

One Hundred Fifty-first Condensed Quarterly Report

ANDOVER STATE BANK

ANDOVER, N. Y.

as rendered to

NEW YORK STATE BANKING DEPARTMENT

December 31, 1931.

RESOURCES

LIABILITIES

Loans and Discounts	\$252,886.84
Bonds	94,421.25
Real Estate Mortgages	37,309.46
Real Estate	2,500.00
Accrued Interest	3,856.53
Overdrafts	434.24
Cash and Due from Banks	40,418.90

Capital Stock	\$ 50,000.00
Surplus and Profits	53,698.26
Contingent Reserve	7,500.00
Reserved for Taxes	1,780.58
Reserved for Interest	3,034.49
Unearned Discounts	1,875.00
Bills Payable	10,000.00
Contingent Liability National Credit Corp.	544.84
Deposits	303,394.05

\$431,827.22

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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. Hattie Eggleston left Sunday for Rochester.

—Mrs. James Dunigan passed Tuesday of last week in Hornell.

—Mrs. Ed. Walsh and Jay Bunt were business visitors in Hornell, Monday.

—Kenneth Alvord went to Watkins Monday, where he will work for a time.

—Mrs. George Vickers, Miss Helen and Francis Vickers were Hornell visitors, Tuesday.

—Mr. and Mrs. L. F. Davis and Otto Ny were in Hornell Wednesday on business.

—Mr. and Mrs. A. A. Porter were Buffalo visitors Wednesday and Thursday of last week.

—Mrs. Ellis of Arkport is a guest at the home of her niece, Mrs. Earl Richardson of Dyke street.

—Mrs. W. L. Greene was in Scio in attendance at a Home Bureau demonstration meeting Monday.

—Mr. and Mrs. Claire Backus were in Hornell Tuesday with their daughter at the Bethesda hospital.

—Mrs. Vogel and the Misses Quinns of Wellsville were Sunday guests at the home of Charles Fisher.

—Mr. and Mrs. L. F. Davis visited his sister and family, Mr. and Mrs. Lavern Hall at Canisteo Thursday.

—Miss Winifred Wentworth of Andover visited Miss Christine Skillman over the week-end.—Whitesville News.

—Mr. and Mrs. Rho Leach and son Willis of Whitesville were Sunday callers at the home of Lee Millsbaugh.

—Mr. and Mrs. George Brown and John Coleman of Duke Center, Pa., were callers of Andover relatives, Thursday.

—John McHugh is leaving this week for Pittsburgh, Pa.

—Ray Church of Voorhees Hill was a business visitor in town Monday.

—Dr. A. L. LaCelle of Buffalo was a week end guest at the M. E. parsonage.

—Lee Millsbaugh was a business visitor in Canisteo and Whitesville, Saturday.

—Gordon Steadman was a business visitor in St. Johnsville the first of the week.

—Mr. and Mrs. George Carpenter were in Brocton over the week-end guests of relatives.

—Mrs. Ella Millsbaugh of Whitesville was a Friday caller of Mrs. LaRue Crandall, who is ill.

—A. D. Fuller, president of Andover State Bank, was a business visitor in Buffalo, Saturday.

—Buddy and Clinton Palmer of Alfred spent Monday with Mr. and Mrs. W. H. Green and family.

—Harry Bisbee and Miss Gertrude Wait of Rochester spent the week-end at the Presbyterian manse.

—J. P. Smith of Bradford, Pa., was calling on relatives and friends in town, Thursday of last week.

—Mrs. Rosetta Dodge was a Thursday guest of Mr. and Mrs. Truman Badick of Railroad Valley.

—Miss Ruby Robinson of Alfred spent the week-end with her parents, Mr. and Mrs. Emmett Robinson.

—Mr. and Mrs. E. D. Baker were in Rochester, Sunday, to pass the day with their daughter, Miss Ella Baker.

—Mrs. H. D. Rogers of Rochester is passing the week with her daughter and family, Mr. and Mrs. Denzel Baker.

—Mr. and Mrs. L. F. Davis and Mrs. Rosetta Dodge were Sunday dinner guests of Mr. and Mrs. Walter Dodge.

—Mrs. J. D. Cheesman and Kenneth Alvord were in Greenwood, Sunday, to call on Mr. and Mrs. Frank Watkins.

—Ernest Trowbridge of Greenwood was a Sunday guest of his brother and family, Mr. and Mrs. L. M. Trowbridge.

—Joseph Prestine and Frank Wendel of Depew spent the first of the week as guests of Mr. and Mrs. Charles Hammond.

