

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	321,203.63

\$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



—Mrs. Alice Lever visited Wellsville relatives Monday.

—Mr. and Mrs. John Joyce were business visitors in Canisteo, Thursday.

—Waukegan and Waukegan, Wis., Tama and Iowa City, Iowa and Cleveland, Ohio.

—Rev. Frank H. Bisbee attended the ministers meeting at Wayland last Monday.

—Mr. and Mrs. E. J. Atwood and Miss Lee Rogers were in Olean Monday on business.

—Mrs. George Barrett accompanied Mr. and Mrs. Burrell Williams to Batavia, Monday.

—Clark Richardson of Athens visited at the home of his brother, E. A. Richardson, Monday.

—Mrs. D. N. Howe spent Monday with her sister, Mrs. H. G. Clark at Andover. —Whitesville News.

—Mr. and Mrs. Frank Davis spent Sunday in Woodhull with Mr. and Mrs. Charles Kilmer and family.

—Miss Neola Swain of Wellsville spent the week-end with her grandparents, Mr. and Mrs. Ralph Kemp.

—Miss Susan Langworthy of Alfred was a guest at the home of Mr. and Mrs. D. M. Greene, Monday afternoon.

—Mr. and Mrs. Everett Clair of Interlaken spent the week-end with their parents, Mr. and Mrs. B. A. Clair.

—Mr. and Mrs. James Dunnigan and Mrs. T. F. Cronen and daughter, Lavena were in Hornell on business Monday.

—Mrs. Emily Swain returned Friday to her home at Canaseraga after a week's visit with her mother, Mrs. M. A. Orvis.

—Mr. and Mrs. Frank Davis of Woodhull and Mrs. Sarah Green were Sunday and Monday guests of Mrs. Wm. Dodge.

—Mr. and Mrs. A. A. Porter and Mr. and Mrs. W. F. O'Connell were Sunday dinner guests at the new Commodore at Perry, N. Y.

—Mrs. Bertha Pingrey attended the wedding of her cousin, Furnam M. Huff to Miss Thelma Bell of Allen's Hill, N. Y., Saturday.

—Robert Common was home from Buffalo for the week-end.

—Miss Mary Guinn was a caller on friends in Wellsville, Saturday evening.

—Dr. Warner of Angelica was calling on Dr. John Common, Monday afternoon.

—A. A. Hinchey of Belmont spent one day last week with Mr. and Mrs. Harry Smith.

—Mr. and Mrs. Louis Ruger of Bath spent the week-end with Mr. and Mrs. Burr Ruger.

—Mrs. Margaret Sauter of Hornell visited at the home of her brother, James P. Dean, Monday.

—Mrs. George Swanson and two daughters of Hornell spent Monday with her aunt, Mrs. Frank Davis.

—Mr. and Mrs. Leo Davis of Davis Hill were Monday evening callers on Mr. and Mrs. Frank Davis.

—Albert Rogers and Miss Marion Hoffman spent the week-end with his parents, Mr. and Mrs. Hayden Rogers at Rochester.

—Mr. and Mrs. J. K. Boyer returned Sunday from a week's visit with relatives and friends at Buffalo and Perry.

—Mr. and Mrs. Leeman Davis and son and Clarence Carson were Sunday guests of Mr. and Mrs. Lou Davis on Davis Hill.

—Prin. and Mrs. R. B. Hardy and son were guests of Mrs. Hardy's parents at Meridian, N. Y., over the week-end, returning home Monday.

—Mr. and Mrs. Arthur Ruger of Almond and Mrs. Chester Olsen and son of Atlanta, Ga., were Friday guests of Mr. and Mrs. Burr Ruger.

—Miss Mary E. Jacka and Miss Margaret Forrester motored from Dunkirk Saturday and were guests at the home of J. A. O'Leary until Monday.

