Ella A. Baker at the Eastman Dormitory on University avenue.
—Mrs. Frank H. Bisbee attended a tea in Rochester, last Saturday, at which the engagement of Miss Gertrude Wait and Harry B. Bisbee was announced.
—Mrs. John Stearns and Rev. and Mrs. Walwood and two children of Port Allegany and Mr. and Mrs. E. F. Stearns were Friday callers on Mrs. M. A. Orvis.
—Mr. and Mrs. R. A. Parker returned last Thursday night from a visit with their daughter and husband, Mr. and Mrs. John E. Boyd of Spruce Pine, N. C.
—Mr. and Mrs. Archie Youmans and daughter, Carmen, Miss Betty Scheumeister and Mrs. William Youmans spent Sunday in Galeten with Mr. and Mrs. William Head and family.
—Miss Ruth Mingus, R.N., supervising nurse at Bellevue hospital, New York City, returned to her duties there Monday night after a vacation visit at the home of her parents, Mayor and Mrs. Robert Mingus.

—Miss Edith Paine spent the week-end at Scio with Miss Marjory Green.
—Mrs. Mary Applebee and Mrs. Knox of Wellsville were calling on friends Saturday.
—Mrs. Emily Swain of Canaseraga is spending the week with her mother, Mrs. M. A. Orvis.
—Mr. and Mrs. B. A. Clair were Sunday guests of Mr. and Mrs. Robert Kerr at Wellsville.
—Mr. and Mrs. Robert Bullard went to Port Allegany, Pa., Saturday for a few days with relatives.
—Mr. and Mrs. Charles Updyke spent the week-end at Hammondsport with Mr. and Mrs. William Whitney.
—Mr. and Mrs. Lou McIntyre and Mrs. George Swanson of Hornell were Sunday guests of Mr. and Mrs. Frank Davis.
—Mr. and Mrs. Walter Dodge and son and Mr. and Mrs. Roy Button motored to Hammondsport and Geneva, Monday.
—Mr. and Mrs. E. F. Stearns are at Camp Shenawana this Friday and Saturday to care for Hi-Y Club of the Genesee County.
—Mr. and Mrs. Henry Livermore were in Nile, Tuesday, on business and guests at the home of their sister, Mrs. Lucy Wells.
—Mr. and Mrs. A. J. Jones of Mt. Jewett, Pa., were recent guests at the home of Mrs. Hallett and Mr. and Mrs. Victor Daley.
—Mr. and Mrs. Roland Laven and daughter, Mrs. Bessie Hawkins and Mrs. Louis Arnold of Wellsville were in Buffalo, Tuesday, on business.
—Mr. and Mrs. Joseph McCracken of Wellsville were Sunday afternoon callers on his brother and family, Mr. and Mrs. Lawrence McCracken.
—Mr. and Mrs. Derward Williams, Mrs. Mary Perry, Mrs. Darwin Lehman and Glenn Perry were in Shinglehouse on business, Tuesday afternoon.
—Rev. and Mrs. Woodell, daughter Cynthia and son Phillip and Mrs. Ella Stearns of Port Allegany were Wednesday guests of Mr. and Mrs. E. F. Stearns.
—H. W. Kruger, local Seiberling dealer, was in Buffalo, Wednesday to attend the district meeting of Seiberling tire dealers and a luncheon at Hotel Statler.
—Mrs. Earl Richardson and Mr. and Mrs. Max Richardson were in Buffalo over the week-end, called there by the critical illness of D. K. Porter, who passed away Tuesday morning.
—Mr. and Mrs. Elwin Livermore, Mr. and Mrs. Henry Livermore, Mrs. Sattie Graves, Misses Doris Baker and Emily Mae Greene were the Andover relatives in attendance at the celebration of the silver wedding anniversary of Mr. and Mrs. Allen Corwin of Wellsville, Sunday.

Beauty Wise Women Know This

Many women believe that the purpose of face powder is to cover the skin. But women who are wise in the ways of beauty know that the correct function of face powder is to bring out the warm tones of the skin. That is why they use Cara Nome always — because the extra fineness of this smooth-spreading powder brings out the delicate skin tints, rather than masking them beneath a thick powder layer.



Cara Nome
\$2.00

J. D. CHEESMAN & CO
The Face Powder Store

Red & White Chain Store

Freshly Ground Hamburg, 2 lbs.	29c
Fresh Creamery Butter, per lb.	33c
R and W Matches, 6 boxes	19c
R and W Corn Flakes, 3 for	20c
Bananas, 6 lbs.	25c
B and W Salmon, 2 for	19c
B and W Oats, with glassware	10c

Here's How To Keep the Folks Home Nights

LONG evenings mean good food if there are nuts, cookies and hot drinks always handy! Stock your shelves with these old fashioned treats. Every one at Larkin savings.

Diamond Budded Walnuts Extra Large 31c

TODDY "A Meal in a Glass" 1/2 lb. 23c 1 lb. 39c

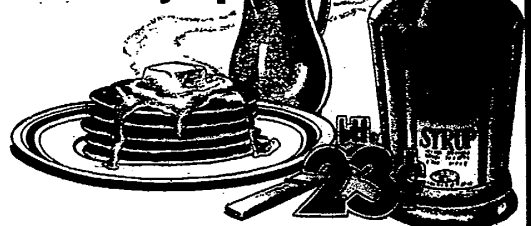
New Crop Seedless Raisins 2 lb. 19c

Breast O' Chicken Tuna 1/2 lb. 23c 1 lb. 41c

Ontario "Lindy's" Delicious marshmallow cake covered with pure chocolate. 25c

For Frozen Desserts at low cost PET 3 for 20c 2 for 9c

Virginia Sweet CANE and MAPLE Table Syrup



SUNDAY night suppers are sure to make a hit if you have pan-cakes or waffles floating in this delicious syrup. Mighty good on muffins, too! — Just try it!

Pillsbury's Pancake Flour 2 lbs. 23c 1 lb. 29c

Long Shredded Coconut 1 lb. 27c Santa Clara Prunes Large size 2 lb. 15c

Blue Ribbon Malt, 3 lb. 55c

Franco-American Spaghetti 3 cans 25c Old Gold Cigarettes 2 pkts. 27c cation of 30 33c

Mother's Quick Oats 1 lb. 9c 1/2 lb. 21c

Snider's Tomato Soup, 3 cans 25c

Pea Beans 2 lb. 11c Rice 3 pounds 17c

Ralston Wheat Food 1 lb. 23c

Oakite "Cleans a Million Things" 1 lb. 14c

Lux Lux Toilet Soap 2 pkts. 19c 3 bars 23c

Timely Helps for Fall Cleaning SPECIAL PREMIUM

Super Suds 3 pkts. 25c Octogen Laundry Soap 4 cakes 25c Octogen Soap Powder 4 pkts. 25c Octogen Toilet Soap 3 cakes 25c

\$1.40 Larkin 4-Hr. Dry All Purpose Enamels, 98c

Larkin 4-Hr. Dry Varnishes, 85c

ICEBERG LETTUCE, 2 for 15c HUBBARD SQUASH, 10 pounds for 18c GRAPES, "Home Grown Blue", 12 lb. basket 20c BANANAS, 5 pounds for 25c

RED & WHITE CHAIN STORE