One Hundred Fiftieth Condensed Quarterly Report

## ANDOVER STATE BANK

LIABILITIES

\$455,938.43

R. O. SNYDER, Cashier

Surplus and Profits...

Contingent Reserve ...

Reserved for Taxes.

Reserved for Interest.

Unearned Discounts

Bills Payable .....

ANDOVER, N. Y.

as rendered to NEW YORK STATE BANKING DEPARTMENT

September 30th, 1931.

RESOURCES

Loans and Discounts. \$259,936.79 Real Estate Mortgages

\$455,938.43

Accrued Interest .... Overdrafts ..... Cash and Due from,

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

-Mr. and Mrs. J. C. Lever motor- Folsing were in Lawrenceville, Pa., passed the week-end with her grand- his parents for the week-end. ed to Rochester, Tuesday. -Mr. and Mrs. J. E. Cannon were

Wellsville were calling on Andover and Mr. and Mrs. Herry Joyce, Sr., day and Monday with her daughter, Hammond. friends Sunday. spending the week with her daugh- Sunday guests of her sister and of Harrison Valley, Pa., were Mon- Swain of Canaseraga, Mr. and Mrs. ter, Mrs. Harry Pease. \_Mrs. Mae Williams spent Sun- Cuba Oliver Baker at Elm Valley. ton, Pa., spent from Thursday until Hammond.

week-end with relatives in Sunberry, ial conference. their parents, Mr. and Mrs. Mahlon Mrs. F. L. Hann. Hornell were Friday guests of her Sunday guests of Mr. and Mrs. Ear! Sunday with Mr. and Mrs. Robert brother and family, Mr. and Mrs. Lyke and family at Hornell.

of Frank Nobles. \_\_J. J. Bunt and wife made a farewell call on their father, Jay were visiting his brother, Herbert, rane of Wellsville and Mrs. Louise

west by the illness of her mother, Friday until Sunday

Hornell on busniess Monday. ville, Saturday on business. -Mr. and Mrs. James Dunnigan -Mrs. Eda Sheppard of Alfred -Mr. and Mrs. A. L. Jones spent -Mr. and Mrs. J. P. Cannon were

DIRECTORS

mother, Mrs. Jennie Flint. -Mr. and Mrs. Harry Smith were

-Mr. and Mrs. Harold May of -Mrs. Monroe Conklin, Jr., of Mrs. E. E. Orvis. Conesus were Sunday guests of Mrs. Cuba spent last week with her broth-

daughter, Mary Elizabeth spent the H. Bisbee is attending the minister- Monday evening and at Fillmore on with them to pass the week. Miss Edna Caple returned to \_Mr. and Mrs. Lawrence Owen Buffalo Sunday after passing a passed Sunday in Wellsville with daughter of First street motored to f Hornell were Monday guests of week with her parents. Mr. and their daughter and family, Mr. and Lock Haven, Sunday, where Mrs. -Mr. and Mrs. John Dodge and \_Mr. and Mrs. Otto Sims of family and Mrs. Wm. Dodge were Pearl Davis and Elmer Coats spent D. A. Murphy.

Whitford on Hartsville Hill. \_Mr. and Mrs. Lee Trowbridge \_ James Wentworth went to An-\_Mrs. Annabelle Kaple and Mrs. and Mr. and Mrs. Clarence Trow-gelica Saturday and trucked a load Inez Elster of Pingrey Hill were bridge were Friday guests of Mr. of household goods for Scott Jacobs Tuesday evening callers at the home and Mrs. Frank Halsey on Davis to the Earley Cole farm on Pingrey ' -Mr. and Mrs. Clarence Coch--Mr. and Mrs. Menzo Burdick

bunt, Sunday, before returning to and their daughter, Grace Burdick Corwin of Dowagiac, Mich., were at Rochester and Coldwater over Sunday guests at the Bullard home Conesus the week-end. brother and family, Mr. and Mrs. biker and Charles DuColn of Hilland family and Mr. and Mrs. Frank Ransom Monroe and other relatives. ton. N. Y., were guests at the home Ryan and son, Francis, of Allegany -Mrs. W. G. Pope was called of Mr. and Mrs. Claire Backus from spent Sunday with their mother, Mrs. M. E. Farnham of Sparta, Wis. gentlemen were down for squirrel