—Mr. and Mrs. Tom Morley and daughter, Helen, of Elmira and Mrs. Wm. Mullah of Buffalo were Monday callers on Mr. and Mrs. John Joyce.

—Mr. and Mrs. Lawrence McCracken and Mr. and Mrs. Joseph McCracken were Sunday evening callers on their father, Joseph McCracken at Salamanca.

—Mr. and Mrs. Albert Dennison and daughter of Hornell were week-end guests of their parents, Mr. and Mrs. Henry Baker. They all spent the afternoon with Mr. and Mrs. Harry Baker.

—Mr. and Mrs. Lou Graves and family and Mr. and Mrs. Clyde Burdick and family of Friendship, also Mr. and Mrs. Dick Schoonover and family of Lima were Sunday guests of Mr. and Mrs. Jay Bunt.

—Mr. and Mrs. H. F. Horton and children of Buffalo, Mr. and Mrs. W. C. Bohne of Wellsville and Mr. and Mrs. Earl Stocum and family of Hornell were Sunday guests of their parents, Mr. and Mrs. David Stocum.

—Mr. and Mrs. Jack Dolan and family and Mrs. Mae Williams motored to Mt. Morris, Monday, where Mr. and Mrs. Dolan visited his sister, Mr. and Mrs. Morris Mann and Mrs. Williams spent the day with Mr. and Mrs. Elbert Nash at Hunts.

—Gerald Dunnigan was a brief visitor in Buffalo last Tuesday.

—Harry Bisbee of Rochester was home last Saturday and Sunday.

—Mr. and Mrs. John Cannon spent from Saturday until Monday in Buffalo.

—Mrs. Hattie Broderick of Hornell was a guest of her brothers in Andover, Sunday.

—A. E. Smith of Olean spent several days last week with Mr. and Mrs. Harry Smith.

—Mrs. Susie Stebbins of Portville spent Tuesday, guest of Mr. and Mrs. E. J. Atwood.

—Mr. and Mrs. Leo Davis and family spent Sunday with Mr. and Mrs. Charles Kilmer at Woodhull.

—Edwin Kemp visited his uncle and aunt, Mr. and Mrs. Alvin Edwards of Whitesville over the week-end.

—Miss Amy Mayberry returned Monday after spending a week in Alfred with Mr. and Mrs. M. L. Palmer.

—Mr. and Mrs. Wm. Woodruff and son, Billy, Allen Tuttle and Miss Pauline Martin spent the week-end at Keuka Lake.

—Mr. and Mrs. Robert Dean and daughter, Beatrice and Miss Mary Doran were callers in Hornell and Canisteo, Sunday.

—Misses Kathryn and Margaret Folsing of Elmira were week-end guests of their parents, Mr. and Mrs. Michael Folsing.

—Mrs. Leeman Davis and son and Mrs. Edward Brown and children were Thursday guests of Mr. and Mrs. Dalton Shelley at Allentown.

—Mr. and Mrs. Roland Laven and daughter were in Wellsville, Sunday supper guests of their parents, Mr. and Mrs. Louis Arnold.

—Mr. and Mrs. Jett Blodgett and Ellis Horfall were guests of their daughter and husband, Mr. and Mrs. Clarence Page at Coudersport, Pa., Sunday.

—Mrs. A. M. Lobdell and son, Paul have returned to their home in Salamanca after a visit at the home of their daughter and sister, Mrs. Gladys Rogers and family.

—Mr. and Mrs. Edward Cable and son, Elbert were in Wellsville, Sunday to call on his mother, Mrs. F. E. McGinnis, who has been seriously ill at the Jones Memorial hospital.

—Mr. and Mrs. Findlay McCoubrey of Rutherford, N. J., and Mrs. Helen Reiss and Miss Sylvia Hardy of New York City were Sunday evening guests of Mr. and Mrs. Harold Hardy.

—Mrs. J. D. Burbank was at Shinglehouse, Saturday, in attendance at a birthday party given for her cousin, Mrs. Emma Prince of that place and was an overnight guest at the Holly home at Myrtle.

