

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

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

\$431,827.22

LIABILITIES

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

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

—Kenneth Alvord was home over the week-end.

—Mrs. Henry Livermore was a business visitor in Hornell Friday.

—Wm. Youmans and daughter, Inez were in Wellsville, Monday on business.

—Mrs. C. M. Nottingham was in Wellsville Wednesday evening to attend a party.

—J. C. Iever and mother, Mrs. Alice Iever, were Wellsville visitors Monday afternoon.

—Mr. and Mrs. G. B. Proper spent Sunday at Freemont with his sister, Mr. and Mrs. Henry Acker.

—Mr. and Mrs. Robert MacFall of Wellsville were Monday callers on Mr. and Mrs. Elton Green.

—Mr. and Mrs. Charles Thomas and son of Wellsville were Sunday guests of Mr. and Mrs. Harold Emery.

—Mr. and Mrs. Gordon Steadman and family spent Sunday with Mr. and Mrs. Arthur Morris at Canadea.

—Mr. and Mrs. Wm. Nelson of Hornell were Sunday callers of her parents, Mr. and Mrs. Chas. Updyke.

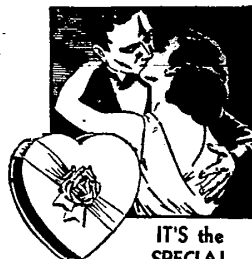
—Mr. and Mrs. Harold James and son of Wellsville were Sunday guests of Mrs. James' aunt, Mr. and Mrs. Frank Davis.

—Mr. and Mrs. Albert Dennison and daughter of Hornell spent Sunday with her parents, Mr. and Mrs. Henry Baker.

—Mr. and Mrs. Frank Ryan and son and John Mulcahy of Allegheny spent Sunday with their mother, Mrs. Mary Mulcahy.

—Miss Gladys Lehr of Naugatuck, Conn., a student at the University of Rochester, was a week-end guest of Miss Ella Baker, at the home of her parents, Mr. and Mrs. E. D. Baker.

VALENTINE CANDY



ARTSTYLE package

What a delicious assortment there is under the cover of this big Red Box! Nineteen different kinds of centers—nuts, nougates, creams, caramels. And all of them smothered in the "\$50,000 chocolate" that has made this candy famous.

Artstyle chocolates are sold only at the Rexall Drug Store.

J. D. CHEESMAN & CO.



—Mr. and Mrs. Robert Dean were in Hornell Saturday, calling on friends.

—Miss Ruth Slocum is spending this week in Avon, with Mrs. Daisy Crosssett.

—Mrs. F. L. Hann spent Thursday in Alfred with her sister, Mrs. George Robinson.

—Mr. and Mrs. John Nobles and family were business visitors in Shinglehouse Sunday.

—Mrs. Michael Dougherty went to the St. James Mercy hospital, Hornell Tuesday, for treatment.

—Glen Cheesman of Elmira was the guest of his father and family, Mr. and Mrs. J. D. Cheesman Sunday.

—Mr. and Mrs. G. H. Webber of Hornell spent Sunday with her sister and family, Mr. and Mrs. A. O. Kemp.

—Mrs. Mary Applebee and Mrs. Earl Knox of Wellsville were Tuesday afternoon callers of Mrs. Harry Smith.

—Mr. and Mrs. Charles Green of Perry were Sunday guests of his brother and family, Mr. and Mrs. W. H. Green.

—Mrs. J. F. Monahan of Arkport is visiting her mother and sister, Mrs. W. H. Diffin and daughter, Miss Myra Diffin.

—Mr. and Mrs. David Slocum entertained for Saturday dinner their son and family, Mr. and Mrs. Earl Slocum from Hornell.

—J. P. Smith and family of Bradford, Pa., were week-end visitors at the home of her father, Henry Horan of Chestnut street.

—Mr. and Mrs. Darwin Southerland and daughter of Richburg passed Sunday with their parents, Mr. and Mrs. Frank Nobles.

—Mr. and Mrs. John Horton spent Thursday at Westfield, Pa., with Mrs. Horton's brother and family, Mr. and Mrs. Ivan Kibby.

—Mrs. George Bennett and two children of Addison spent Thursday night and Friday morning with Mr. and Mrs. W. H. Green and family.

—Mr. and Mrs. H. H. Nicholson and family and Miss Edna Youmans were Sunday afternoon callers of Mr. and Mrs. Wm. Youmans and family.

