

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



—Mrs. Edith Milligan came home from Elmira Sunday.
—Mr. and Mrs. W. H. Green were in Coudersport, Pa., Monday on business.
—Earl Jackson and Lester Sprague were in Prattsburg, Tuesday on business.
—Mrs. Charles Caple is in Buffalo this week called there by the death of her grandfather.
—Mrs. Arthur Wagner spent the week-end at Perry, N. Y., with her father, George Stanton.
—Mrs. Jay Bunt, Mrs. E. A. Mullen and Mrs. Edward Walsh were in Wellsville on business Friday.
—Miss Marjory Williams of the Jones Memorial hospital nursing staff Wellsville, was in Andover Friday.
—Mrs. Herbert Edwards and babe of West Union spent Sunday with her parents, Mr. and Mrs. Charles Church.
—Mr. and Mrs. Walter Dodge and family spent Sunday with her parents, Mr. and Mrs. Fred Button at Belfast.
—Mrs. F. E. McGinnis of Genesee, Pa., is passing a few days with her son and family, Mr. and Mrs. Edward Cable.
—George Savage and friend, Mr. Rockman of Rochester, spent the week-end with Mr. Savage's sister, Miss Doris Savage.
—Mr. and Mrs. David Slocum were Friday dinner guests of their daughter and husband, Mr. and Mrs. W. C. Bohne of Wellsville.
—Mr. and Mrs. A. J. Palm of Bradford, Pa., were pleasant callers at the Methodist parsonage Sunday afternoon and evening, Nov. 1.
—Mr. and Mrs. Edward Cable and son, Elbert, and Mrs. W. J. Trown of Wellsville spent the week-end with their daughter and husband, Mr. and Mrs. J. K. Bennion at Kenmore.
—Miss Grace Fowler of Buffalo was a brief caller on Andover friends Wednesday morning. Miss Fowler was motoring to Hornell to her business appointment in that city.

—Mrs. E. Gallagher is visiting relatives in New York City.
—Harry McGee spent the week-end with Mr. and Mrs. Mahlon Mitchell.
—Miss F. Madeline Shergur visited friends in Rochester over the week-end.
—Mrs. Joseph Eberle and Mrs. Carlyle Myers were in Hornell on business Tuesday.
—Wesley Grossman and James Gerald were home from Batavia over the week-end.
—Mr. and Mrs. Henry Calkins of Rochester were Monday callers on Mrs. Elwin Trowbridge.
—Mrs. Charles Whitney of Wellsville, Pa., is visiting at the home of Mr. and Mrs. Charles Updyke.
—Mrs. Jennie Baker is visiting her daughter and husband, at Cattaraugus, Prof. and Mrs. Oliver Sanders.
—Mr. and Mrs. B. A. Clair were calling at the home of Mr. and Mrs. Robert Kerr in Wellsville, Sunday evening.
—Mr. and Mrs. Roland Laven and daughter and Mrs. Bessie Hawkins were in Wellsville, Saturday on business.
—Mr. and Mrs. William Nelson of Hornell were Monday evening callers on her parents, Mr. and Mrs. Charles Updyke.
—Mrs. George Swain and daughter Neola of Wellsville were callers Sunday on her parents, Mr. and Mrs. Ralph Kemp.
—Mr. and Mrs. Sidney Kaple of Pingrey Hill and Mr. and Mrs. Elmer Kaple were Sunday dinner guests at the Pingrey home.
—Louise Flohr and daughter, Clarabelle and Mrs. T. M. Clarkson were Sunday dinner guests of Mr. and Mrs. Ed. Walsh and family.
—Mr. and Mrs. Harold Evingham and daughter, Dorothy, of Alfred, were calling on friends and relatives in town the first of the week.
—Mr. and Mrs. E. E. Orvis entertained as Monday dinner guests Mr. and Mrs. James O. Baker of Howard and Mrs. John Dodge and children.
—Mr. and Mrs. Norman Joyce and son and Mr. and Mrs. Leo Joyce and son were Sunday dinner guests of their parents, Mr. and Mrs. Thomas Joyce.
—Mr. and Mrs. Freeman Rogers and daughter, Louise of West Hill were Sunday guests of Mr. and Mrs. Wm. Pease and also attended the funeral of E. J. Atwood.
—Mrs. Martin Donnelly and son, Francis, Mr. and Mrs. Harold Riley of Olean and Mrs. Ella Hewett of Meadville, Pa., were Sunday guests of Mr. and Mrs. Wm. McDonough.
—Mr. and Mrs. James McCormick of Niagara Falls, Mrs. Arthur Eaton and daughter Mary of Hornell were Saturday callers at the home of Mr. and Mrs. Avery Meade and family.
—Mr. and Mrs. P. Breese, Mr. and Mrs. R. Collins of Wellsville, Mr. and Mrs. George Baldwin, Dunkirk and L. E. Howland were Sunday dinner guests of Mr. and Mrs. Clayton Baldwin.