—Mr. and Mrs. Findlay McCoubrey of Rutherford, N. J., Mrs. via Hardy and Mrs. Helen Reiss of New York motored to Andover Saturday. Mr. and Mrs. McCoubrey returned home Monday and Miss Hardy and Miss Reiss will remain for some time at the farm home here.

—Mr. and Mrs. John Cannon were Buffalo visitors over the week-end.

—Mr. and Mrs. A. A. Porter and Mrs. Eugenia Swink were Rochester visitors last Friday.

—Mrs. J. E. Burgett and Mrs. E. H. Higby were in Hornell Monday on business.

—Miss Edith Paine spent the week-end and Monday with her parents, at Waterloo.

—Mrs. Edward Cable spent several days of last week with relatives in Buffalo and Kenmore.

—Mr. and Mrs. Howard Green were Sunday dinner guests of Mr. and Mrs. Earl Atwell at Wellsville.

—Alva Loughhead of Knoxville, Pa., and sister, Mrs. Claire Backus, were business visitors at Bath, Tuesday.

—Mrs. Nellie Maher and son, Francis of Olean spent the week-end with her sister, Mrs. Mary Mulcahy.

—Mrs. J. E. Bunt of Buffalo spent several days with Mr. and Mrs. E. Ralph Burgett and Mr. and Mrs. E. H. Higby.

—Mr. and Mrs. Wm. Pease and Mr. and Mrs. Charles Updyke spent Sunday in Wellsville with Mr. and Mrs. Herbert Updyke.

—Mr. and Mrs. Kenneth Blackman and family of Hinsdale spent the week-end with her parents, Mr. and Mrs. Frank Nobles.

—Mrs. Mary Glenzy and Miss Eliza Walsh of Clarksburg, West Va., were callers on their sister-in-law, Mrs. Mary Bunt, Wednesday.

—Mr. and Mrs. John Edwards, son Raymond, and Mrs. Alvin Edwards of Whitesville were Monday evening callers at the home of Mr. and Mrs. Kirk Ruger.

—Misses Annabelle Hiller, Marie Hanno, Annie Pullan, Virginia Gardner of Jamestown were Sunday guests of Miss Mary O'Boyle at her home on Greenwood street.

—Mr. and Mrs. George Beebe and Mrs. Belle Bloss spent from Saturday until Monday with Mrs. Beebe's uncle, Mr. and Mrs. Charles Tibbets at Clyde.

—Miss Naomi Stickler returned Tuesday to Hornell to resume her work at the St. James Mercy hospital after a three weeks' vacation at the home of Mr. and Mrs. Ray McGill.

—Mr. and Mrs. A. D. Fuller and Mr. and Mrs. A. B. Baker enjoyed a motor trip from Friday until Tuesday to Washington, D. C., and thru the Shenandoah Valley, visiting the Shenandoah caverns.

—Mrs. R. A. Shaff, Mrs. Burdette West, Mrs. LaRue Crandall and Mrs. Jennie Hammond motored to Conesus Friday where Mrs. Crandall and Mrs. Hammond remained until Sunday, guests of Mr. and Mrs. Harold May and also called at Genesee. Mr. and Mrs. May accompanied them home.

—J. A. O'Leary and sister, Anna, were business visitors in Hornell, Tuesday.

—Mr. and Mrs. Herbert Warfield of Genesee were recent visitors in Andover.

—Vernon Wigglesworth of Hornell was a business visitor in Andover, Thursday evening.

—Mr. and Mrs. Barney Birdsall of Wellsville were business visitors in town, Saturday.

—Mr. and Mrs. W. H. Connelly of Wellsville were calling on friends in town Thursday.

—Inez Kemp accompanied her grandfather, Kirk Ruger, to East Hill, Monday on business.

—Miss Mary O'Boyle of Jamestown spent the week-end with her mother, Mrs. Mary O'Boyle.