—Ernest Trowbridge of Greenwood was in town on business Thursday and also a dinner guest of his brother, Mr. and Mrs. L. M. Trowbridge.

—Mr. and Mrs. S. F. Lester, Miss Una Wells and Miss Helen Paulman and a party of friends were callers at the home of Mr. and Mrs. E. F. Stearns, Sunday evening.

—Mr. and Mrs. Earl Lyke and Mr. and Mrs. Jones of Hornell were Friday dinner guests of Mr. and Mrs. E. E. Orvis and attended the funeral of Mrs. Roseltha Dodge.

—Mr. and Mrs. Wm. C. Bohne of Wellsville were in attendance at the pre-nuptial shower given at the home of Ralph Burget last Friday evening for Miss Georgia Bines and Carroll Rugar.

—Mr. and Mrs. Lynn Langworthy and children of Alfred Station were in Andover to attend services at the S. D. Baptist church and were later guests of their mother and brother, Mrs. Agnes Langworthy and Edson Langworthy.

—James Cannon and John Cannon attended the funeral of Mrs. Susan Crandall Sherman held in Wellsville Sunday afternoon. Mrs. Sherman was a daughter of Dr. Crandall, who was formerly a resident in this village.

—Mr. and Mrs. Truman Dodge and family of Wellsville, Mr. and Mrs. Otto Nye and family of Independence; Earl, Erma and Doris Dodge, Mr. and Mrs. George Bennett of Addison; Mr. and Mrs. Walter Dodge and two sons and Mr. and Mrs. John Dodge and family were supper guests of Mrs. Rosetta Dodge Saturday.

—Miss Irene Dougherty is staying in Hornell for a few days.

—Miss Marion Steadman spent Sunday night as guest of Miss Vera Milligan.

—Hiram Byam and Mrs. Clifford Walden spent the week-end in Wellsville with friends.

—Mr. and Mrs. Edward Kilbane and son Paul, spent Sunday with relatives at Wellsville.

—John Dean of Buffalo has been in Andover this week, greeting his many friends in the home town.

—Mr. and Mrs. Clifford Gilman of Great Valley spent the week-end with her mother, Mrs. Bertha Pingrey.

—Mr. and Mrs. Wilmer Atwell spent Thursday in Greenwood with his parents, Mr. and Mrs. Melvin Atwell.

—Mrs. Paul Mason of Shinglehouse spent Monday with her cousin and family, Mr. and Mrs. D. E. Cartwright.

—Prof. and Mrs. Robert Hardy and son spent the week-end in Belmont with his parents, Dr. and Mrs. W. J. Hardy.

—Mr. and Mrs. Harry Baker spent Sunday at Richburg with his sister and family, Mr. and Mrs. Clifford Cleveland.

—Mr. and Mrs. L. F. Davis and Mrs. Rosetta Dodge returned home with Mrs. George Bennett at Addison for a few days.

—Mrs. Lester Sprague and son, Edwin Earl, of Prattsburg, are passing some time with her parents, Mr. and Mrs. Earl Jackson.

—Mrs. Bert Heselton and Mr. and Mrs. Howard Barney of Whitesville were Sunday callers at the home of Lee Millsbaugh.

—Mrs. Carrie Slade, who had been assisting in the care of Mrs. Susan Sherman of Wellsville for several weeks, returned home Monday.

—Mrs. C. M. Nottingham was in Wellsville Friday evening where she assisted in entertaining a party of friends at the home of Mrs. Anderson.

—Miss Grace Vanderhoef of Greenwood, Miss Vivian Vanderhoef of Hornell and Mr. Foster of Wellsville were Friday guests of Mrs. Mary Bunker.

—Mr. and Mrs. C. M. Nottingham and daughter, Reta, were in Wellsville, Tuesday evening, to attend a surprise party at the home of her sister, Mrs. B. H. Graves.

—Mr. and Mrs. C. R. McGill and Mrs. Ella Bundy motored to Hornell Sunday. Mrs. Carrie McLoughlin, who passed the week at the Guttinger home there returned with them.

—Rev. and Mrs. R. C. Shergur and daughter, Madeline, attended the funeral of the Rev. Alden D. Longwell, pastor of the Canaseraga Methodist Episcopal church, Wednesday afternoon, Feb. 10th.

—Mr. Cleaves of New York City was a Monday caller at the home of Mr. and Mrs. Wm. McDonough. Mr. Cleaves accompanied Gov. Pinchot to the Galapagos Islands about two years ago, where Mr. McDonough was cast ashore when a young man.