—John Dean of Buffalo is visiting friends in town this week.
—Mrs. Ella Dougherty and daughter, Irene, were Hornell visitors Wednesday.
—Miss Mary Doran is spending this week with Mr. and Mrs. Joseph Coyle at Buffalo.
—Miss Edith Paine spent the week-end in Whitesville with Mr. and Mrs. Richmond.
—Mr. and Mrs. J. L. Williams were Sunday guests of Mr. and Mrs. J. R. Willard at Hornell.
—Mr. and Mrs. J. P. Smith and family of Bradford, Pa., were calling on relatives in town Sunday.
—Miss Marjory Southerland of Shinglehouse is spending the week with Mr. and Mrs. Robert Southerland.
—Howard VanWie of Painted Post was a Saturday caller at the home of his grandmother, Mrs. Ida Hammond.
—Mrs. Mae VanZandt of Syracuse came Thursday for a visit with her niece and family, Mr. and Mrs. John Dolan.
—Mr. and Mrs. John Quigg, Mrs. T. K. Regan and Mrs. Mary McGuckin were calling on relatives in Hornell, Tuesday.
—Sergeant Harold Kemp and son, Roger, of Webster were Saturday callers on his parents, Mr. and Mrs. Ralph Kemp.
—Mrs. E. R. Crandall of Alfred and daughter, Mrs. Virginia Jones of Wellsville were guests of Mr. and Mrs. M. A. Crandall, Monday.
—Mr. and Mrs. George Baldwin of Dunkirk returned home Monday after spending the week-end with his brother, Clayton and family.
—Mrs. Norman Rogers of Greenwood Hill and Edwin Koch was in Andover Saturday evening and were dinner guests of Mrs. Benjamin Wallace.
—Dr. C. B. Walker was a professional caller in town Monday, calling on Mrs. Michael Dougherty who is seriously ill at her home on Elm street.
—Mrs. Mahlon Mitchell and Hiram Byam were guests of Mr. and Mrs. Charles Byam and Mr. and Mrs. Harry Byam at Wellsville Monday and Tuesday.
—P. L. Lynch and son, Cyril Lynch have returned to their home in Hackensack, N. J., after spending a few days guests of Mrs. Michael Dougherty who is very ill.
—Mr. and Mrs. E. D. Baker with their daughter, Ella, a Freshman at the University of Rochester, were Sunday guests at the home of Mr. and Mrs. Carroll L. Tucker in Rochester.
—Phil Riley of Wayside, Kansas, who has been visiting at the home of Mrs. P. J. Dougherty left for Canisteo Monday and goes on from there to his home, much improved in health.
—Mrs. P. J. Dougherty and daughter, Margaret, Phil Riley and Mr. and Mrs. Charles Howland and family were Sunday dinner guests of Mr. and Mrs. John F. Baker on Pingrey Hill.

—J. A. O'Leary was a business visitor in Hornell, Wednesday.
—Mr. and Mrs. John Joyce passed three days last week with relatives in Buffalo.
—Mr. and Mrs. Clarence Mound of Elmira spent the week-end with relatives in town.
—Mr. and Mrs. Wm. Reed motored up from Canisteo to attend the play Tuesday evening.
—Miss Margaret Grossman of Alfred spent last week with her father and family, Jesse Grossman.
—Mr. and Mrs. John Nobles and family were Sunday guests of Mr. and Mrs. Leo Strahan of Friendship.
—Mr. and Mrs. W. S. Baker of Alfred Station were Sunday callers at the home of Mr. and Mrs. E. E. Orvis.
—Mr. and Mrs. B. B. Hann were week-end guests at the home of their son, Prof. Carl Hann and wife of Kenmore.
—Mr. and Mrs. G. B. Proper spent Sunday in Fremont with his sister and family, Mr. and Mrs. Henry Acker.
—Mrs. Irene Cusick of Boston, Mass., and Mrs. Lida Hart of Wellsville were calling on Mrs. Edward Cable, Wednesday.
—Dr. and Mrs. C. H. Harrington and Miss Clair were Saturday evening supper guests of Mr. and Mrs. E. F. Stearns.
—Mr. and Mrs. L. M. Trowbridge were calling on his brother and family, Mr. and Mrs. Albert Trowbridge at Greenwood, Sunday evening.
—Mr. and Mrs. Albert Dennison and daughter of Hornell spent Friday and Saturday with their parents, Mr. and Mrs. Henry Baker.
—Mr. and Mrs. Freeman Rogers and daughter, Louise, and Mrs. William Pease also Mr. and Mrs. Wm. Pease, Jr., spent Saturday in Rochester.
—Mr. and Mrs. F. L. Scott and granddaughter, Louis Ann Henning of Cuba were Friday dinner guests of her sister and family, Mr. and Mrs. H. S. Thorne.
—Mr. and Mrs. F. S. Clarke left Tuesday afternoon for Florida, where they will pass the winter at Bradenton, where they have been located for several years.
—Among those from out-of-town in attendance at the funeral of Mrs. Florence Bullard Wednesday were: Mrs. Jennie Nichols and son of Bolivar; Mrs. Helen Reiss and Miss Sylvia Hardy of New York City; Mrs. Minnie House, Howard, N. Y. and Mr. and Mrs. A. D. Howe of Wellsville.