ISNOW ON

The Rexall Store

She left Friday afternoon on the hunting and carried home the limit land, Miss Alice Nobles, Mr. and land Mrs. Darwin Southerland spent. Glenn Boyd at Jasper. -Mr. and Mrs. W. N. Rice enjoyevening thru northern Pennsylvania, visiting friends Binghamton and Newark Valley.

Floyd Bunker and daughter Eleanor of Hartland spent Saturday and Sunday at the home of Mr. and Mrs. George Vickers. -Mr. and Mrs. Clarence Trow-

bridge and family returned to their home in Syracuse Saturday morning lafter passing two weeks with their Mr. and Mrs. L. M. Trowbridge and other relatives. \_Mr. and Mrs. Vivian Sweet, E. , Stearns and daughter, Reta motored to Harrison Valley, Friday and visited Rev. and Mrs. A. D. Sheppard until Monday when Rev. and Mrs. Sheppard brought them home and they passed Monday at the 'Stearns home and called on's other

> ACCESSORIES and

GARAGE

Mrs. Denzel Baker. and up thru Wayne, Thursday. --Mr. and Mrs. Harry Kilbuorne

-Mr. and Mrs. Edward Cable -Mrs. Denzel Baker and daugh- -Mr. and Mrs. Erwin Jordan and -Mrs. Hugo Honegger was in have been in Hornell several times ter, Audrey Jean spent several days Mr. and Mrs. Marous Steinburg of -Mr. and Mrs. John Quigg were recently, calling on his mother, Mrs. last week with her grandparents, Elgin, Ill., were recent guests were in Hornell on business last calling on Hornell relatives this F. E. McGinnis at the St. James Mr. and Mrs. Albert Robbes at LeRoy E. Jordan and wife at Hotel

spent Sunday with Attorney and Thursday with her brother, Lorenzo in Ithaca, Saturday to attend the George W. Alvord and Michael -Miss Veronica Clair of Hornell ward Cannon returned home with R. K. Hammond of Rochester -Mrs. C. M. Hicks and daughter, and Mrs. L. T. VanWie and daughbusiness visitors in Hornell Satur-Sunday guests of Mr. and Mrs. Winifred of Honeoye spent Thurs-ter, Velma and nephew, Dean Ham-

were guests last week of Mr. and -Misses Erma and Doris Dodge -Miss Helen Kilbuorne of Gale- LaRue Crandall and Mrs. Jennie er and family, Mr. and Mrs. C. M. spent from Thursday until Sunday Sunday with Miss Carmen Youmans. \_\_Mrs. F. H. Bisbee is visiting her \_\_Mrs. John Nobles attended an and Mrs. Archie Dodge at Olean. \_Mr. and Mrs. Roland Laven and children in Rochester while Rev. F. Eastern Star meeting at Greenwood Archie Dodge, Jr., returned home -Mr. and Mrs. James Dunnigan Hornell and Mrs. James Guinn and

-Mr. and Mrs. Fred Halsey, Mrs. town, Pa., to visit her sister, Mrs.

Capital Stock ..... \$ 50,000.00 and family spent Sunday with Mr. from the Jones Memorial hospital, -G. B. Proper and Floyd Cart. 61,641.60 and Mrs. Walter Perry at Bennetts Wellsville, Sunday and is gaining wright of Hartsville went Friday to Waneta Lake on a hunting and fish. 5,000.00 Mr. and Mrs. Spencer of Alfred —Mr. and Mrs. Gordon Steadman ing trip. and Miss Wise of Almond were Sun- and family spent Saturday with Mr. -Mrs. Matie Wilcox returned day dinner guests of Mr. and Mrs. and Mrs. Arthur Morris and family Sunday from Wellsville where she has been several days under the \_Mrs. Carrie Maxson and daugh- \_Mrs. Mila Pingrey and Mrs. doctor's care. ter, Mildred of Little Genesee spent Bertha Pingrey spent the week-end -- Mrs. P. J. Dougherty was a Sat. the week-end with Mr. and Mrs. with Mr. and Mrs. Clifford Gilman urday caller on her daughter and