—Miss Doris Dodge passed the first of the week in Alfred Station with her sister and family, Mr. and Mrs. Winifred Scott.

—Miss Rebecca Reisman passed from Friday until Sunday in Wellsville with her sister and husband, Mr. and Mrs. Harold Higgins.

—Mr. and Mrs. Charles Hammond motored to Alden, Saturday, where they were guests of her father and family, Mr. and Mrs. Fred Wander.

—Mr. and Mrs. Ed. Mullen and Mr. and Mrs. Jay Bunt were in Canisteo Sunday to visit their sister and family, Mr. and Mrs. T. M. Clarkson.

—Mr. and Mrs. H. S. Thorne spent the week-end in Cuba, with Mr. and Mrs. Arthur Henning and family, also Mr. and Mrs. F. L. Scott.

—Mr. and Mrs. E. E. Orvis accompanied Elmer Swain of Hornell to Belvidere, Thursday, where they visited their brother, William Swain who is ill.

—Mrs. Edward Horan was in Wellsville Thursday to see her sister, Mrs. Lillian Harrington, who is leaving for the south and Mexico City for a visit with relatives.

—Mr. and Mrs. A. C. Baker, Mr. and Mrs. Lavern Kenyon of Railroad Valley and Mr. and Mrs. Olie Banks of Hartsville were recent dinner guests of Mr. and Mrs. E. E. Orvis.

—Mrs. C. R. McGill, Mrs. E. J. Atwood and Mrs. Ella Bundy motored to Hornell Saturday. Mrs. Carrie Loughlin, who passed the week at the Guttinger home, returned with them.

—H. S. Thorne was a business visitor in Wellsville Monday.

—Joseph Baker of Five Corners spent Wednesday with relatives in town.

—Miss Dorothy McLaughlin passed the week-end at her home in Rochester.

—Rev. and Mrs. John McIntosh attended the funeral of Mrs. Dora at Delevan, Tuesday.

—Mrs. Leona Blank of Bath passed Saturday afternoon with Mrs. LaRue Crandall.

—Mr. and Mrs. Frank Davis spent Sunday in Hornell with Mr. and Mrs. George Swanson.

—Dovgall Wildman and Clair Kear of Whitesville were Andover visitors, Monday evening.

—Mr. and Mrs. Robert Kerr of Wellsville were Sunday callers of Mr. and Mrs. B. A. Clair.

—Mr. and Mrs. James Guinn of Wellsville were Thursday callers on his mother, Mrs. James Guinn.

—Mr. and Mrs. Robert Bullard and son-in-law, Hober Spencer, visited relatives in Canisteo, Sunday.

—Mr. and Mrs. Earl Slocum of Hornell spent Saturday with their parents, Mr. and Mrs. David Slocum.

—Mrs. Denzel Baker and Oliver Kemp were in Wellsville Monday to play with the Harmonica Orchestral Club.

—Misses Christine and Marie Skillman and Marjorie Robbins visited in Andover, Friday. Whitesville News.

—Mrs. Mary Bunker and Louis Vanderhoef spent Sunday in Greenwood with Mr. and Mrs. Otis Vanderhoef.

—Arthur Henning, son, Bruce and Mrs. Roxie Bennett of Cuba were Friday callers on Mr. and Mrs. H. S. Thorne.

—Mr. and Mrs. C. R. McGill and Mrs. E. J. Atwood were in Bath, Sunday, where they enjoyed dinner at the Wagner.

—Mr. and Mrs. Harry Baker and daughter of East Valley spent Saturday with their parents, Mr. and Mrs. Henry Baker.

—Mr. and Mrs. W. T. Strickland and family of Hornell were Sunday dinner guests of Mr. and Mrs. Simon Reisman and family.

—Mr. and Mrs. T. F. Cronin and daughter, Levina of Wellsville spent Sunday with her parents, Mr. and Mrs. James Dunigan.

—Mr. and Mrs. Jesse O'Donnell motored up from Hornell Sunday, callers at the home of Dr. C. W. O'Donnell and relatives in town.

—Miss May Dean, R.N., was a guest at the O'Leary home Thursday night, leaving Friday morning for her duties at Ithaca, N. Y.

—Mr. and Mrs. Richard Harder were in Olean Friday to hear Commander Richard E. Byrd, who gave a talk on his trip to the South Pole.

—Mrs. Jennie Flint visited her daughter and husband, Mr. and Mrs. Edgar Clair at Wayside Inn on the Almond-Hornell highway Friday and Saturday.

—Mr. and Mrs. Wm. Baster of Belmont and Mr. and Mrs. Elton White of Greenwood were Sunday guests of Mr. and Mrs. W. H. Green and family.