—Mrs. Mahlon Mitchell was called to Roulette Monday by the death of her brother-in-law, Lew Westfall.

—Mr. and Mrs. Wilmer Atwell were in Greenwood Sunday to call on his parents, Mr. and Mrs. M. A. Atwell.

—Miss Margaret Ward and Robert Wilson of Niagara Falls were Sunday dinner guests of Mr. and Mrs. Harry Pease.

—Mr. and Mrs. Francis Anderson and daughter of Wellsville were Sunday afternoon callers on Mr. and Mrs. C. M. Nottingham.

—Mr. and Mrs. K. J. Bennion and daughter, Ruth of Kenmore spent Sunday and Monday with her parents, Mr. and Mrs. Edward Cable.

—Mr. and Mrs. A. R. Wiles and family of Fillmore were Sunday evening callers at the home of Mr. and Mrs. Emmett Robinson.

—Mr. and Mrs. John Lever and family were week-end guests of her parents, Mr. and Mrs. Graves at Panama, returning home Monday evening.

—Ira Harnshaw of Watertown, N. Y., and Miss M. Mullen of Buffalo spent over the week-end with Miss Elizabeth Swort of East Valley.

—Mahlon Mitchell, Mrs. Clifford Walden, Hiram Byam and Mrs. Lawrence Owen and son attended the funeral of Lew Westfall at Roulette Wednesday.

—Mr. and Mrs. H. S. Thorne and Miss Jean Millspaugh spent from Saturday until Monday at Youngstown and Kenmore with Mr. and Mrs. Howard Inskip and Mrs. Jesse Girling.

—Mr. and Mrs. Archie Bloss, Mr. and Mrs. Denzel Baker and daughter, Audrey Jean and Mr. and Mrs. Will Perkins and daughter, Wilma spent Sunday with Mr. and Mrs. Rex Starr at Campbell.

—Mr. and Mrs. Ransom Herrick of Bainbridge, N. Y., stopped off for a few days with Mr. and Mrs. Harry Smith. Mrs. Smith accompanied them on a vacation trip recently when they visited relatives in Chicago and Wadsworth, Ill., Milwaukee.

—Mrs. Martha Bines and Mrs. Dan Witter were in Wellsville Monday on business.

—Mrs. James Guinn of Wellsville spent Wednesday with her mother, Mrs. James Guinn.

—Mr. and Mrs. James Gibson of Dundee were Monday night guests of Mr. and Mrs. Frank Davis.

—Harry Joyce, Jr., of Buffalo and Allen Harvey of Olean were Sunday callers at the J. D. Burbank home.

—Mrs. Fred Updyke of West Union and Mrs. Martha Bines were Tuesday guests of Mr. and Mrs. Denzel Baker.

—Miss Marion Hoffman and Mrs. Denzel Baker were Saturday guests of Mr. and Mrs. Ray Rogers of Whitesville.

—George Dodge and Mr. and Mrs. Archie Dodge of Olean were Sunday guests of their mother, Mrs. Roselinda Dodge.

—Mrs. Wm. Dodge spent from Thursday until Sunday with her daughter and family, Mr. and Mrs. Otto Nye at Independence.

—Mr. and Mrs. John Dodge and family and Misses Emma and Dora Dodge were Sunday guests of Mr. and Mrs. Earl Hibbard of Bolivar.

—Mrs. Elizabeth Bass of Dansville was in Andover to attend the funeral of D. K. Porter and remained for a few days visit with friends.

—Mr. and Mrs. Lynn Trowbridge and family of Hornell spent the week-end with their parents, Mr. and Mrs. L. M. Trowbridge and Mr. and Mrs. A. R. Meade.

—Mrs. Delia Hunt has closed her residence on Dyke street and left Tuesday morning for Washington, D. C., where in company with her daughter, Miss Ruby Hunt of that city she will occupy an apartment thru the winter.