at Great Valley. family, Mr. and Mrs. Harold Gris. \_\_Mr. and Mrs. H. D. Rogers of \_\_Mr. and Mrs. B. A. Clair and wold of Hornell. Rochester spent the week-end with Miss Minnie Clair attended the fun- - Mrs. Martin Hoyer has return. their daughter and family, Mr. and eral of their cousin, William Adams ed from a visit of several weeks with friends at Potsdam and Canton at Corning, Wednesday. \_Mr. and Mrs. J. L. Wil- \_Dr. and Mrs. Buckland of Corn- her former home. liams and Mr. and Mrs. F. S. Clarke ing and Dr. and Mrs. E. J. Sweet of -Mr. and Mrs. D. W. Williams enjoyed a motor trip to Keuka Lake Hornell were Sunday dinner guests and Mrs. B. F. Langdon of Gold, of Mr. and Mrs. A. L. Youmans. Pa., were recent guests of Mr. and -A. L. Youmans and Wm. You- Mrs. C. M. Nottingham. and son William, and Mrs. Wm. mans were in Wellsville, Tuesday, -Mr. and Mrs. Leeman Davis Head of Galeton, Pa., were Sunday installing a heating plant for H. H. and son and Clarence Carson were guests of Mr. and Mrs. A. L. You- Nicholson at the Red and White Sunday callers on Mr. and Mrs.

(Other Personals on Page Four)

Lloyd Allen at Purdy Creek.

—Mrs. Roseltha Dodge spent Sunguests of their mother, Mrs. Ida

—The sunday guests of their mother, Mrs. Ida

—The sunday Butter, 2 lbs. ....63c were in Olean Saturday on business. Mrs. Sarah Burdick at Elm Valley.

—Bert Orvis of Hornell, Mr. and

—Bert Orvis of Hornell, Mr. and

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—Rev. and Mrs. A. D. Sheppard

—Rev. and Mrs. A. D. Sheppard

—Rev. and Mrs. A. D. Sheppard

—Bert Orvis of Hornell, Mr. and

 family, Mr. and Mrs. F. L. Scott at day callers on Mr. and Mrs. E. E. M. J. Palmiter of Hartsville Hill R. and W. Milk, 3 for . . . . with their brother and family, Mr. R. and W. Naptha Soap, same as —Mr. and Mrs. James Guinn of B. and W. Pastry Flour, 5 lbs. ..... 13c Fresh Ground Hamburg, 2 lbs. James Guinn left there for Johns-

tall cans Evap. Milk

1 pkg. Mother's Oats

. What Your Dollar



So-White Cake Flour, Results Gustanteed ples. 19c or Citron Peel Arms 14-16. pkg. 90 So-White Icing Sugar, Easy to Use 2 pkgs. 9c Currents, New Crop phy. 14c Peanut Butter, Larkin Brand Sun Maid Raisins Ginger Bread Mix, Something New! can 23c Chocolate Puffs, A Bon-Bon Cookie Chocolate Covered. Golden Bantam Corn, Flag Brand 2 No. 2 29c

Gold Medal FLOUR,

VOL. XLVI., NO. 46.

NOVEMBER 13, 1931<sup>-</sup>

A PROGRESSIVE PAMILY NEWSPAPER, FOR ALLEGANY COUNTY PEOPLE, IN POLITICS INDEPENDENT BUT NEVER NEUTRAL.

THE LATE EDWARD J. ATWOOD

Mulcahy and A. A. Porter.

Ray McGill and Guy Wood.

ANDOVER, N. Y., FOR THE WEEK ENDING FRIDAY, NOV. 13, 1931.