—W. J. Potter of Independence was a welcome caller at the News office Thursday morning. Friends of Mr. Potter are pleased to see him gaining from his long illness.

—Sheriff and Mrs. Stanley Hoagland of Bath motored to this village Sunday. Mrs. Leona Blank, who has been passing a week with her son, George Blank, returned home with them.

—Mr. and Mrs. T. M. Clarkson, Louis Flohr and daughter, Clara Belle of Canisteo, Mr. and Mrs. Jay Bunt and Mr. and Mrs. Edward Walsh and daughters of this village were dinner guests Wednesday at the home of Mr. and Mrs. E. A. Mullen of Barney street.

—Mrs. Edward Hyland was a guest Tuesday night at the home of Mr. and Mrs. Martin Hoyer.

—Mr. and Mrs. John Dolan visited Mrs. Dolan's aunt at Jones Memorial hospital, Wellsville, Thursday.

—Mr. and Mrs. L. L. Rennells, sons, Carl and Robert of Gold, Pa., and Miss Frances Neil of Clifton Springs were guests at the home of his brother, Mr. and Mrs. C. S. Rennells, Monday.

—Mr. and Mrs. Clifford Cleveland and daughter of Richburg and Mr. and Mrs. Albert Dennison and daughter of Hornell spent Sunday with their parents, Mr. and Mrs. Henry Baker.

—Mr. and Mrs. Earl Bassett of Buffalo visited Sunday at the home of her sister and husband, Mr. and Mrs. E. A. Richardson. Mr. Bassett returned to his work, his wife remaining for the week.

—Mrs. C. E. Brown, Mrs. Ila Snyder, Mrs. E. A. Richardson, and sister, Mrs. Earl Bassett of Buffalo and Mrs. C. R. McGill were at St. James Mercy hospital, Hornell, calling on C. E. Brown, Wednesday.

—Mr. and Mrs. John J. Oakes and family motored to Bath today where they met Mr. and Mrs. W. O. Carey and daughter, Phillis, of Buenos Aires, Argentine, who are spending a three months vacation in the United States. They are passing the day with Mr. and Mrs. Oakes, who will motor with them to Bath this evening. Mr. Carey is vice president of the International Cement Corporation of South America.

Station Agent Alderson Relieved by Stillman

E. A. Stillman, under the seniority rules of the Erie railroad, bid in the Andover Station last week, relieving W. J. Alderson, who has been the most capable and obliging station agent at Andover the past eleven years. Mr. Stillman was bumped from the job at Wellsville by one higher up in time of service than he.

Andover people are very much grieved that Mr. Alderson is to leave Andover. The first of the week a petition was circulated and nearly every business man was more than glad to sign it, asking the Erie to reinstate Mr. Alderson as station agent, even tho' most of them understand that the rules of the road will unquestionably be followed regardless of the wishes of their patrons or the length of time or efficiency of the party replaced.

Mr. Alderson has not announced his future intentions.

One theory of the formation of the craters on the moon is that rapidly moving meteors penetrated deep into the moon's crust, then exploded and threw up a rampart similar to craters caused on the earth by an aerial bomb.

Undergoes Operation

Laura Adelaide Backus was taken ill Monday night with an attack of acute appendicitis and taken to Bethesda hospital, Hornell Tuesday where she underwent an operation soon after her arrival. She is being cared for by Nurse Miss Pansy Waldon and her mother, Mrs. Backus, who has been there most of the time since.

Birthday Party

A company of 17 relatives and friends helped to celebrate the birthday of Mrs. Mildred Rogers at her home on Greenwood Hill, Sunday, January 24th. A good time with music and games was enjoyed and a fine dinner at 1:30. The table was very prettily decorated with a large glistening birthday cake as the center piece. Mrs. Rogers also received many nice gifts with the best wishes of her friends as a token of the day.

The farthest north air rail station in the world is Hurschel Island, Canada.

HOME TALENT PLAY

The title of the home talent play coming to Andover February 8 and 9 is "THE FOLLIES OF 1932"



HEALTH in the HOME

Practical Studies for Wives and Mothers

By Dr. ERNEST H. LINES, Business Authority and Chief Medical Director, New York Life Insurance Company

LIGHT AND VENTILATION

IN selecting the home, to buy or rent, nothing is more important than to find a house, or apartment, that receives good sunlight. It should not be dark, gloomy or damp. Overcrowding, especially in sleeping quarters, tends to increase contagious diseases. Adequate ventilation is necessary, especially at night. Opening one window from the top and another at the bottom, even in the adjoining room, may give enough ventilation if the intervening door is left open; but drafts should be avoided.