—Howard H. Cleaves of New York City was a guest of his friend, C. H. Watson, from Saturday until Tuesday. Mr. Cleaves is a naturalist lecturer, and stopped in Andover returning from a lecture tour of the middle west. His main lecture is descriptive of his trip with the Pinchot party a few years ago to the South Seas.

—Rev. and Mrs. Frank Bisbee were in Almond Thursday, where Rev. Bisbee conducted the funeral services of Mrs. Mary Karr Trimble, at the home of her mother, Mrs. Anna Karr of that village. Mrs. Trimble, who was a cousin of Mrs. Bisbee, died from injuries received in an automobile accident. She was a teacher in the vocational schools at Elizabeth, N. J.

—Mrs. Michael Dougherty is passing the week in Hornell.

—John Dean of Buffalo is passing the week with friends in town.

—Mr. and Mrs. Ralph Burgett were business visitors in Hornell, Tuesday.

—Mrs. D. E. Cartwright and children passed Sunday in Waverly with friends.

—Mr. and Mrs. Orvil Howland of Elm Valley were business visitors in town Monday.

—J. P. Smith of Bradford, Pa., was a Sunday caller at the home of Charles Fisher.

—Leo Horan and sister, Miss Nellie Horan, were business visitors in Hornell, Tuesday.

—Mr. and Mrs. Arthur Rugar spent the week-end with his brother, Glenn Rugar and family.

—Mr. and Mrs. C. S. Rennells and Miss Mildred Green were business visitors in Canisteo Monday.

—Mr. and Mrs. Glenn Cornell and daughter of Olean spent the week-end with Mr. and Mrs. Ralph Burgett.

—Mr. and Mrs. Howard Green spent Sunday in Greenwood with her parents, Mr. and Mrs. Melvin Atwell.

—Mr. and Mrs. Lawrence Pfleger of Wellsville were Sunday dinner guests of Mr. and Mrs. C. M. Nottingham.

—Rev. W. L. Greene and Rev. F. H. Bisbee attended the Allegany County Ministerial meeting held at Nile Monday.

—Mr. and Mrs. Emmett Robinson were in Hornell and Canisteo Saturday afternoon, calling on relatives and friends.

—Mr. and Mrs. Mahlon Mitchell spent the week-end in Hornell with their daughter and family, Mr. and Mrs. Lawrence Owen.

—Mr. and Mrs. David Slocum of Andover were last Thursday dinner guests of Mr. and Mrs. S. E. Deming.—Whitesville News.

—Mr. and Mrs. H. S. Thorne and Miss Alice Nobles were in Hornell Thursday, where they called on Mr. and Mrs. Donald Wilcox.

—Mr. and Mrs. James Gunn of Wellsville and Miss Margaret Morgan of Buffalo were callers on Mrs. James Gunn, Tuesday evening.

—Miss Dorothea Snyder came home from Ithaca, Wednesday, to pass a few days with Andover friends. Fay Boyd drove to Elmira to meet her.

—Mr. and Mrs. T. J. Lynch accompanied their daughter, Regina to St. James Mercy hospital, Wednesday and Thursday when she was operated on for appendicitis.

—Mr. and Mrs. Clay Jordan and Miss Etta Jordan of St. Louis, Mo., who have been guests at the Hotel Joyce, left Wednesday for New City for a visit, enroute to their home.

—Mr. and Mrs. Lee Millsbaugh were shopping in Hornell Friday.

—Mrs. W. H. Marsh and son of Hornell were in town Monday on business.

—Miss Eleanor DeRemer is visiting in Ithaca with her sister, Miss Florence DeRemer.

—Mr. and Mrs. J. T. Dailey of Wellsville were Sunday guests of his sister, Mrs. Mary O'Boyle.

—Mrs. Mary Bunker was in Hornell Sunday to call on her sister-in-law, Mrs. Cassie Bunker, who is ill.

—Mr. and Mrs. Willard Wright of Wellsville were Sunday afternoon callers of Mr. and Mrs. Charles Updyke.

—Misses Frances and Gertrude Beebe passed the week-end at Castle, guests of Mr. and Mrs. Ralph Krupp.

—Mr. and Mrs. Will Green of Andover were business callers in town Saturday afternoon.—Whitesville News.

—Mr. and Mrs. Louis Webster visited in Elmira Monday, leaving their son with Mr. and Mrs. Hiram Boyd for the day.