Fine Entertainment and a who was born in Norfolk, England Very Pleasant Time Was and died in Yorkshire in 1449, about 500 years ago:

to have just a fine time. The fair is an annual affair and Thomas Joyce at Independence.

While the proceeds are not as And in the air men shall be seen great this year as last the members In white, in black, as well as green feel that it was all that could be A great man then shall come and go expected during these hard times. For prophecy decrees it so. People cannot buy unless they have the money and there is mighty little In water iron then shall float money to be found in this neck of As easy as a wooden boat. A program of exceptional merit

was given Thursday evening under In land that is as yet unknown. direction of William Lang. Open- Water and fire shall wonders do. ing, orchestral number played by And England shall admit the Jew. Oliver Kemp, Wisner Cook and Robert Spicer, with Miss Carmen You. The Jew that once was held in scorn mans at the piano. Reading, "Ted- Shall of a Christian then be born. dy's Terriers at Santeago," Mrs. A house of glass shall come to pass Louise Jobson; vocal solo, "Sing Me In England-but alas, alas! Sleep," Lee Millspaugh, accom- A war will follow with the work panied by Mrs. Millspaugh; horn Where dwells the pagan and the solo, Oliver Kemp; vocal duet, "The Little Church of My Dreams." Mr. and Mrs. Harold Hardy; a mixed The states will lack in fiercest strife

inson sang "Last Night," Miss Car-The Old Man at the Cross- Then tax and blood and cruel war ing," Mrs. W. N. Rice, who responded to an encore with, "Bill's in the These times shall sunny lovel" Legislature." Vocal solo, Mr. Preb- France . Miss Fanny Dickinson accompan- Be lead to play a bloody dance, Violin solo, "Million Dollar Before the people shall be free

Baby." Oliver Kemp. Impersona- Three tyrant rulers shall she see tion solo, "Just as Young as I Used Three rulers, in successions, beas an encore Mr. Robinson sang. "Oh, You Skeeter." Violin solo, Then, when the fierciest fight "Gypsy Sweetheart," Mrs. Denzel Baker, Miss Dickinson at the piano. England and France shall be Reading in Canadian dialect, E. D. one.

Percentage, 0.7.

among their inhabitants of

Vocal solo, Wm. Lang, with Fulfilled shall be our strangest,

cis Vickers and Carol Ruger, was

And cut off locks of golden hair. Banner Counties in This

according to ecensus bulletin relatof age living in this county only Yates county has 100 persons To bog and forest and wild fens- deceased was of a philanthropic na-

Old worlds shall die and new

Cattarangus county has 1,033 per-

066 inhabitants. Allegany county Andover Lodge, No. 558, F. & A. Six counties in the state show five ranks 45th in point of population, M., Wellsville Chapter No. 143, R. six counties in the state show here ranks 45th in point of population, A. M., DeMalay Commandery No. Mrs. Edward J. Atwood expresses dealer in Jamestown for his father, cal advantages.

The cent. or more illiteracy. Clin- with Livingston, Sullivan, Chenango, A. M., DeMalay Commandery No. Mrs. Edward J. Atwood expresses dealer in Jamestown for his father, cal advantages.

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The cent. of the cent. of the cent. The cent. of the cent. Or cent.

The following poem was written.

it is claimed, by Mother Shipton, Number in Attendance. A carriage without horse will go, Disaster fill the world with woe;

The Odd Fellows Fair closed Fri- In London Primrose Hill will be day night. Considering the times. It's center hold a Bishop's See the financial results were good. The Around the world men's thoughts net profits being well over the \$200 shall fly, mark. The attendance all three Quick as a twinkling of an eye. nights was good, and everyone seem. And waters shall great wonders do. How strange, and yet it shall come

the proceeds go to help pay for the Then upside down the world shall be Odd Fellows building. The commit- And gold found at the root of tree; tee felt very grateful to the business Tho' tow'ring proud man shall ride, men in Andover, Wellsville, Hor-nell, Whitesville and Greenwood for No horse or ass move by his side. the liberal donations that help make Beneath the water men shall walk, the occasion each year a success. Shall ride, shall sleep and even talk