During warm weather it is a good idea to leave all doors open at night. An inside catch-lock or chain fastened to entrance doors will make it possible to leave these doors partly open with safety. Another good idea would be to open the skylights, the chimney valves and the doors-of-all-stoves that have exhaust vents. The warm and impure air can then rise through these mediums to the skies.

Ventilation is also important in cold weather when fires and other heating apparatus increase the rate at which the pure air in the house is consumed. In this connection it may be mentioned that a good many people avoid ventilating houses in cold weather through a false sense of economy. They imagine that once a house is heated up it costs less to keep it warm than to heat it up again if the room becomes cold. As a matter of fact, it costs less to heat up a room full of pure air than it does to keep warm a room already charged with carbon dioxide and other impurities.

Rooms should have enough window space to admit sufficient natural light to prevent eye strain. Roughly, the area of window space should be about one-sixth that of the floor space and, if possible, windows should reach almost to the ceiling to enable the light to get to the back of the rooms.

Artificial light should resemble sunlight as much as possible, ample to see to work by but not too glaring. Electric light is probably best because it does not consume oxygen from the air of the room, nor does it give out to the air any waste products. Light should not fall directly on the eyes but should come from the side or behind the shoulder.

QUESTIONS:

All wives and mothers should be able to answer these questions: 1. What should be first health consideration in buying or renting a home? 2. Name two aids to ventilation of home in warm weather? 3. How much window space should rooms have?

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This is the second of a series of 12 articles on Health in the Home. The third will be on Baths and Care of the Skin.

**Making DOLLARS Go Farther**

**LARKIN'S**

After 57 years Larkin is still giving more power to your dollars! Buy at your neighborhood Larkin Food Store and save! Today in every Larkin Food Store your dollar buys at least 20c more than it did a year ago!

**A Year Ago—**

**Fluffy White Family FLOUR**

was priced at 69c—today

1/8 sack **49c**

98-lb. sack . \$1.95

**Why Not Waffles for Breakfast and Lunch?**

**GORDON'S Waffle Flour**

2 pkgs. **19c**

**Virginia Sweet Syrup** . 1/2 gal. **23c**

**OCTAGON SPECIALS**

**Laundry Soap**

6 bars **31c**

**White Floating Soap**

3 bars **17c**

**Toilet Soap** 3 cakes **21c**

**Powder** . 4 pkgs. **23c**

**New Low Prices On Your Favorite Coffees!**

**Economy**, 1/2 lb. pkg. **17c**    **Laroma**, 1/2 lb. pkg. **21c**

**Old Southern**, finest blend—in pound can **25c**

**Pork and Beans, Jackson** . . . . . 6 cans **25c**

**Real Chicken Broth, Hornell** . . . . . 2 cans **25c**

**Pillsbury's Cake Flour** . . . . . pkgs. **25c**

**Supreme Soda Crackers** . . . . . pkgs. **15c**

**Del Monte Peaches** . . . . . 2 large cans **39c**

**Sun-Maid Raisins, Puffed** . . . . . 2 pkgs. **23c**

**PET MILK** For baby's bottle—

for every milk and cream use 2 small cans **9c** 3 tall cans **22c**

**Rolled Oats, Larkin** small pkg. **7c** large pkg. **15c**

**Salada Tea, Brown Label—black** 1/4 lb. pkg. **18c** 1/2 lb. pkg. **35c**

**Salada Tea, Blue Label—black** 1/4 lb. pkg. **22c** 1/2 lb. pkg. **43c**

**Pabstett Cheese, Swiss, Pimento, American Brick** . . . . . 2 pkgs. **25c**

**CHEESEHAM** Rare English Cheese blended with Virginia Ham 1/4 lb. pkg. **21c**

**Palmolive Soap** . . . . . 3 cakes **19c**

**Super Suds** . . . . . 3 pkgs. **25c**

**FLORIDA GRAPEFRUIT, peck** . . . . . **39c**

**FLORIDA ORANGES, peck** . . . . . **39c**

**CELERY, 2 for** . . . . . **15c**

**2 Dozen FRESH EGGS** . . . . . **35c**

**LARKIN'S STORE**



Here's the AIR COOLED Shave

No after shave smarting for men who use this air cooled shaving joy. No soap bite! No razor nicks!

Cool, men, because it's mentholated. But you will like Langlois Lavender Shaving Cream for other reasons, too. Bigger tube! Richer and more softening lather. And how it takes the fight out of tough beards. It is sold at the Rexall Drug Store exclusively.

J. D. CHEESMAN & CO.