—Miss Margaret Dougherty was in Hornell Tuesday on business.
—Rev. and Mrs. Frank H. Bisbee returned Saturday from a few days' visit in Rochester.
—Miss Alice Nobles spent Thursday and Friday with Mr. and Mrs. W. C. Bohne at Wellsville.
—Mr. and Mrs. Wm. Pease, Sr., and Mrs. Charles Updyke were Hornell visitors Wednesday.
—Miss Lotie Simmons and John Gibson of Wellsville were Sunday guests of Mr. and Mrs. J. K. Boyer.
—Mr. and Mrs. Charles Cochran of Friendship were Tuesday dinner guests at the Bullard home on Dyke street.
—Mr. and Mrs. Leo Davis and family of Davis Hill were Sunday evening callers on Mr. and Mrs. Lee-man Davis.
—Sheriff and Mrs. D. W. Witter of Belmont were Sunday afternoon callers of Undersheriff and Mrs. Harry Kemp.
—Mrs. Leeman Davis and son, Mrs. Edward Brown and Mrs. Edward Carson were in Wellsville on business Thursday.
—The McCaffery family of Hornell were callers at the home of Mr. and Mrs. Edward McAndrew and family one evening last week.
—Mrs. C. L. Earley was in Rochester Friday to see her daughter, Mrs. Gordon Borden, who has been very ill and is now improving.
—Mrs. Mae Williams spent Friday, Saturday and Sunday guest of Mr. and Mrs. Fred Williams and Mrs. Addie Evingham in Wellsville.
—Mr. and Mrs. G. B. Proper are spending the last of this week with their daughter and husband, Mr. and Mrs. Lawrence King at Kenmore.
—Rev. W. L. Greene and Rev. R. C. Shergur attended the Allegany County Ministers' meeting and dinner at Houghton College, Monday, Nov. 9th.
—Mr. and Mrs. Henry Baker and Mr. and Mrs. Albert Dennison and daughter spent Sunday with Mrs. Dennison's mother, Mrs. N. K. Dennison at West Sparta.
—Mrs. Clarence Rathfuss, formerly Mrs. Charles Lash, of Collins Center and daughter, Mrs. Paul Miller, nee Christine Lash of Gowanda were calling on former Andover neighbors and friends, Tuesday.
—J. C. Lever and Raymond O. Snyder, cashiers respectively of the Burrows National and Andover State banks, were in Buffalo Friday to attend a meeting of Western New York bankers, organizing a unit of the National Credit Corporation.

—George Book of Buffalo was visiting relatives in town Sunday.
—Mrs. F. G. Crawford of Syracuse is spending the week with Mrs. E. J. Atwood.
—Mr. and Mrs. Charles Hammond were business visitors in Wellsville Saturday evening.
—Mr. and Mrs. Edward McAndrew and family made a business trip to Elmira Saturday.
—Mr. and Mrs. Ralph Whiting of Almond were Sunday dinner guests of Mr. and Mrs. A. L. Jones.
—Mr. and Mrs. Russell and Mrs. Emily Ritter of Friendship were Andover visitors Saturday evening.
—Mrs. Wm. Dodge is visiting her daughter and family, Mr. and Mrs. George Bennett at Addison, this week.
—Mr. and Mrs. John Dodge and family were Sunday dinner guests of Mr. and Mrs. Earl Schoonover on South Hill.
—Misses Kathryn and Margaret Folsing and Miss Lucile James of Elmira spent the week-end at the Folsing home.
—J. V. Stearns and son Judson of Hornell spent Wednesday evening with their parents, Mr. and Mrs. E. F. Stearns.
—Mr. and Mrs. Edward Carson and son, Clarence, were Sunday guests of Mr. and Mrs. Arthur Terbury at Shovel Hollow.
—Rev. and Mrs. Bisbee attended the ministers' meeting at Cohocton last Monday. Dr. McCall read a paper about the church school.
—Rev. R. C. Shergur attended the Olean District Evangelistic Group Meeting, held at the M. E. church at Belmont on Thursday, Nov. 12.
—Mrs. Earl Howland, Mrs. Ellen Matthews and Mrs. Jennie Flint were dinner guests Saturday at Beacon Inn on the Almond-Hornell highway.
—Mrs. Frank House of Howard was in Andover Wednesday to attend the funeral of Mrs. Florence Bullard. She was the guest of Mrs. B. B. Hann while here.
—Mr. and Mrs. Robert Southerland, Mr. and Mrs. Darwin Southerland, Miss Alice Nobles and Miss Marjory Southerland, spent Sunday at Hinesdale with Mr. and Mrs. Kenneth Blackman.
—Charles Mourhous of Washington, D. C., was calling on Andover relatives and friends this week. Mr. Mourhous was returning from a visit with his daughter, who is a student at Alfred University.