Gold shall be found in streams or

And seek to take each other's life; Lang, Mrs. Will Bines, Charies Rob- When north shall thus divide the

at Residence. tion solo, "Just as foung as foung as foung as form successions, be and most substantial of the spread from the spread from different dynasty. of her foremost and most substantial for the spread from the spread from different dynasty. of her foremost and most substantial for the spread from the spread

Baker, who responded to an insist- The British Olive next shall twine ure to recuperate from the effects New York City; Judge Brown, Bel- The specialties, including musical eastern milk products markets. And mont; Hon. George S. Peters, Frank numbers, choruses and drills by the it is true that northwestern herds All England's sons that plow the several sanitariums in an effort to areacy and family, Scio;

Shall oft be seen with book in hand. home from the famous Battle Creek Tracy. Whitesville, en with appendicitis from the opera- Scott Prest, Bath: John Cannon, And water wind where corn doth tion of which he did not recover. Mr. Atwood was one of the best McEwen of Wellsville and Jesse O'-1 Great houses stand in far flung vale, known men in Andover. For a Donnell of Hornell. All covered o'er with snow and hale. number of years he served terms as

And now a word in uncouth rhyme, ways active in all civic matters. Of what shall be in future time; | took much pride in his home town. For in this wondrous far-off days He was one of the heaviest donors

tries for our village. He was one of the founders of Burrows National Same As witches do on broomsticks now. Bank when it was organized 1.

Then love shall die and marriage 1906 and has served for over 201 been on the Board of Directors c And wives shall fondle cats and dogs the bank since organization. For a of the Board of Education of And- the scalp of the "Persistent North-

counties in the State of New York, Build houses light of straw and his parents in the town of Hartsville coming to Andover he clerked Of 31,155 persons over ten years In fear and trembling this shall do: ness sagacity he was most success

out of 14,200 who are illiterate, the For storms will rage and oceans ture and many are the kindly deeds organization. knew about. He was a congenia. And, as he blows his wondrous horn, and fraternal citizen and a

led in marriage January 1921 with

Card of Thanks

busy men are giving a day or two

BOTH ANDOVER BANKS MINNESOTA PLAN JOIN CREDIT ASSO. MINNESOTA PLAN

tee Formed Under Hoover Credit Plan to Aid Banks in This Area. No Mere Cow-Sow-Hen Executives of over 100 banks in Western New York met at the Hotel Buffalo, Friday afternoon and organized the Western New York State Unit of the National Credit Corporation known as "National men may well study the results of Credit Association No. 1 of the the Minnesota Plan which raised Second Federal Reserve District." farm income in Minnesota, the Da-The total amount subscribed at kotas and Montana seven hundred the meeting was in the neighborhood million dollars in eight years, an of \$7,000,000. This figure will average of \$1,679 per farm, acprobably reach a quota of \$8,000, cording to Frederick E. Murphy,

pool formed at the suggestion of nancial leaders in agriculture. the National Credit Association. | gional advisory councils are being

Comedy Production

AT LES END J. S. Phillips, J. E. Cannon, James Tuesday and Wedn P. Cannon, F. W. Burrows, Dan at the Auditorium.

Andover suffered the loss of one funeral of E. J. Atwood from out-pecial mention for the splendid man-prosperity.

Storms, E. J. Guttinger, Hornell; little tots and young people

Farm Bureau is on. North Led by Victor Perkins, captain, erners" in this year's Farm Bureau

mitteemen are the backbone of the Sunday was also the birthday of the business.

ty are active. When they go out to ols.

Someone is going to get a free sup- new home at Busti. They are both well known

Scheme. It Challenges Study by New York's Farmers & Business Men.