—Among those from out of town in attendance at the funeral of D. K. Porter were Floyd Richardson of Hornell, Mrs. George Cummings and two sons of Shinglehouse, Pa., Mrs. Mary Bell, Canisteo, Mrs. Nettie Ellis, Mr. and Mrs. Clayton Hunt, Arkport, Mrs. Ralph Rogers, New York City, Mr. and Mrs. G. B. Pritchard, Wellsville.

Duck Dinners

Will be served at the "Willow Brook Farm" Sundays from 1 to 3 p. m. 75c.

Orange and Black

Take Third Victory

Wellsville fans saw Coach Sid Miles' orange and black warriors romp to their third successive victory of the season on Tullar field over Salamanca high school by the score of 7-0 Saturday afternoon. Marked improvement in the Wellsville eleven was seen in Saturday's game with Hopkins, Nowell, Davis and Shine in the backfield.

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 Retail Store

Red & White Chain Store

Freshly Ground Hamburg, 2 lbs.	29c
Shoppe Coffee, 2 lbs.	39c
Red and White Milk, 3 for	19c
Fresh Creamery Butter, per lb.	35c
Cigarettes, 2 pkgs.	27c; tins of 50-33c
(Luckies—Camels—Chesterfields—Old Golds)	
Vitamont, 2 for	25c
(Best Food for Cats and Dogs)	
ALL 10c ITEMS	3 for 25c

Sweet Home Soap

10 1/2-lb. bars

29c

Our Famous Golden Yellow
Laundry Soap. Lathers to
Rich, Golden Suds. Leaves
Clothes Sweet and Clean.

Cheese, 1930 New York State . . . 27c
Macaroni or Spaghetti, 2 lb. 11c 1/2 lb. \$1.00
Genuine long Italian cut

CERTO, Sure-Jell . . . 26c
Chocolate, Bismarck's . . . 23c
Makes delicious hot chocolate for cold nights

Lard, Best Pure White—not tub lard . . . 19c
Golden Bantam Corn, Extra Fancy . . . 21c
Filbert Nuts, New crop—extra large . . . 21c

A 3-lb. can of CRISCO . . . 63c
and a Handy Mixing Bowl for

LARKIN TEAS . . . 43c
Teas from the finest gardens of the Orient, blended for discerning tastes.
Green Japan, extra fine . . . 65c
Orange Pekoe . . . 55c
English Breakfast . . . 55c
Campanula . . . 43c
Unadorned Japan . . . 43c
Mixed . . . 43c

Salad Dressing, Golden Dawn . . . 20c 35c
Sun Maid Raisins, 1/2 lb. 11c 1 lb. 2 for 25c

Puritan Malt, . . . 45c
Sardines in Tomato Sauce, 2 lb. can 21c

Astor Rice, . . . 15c
Chocolate Fig Bars, 2 pkgs. 21c
Mince Meat, Larkin brand, new pack . . . 12c

CELERY, Tall, 2 bunches . . . 15c
SWEET POTATOES, 8 pounds . . . 25c
BANANAS, 4 pounds . . . 23c
PARSLEY, bunch . . . 10c

What Does "New Pack" Mean?

We're so busy about the freshness of our canned goods as we are about the crispness of our fruits and vegetables. Notice how many of our advertisements say "New Pack"—that's our way of saying these foods are canned from this year's crop—that they are the very freshest canned goods money can buy.

RINSO . . . 21c
4 lb. 21c

Lifebuoy Soap . . . 25c
4 lb. 25c

P & G Soap . . . 25c
7 lb. 25c

Guest Ivory . . . 9c
2 lb. 9c

Chips . . . 21c
Pineapple . . . 21c

SELOX . . . 25c
2 lb. 25c

Lucky Strike CIGARETTES . . . 27c 39c
2 lb. 27c 39c

National Candy Works . . . 10c
5c CANDY BARS . . . 10c
3 for 10c