(Other Personals on Page Four)

SAVE SAFETY
Don't Suffer from Constipation
No need to suffer the torturous ill health of Constipation when you may obtain Rexall Orderlies at the Rexall Store.
For more than twenty-five years Rexall Orderlies have been the accepted method of relieving Constipation without the violent and habit-forming effects of many laxatives.
ORIGINAL Chocolate Laxative
Box of Sixty 50¢
J. D. CHEESMAN & CO
The Rexall Store

Red & White Chain Store
Fresh Creamery Butter, 2 lbs. . . . 63c
Arpeako Fresh Pork Liver, 2 lbs. . 25c
R. and W. Potted Meats, lg., 2 for . 15c
R. and W. Pumpkin, lg., 2 for . . . 25c
B. and W. Oats, China or Glassware, large, per box 23c
R. and W. Milk, 3 for 19c
Vitamont Cat and Dog Food, 2 for 25c

ANOTHER of the best salesmen is making the Larkin Neighborhood Food Stores popular among housewives. Over two dozen nationally famous foods, every one priced at unusual savings. Buy now—save on your food bills for weeks to come!

29¢ SALE

Palm Brand Shrimp, 2 cans 29¢
Del Maize Corn, 2 No. 2 cans 29c
Alamo Tuna Fish, 2 cans 29c
Del Monte Spinach, 2 lg. cans 29c
Flag Apple Sauce, 3 No. 2 cans 29c
Dinner Bell Oleo, 2 lbs. 29c
Kellogg Rice Krispies, 3 pkgs. 29c
Maypole Plums, 4 cans 29c
Van Camp's Milk, 5 cans 29c
Flag Diced Beets, 5 No. 1 cans 29c
Golden Dawn Salad Dressing, qt. 29c
Larkin Jell, all flavors 6 pkgs. 29c
Prunes, large size 4 lbs. 29c
Rice, Fancy Blue Rose 6 lbs. 29c
Queen Olives, qt. jar 29c

Sun Maid Raisins, Seeded or Seedless 3 pkgs. 29¢
Fairview Tomatoes, 4 No. 2 cans 29c
Libby Tomato Juice, 4 cans 29c
Cupee Sugar Corn, 4 No. 2 cans 29c
Flag Sauerkraut, 4 lbs. 29c
Chef Boyardee Spaghetti Dinner, complete 29c
Rinso, 1 qt. & 1 lb. 29c
Lifebuoy Soap, 5 bars 29c
Guest Ivory Soap, 7 bars 29c

Larkin Brand Mince Meat, 3 pkgs. 29¢
Campbell's Tomato Soup, 4 cans 29c
Campbell's Beans, 4 cans 29c
1 pkg. FAVORITE BISCUIT and 1 SCHOOL PAD for 16c
Ivory Flakes, 1 qt. & 1 lb. for 29c
Maid O' Mist Soap, 10 bars 29c
Northern Toilet Tissue, 4 rolls 29c
Larkin Soap Chips, 2 pkgs. 29c
1 lb. CHOCOLATE CREAMS and 1 SCHOOL PAD for 21c

Fluffy White Pastry Flour, 2 lbs. 29¢
Pickles, Sweet or Spicy 1 qt. jar 29c
Van Camp's Pumpkin, 3 lbs. 29c
Polk's Grapefruit, 2 cans 29c
Cheese, N. Y. Style 1 lb. 29c
Tender Sweet Peas, 2 No. 2 cans 29c
P & G Soap, 8 bars 29c
Old Southern Coffee, 1 lb. can 29c
Gorton's Codfish, 1 lb. 29c
Evaporated Apricots, 2 lbs. 29c
Sweet Home Soap, 10 bars 29c

ORANGES, 216's, dozen 28c
APPLES, 10 pounds for 28c
SWEET POTATOES, 10 pounds for 28c
COOKING ONIONS, 8 pounds for 28c

KEEP STOP