New York farmers and business-000 after formal action has been sponsor of the plan and publisher o taken by directors of other institu- the Minneapolis Tribune, now directing a nation-wide educational This represents the contribution effort from New York to secure the of Group One to the \$500,000,000 active interest of industrial and fi-President Hoover for the purpose To make the application of the of making loans to banks and all of Minnesota Plan effective in states which is available to members of with large agricultural interests, re-

Both the Andover State Bank and formed. Some, such as the Georgia the Burrows National Bank have Committee of One Hundred, are albecome members of the Association. ready at work. The plan calls for reorganizing, refinancing where necessary and generally building up the business of farming in the Unit-FLAPPED HERE ed States. "Unless the 29,000,000 Americans on our farms prosper, none of us can prosper," said Mr. Murphy. "The gist of the Minnesota plan can be applied anywhere. Two Good Houses Laugh For it is a method of solution rather Themselves Hoarse Over than a cut and dried cure-all. It is not mere 'diversification.' It is not 'cow-sow-hen farming.' It is not

even just 'selective specialization.' "Actually it is the intelligent ap-"The College Flapper" comedy plication of the methods that make put on by the Masonic and O. E. S. for success in industry, to agricul-The honorary pall bearers were fraternities drew good houses both ture. We make a study of hundreds J. S. Phillips, J. E. Cannon, James Tuesday and Wednesday evenings of successful farms in every region. Then we urge the spread of their The The play, as advertised, was one methods to the other farms faced pallbearers were A. D. Fuller, Ed. good hearty laugh from start to fin- with the same general soil, climate Kilbane, Robert Dean, J. C. Lever, ish. The chorus numbers were of and marketing conditions. And we the high order which is expected make that spread possible by pro-The interment was in Valley from Andover musicians. The en- viding the money to finance the im-Brook cemetery of which the detire cast of "The College Flapper" provements. We make farming the

Held Sunday Afternoon ceased was a trustee for several deserves credit for the excellent business of the man in the city. We manner they did their work. Lyle enlist the whole effort of the origin Among those attending the Mulconery, leading man, merits es- behind the restoration of its farm of her foremost and most substan- OI-town were bit. and Mrs. Finla G. characters of Jerry Watson, football much in the northwest where our tial citizens last week Thursday Crawford, Syracuse; Mr. and Mrs. star and that of "House Mother," of Minnesota plan has been in operamorning, November 5, 1931, in the passing of Edward J. Atwood at his home on Pleasant avenue. The immediate cause of death was his failmediate cause of death was his failJesse Phillips and Frank Burrows, presentation of the drama.

Star and that of House Mother, of Minnesota plan has been in operation the sorority. The change of voice and manner was skillfully carried out by Mr. Mulconery thruout the presentation of the drama.

Minnesota plan has been in operation these past ten years. Recently and manner was skillfully carried out by Mr. Mulconery thruout the presentation of the drama.

Mr. Atwood had not been in good William Bundy, Dansville; Mrs. Orr very well executed. And the intro-ket. In 1924 New York creameries health this summer. He had visited Herrick, Olean; Mr. and Mrs. Carl duction and parade of the College produced 25,974,000 pounds of but-Norman Flappers, under direction of Harold ter. In 1929 they produced only , Mrs. Melvin ful beauty and style of several of that year manufactured 282,884,000 Mr. and Mrs. our citizens never before dreamed pounds of butter,

As a financial venture the show ago Minnesota was a wheat state. was a success netting the orders a We were the bread basket of Amerifine return for which much credit ca. Last year, and for several years number of years he served terms as president of the village and was always active in all civic matters. He FARM BUREAU BOYS | was due the director, Miss Vercy before, Minnesota's wheat income the Universal Producing has been worth only one quarter what our barnyard biddies earn for

Masonic Temple after the program York City bought 54,013,680 quarts of cream from New York farms last year as against 252,640,000 quarts from Minnesota. 'Yet, the great New York milk

State. The balance, interestingly enough, came as follows: Pennsyl-

up in the northern part of the coun-ley, Graydon Seeley and Jean Nich-|cheese producing state, her 242,-

dairy products devised. So that the "We have built up a dairying in-

large can 53c Both 19c

GASOLINE, OIL

3 ban 23c