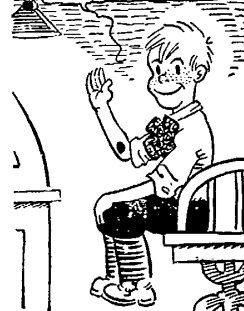
Card of Thanks

The committee in charge wish to publicly thank all those who assisted in "The Follies of 1932," to the parents of the children taking part in the exercises and the supper and candy committees.

THE I. O. F. COMMITTEE
Odd Fellows' Building Fund

MICKIE SAYS—

ADVERTISING IS LIKE FARMING, FOR YOU SOW THE SEED AND REAP THE CROP—AND NO MATTER HOW OFTEN THE FARMER HAS CULTIVATED THE FIELD, IF HE QUITS FOR A SINGLE YEAR, THE WEEDS ARE ALL OVER THE PLACE—AND IF THE MERCHANT QUITS ADVERTISING HIS BUSINESS, IT LIKEWISE FAILS TO PROSPER.



Will Go With Byrd

Paul Siple of Erie, who accompanied Rear Admiral Richard E. Byrd on his last expedition to the South Pole will again be with Byrd on a trip to the Antarctic planned for this year. This announcement was made by the rear admiral as he appeared in Meadville for a lecture. High tribute was paid Siple by Byrd who described him as one of the best men he ever had on any of his expeditions. Siple, a student at Allegany College, represented the Boy Scouts of America on the polar trip.

Pre-nuptial Shower

A pre-nuptial shower was held at the home of Mr. and Mrs. Ralph Burgett Friday of last week for Miss Georgia Bines and Carroll Rugar. The evening was made enjoyable with cards and games and delicious refreshments were served by the hostesses. There were about 40 present who left many fine gifts for the young couple.

Regina Lynch at Hospital

Regina Lynch, daughter of Mr. and Mrs. T. J. Lynch, was taken to St. James Mercy hospital, Wednesday and underwent an operation for removal of the appendix Thursday morning. Miss Regina had been suffering from the trouble several weeks. Her many friends trust she will soon be quite restored to health.

A Daughter

Announcement has been received of the arrival of a daughter, Nancy Jane, on February 6th, at the home of Mr. and Mrs. Carroll L. Tucker of Rochester, N. Y. Mrs. Eggleston is the nurse in charge. The News joins with their many friends in Andover in extending congratulations.

Club Notice

The Elm Valley Community Club will meet with Mrs. Esther Mead on Wednesday of next week, Feb. 17th, for dinner. A cordial invitation is extended to all the men included. Please come prepared to tie the quilt.

Collector's Notice

State and County Taxes will be received by the Collector until March 1st, at 1%. After March 1st until April 1st, 2% will be charged. MRS. NONA HORAN, Collector.

PAY YOUR GAS BILLS on or before the 20th of month and save discount. Bring your gas card to be receipted. EMPIRE GAS & FUEL CO., Ltd.

QUALITY STAYS UP DOWN GOES

FLUFFYWHITE FLOUR 1/8 sack

49¢

98-lb. sack . \$1.95

At LARKIN Food STORES

Lenten Features
Last Begins February 10th, ends March 7th

- Gorton's Cod Fish 1/2 pk. 25c
- Belle Isle Tuna 2 cans 35c
- Gibson Red Beans 2 cans 9c
- Astor or Comet White Rice 2 pkgs. 15c
- Larkin Fresh Peanut Butter 1/2 lb. jar 29c
- Larkin Short-Cut Macaroni or Spaghetti 4 lbs. 25c
- Comet Brown Rice pkgs. 10c
- Ontario Favorite Wafers pkgs. 15c
- LUX—for washing finer things small pkg. 2 for 19c
- large pkg. 23c
- Lux Toilet Soap 3 cakes 23c

Nut Bread Recipe
By Sue Stanton

2 cups Fluffy White Flour
1/2 cup sugar
3 tps. baking powder
1/2 tsp. salt
1 cup milk
1/2 cup nut meats
2 tps. shortening

Sift dry ingredients together. Add egg and milk, and thoroughly mixed and cooked. Bread nut meats coarsely and fold in to mixture. Bake in deep pan, well greased, in moderate oven, 40 to 45 minutes.

Larkin Chocolate Pudding pkgs. 5c

Van Camp's Milk 6 1/2 can 35c

Hormel Pork Sausage 2 cans 31c

Sandwich Spread, Apitas 2 cans 15c

Home Made Pickles, Libby's pint jar 17c

California State Asparagus 2 No. 1 cans 35c

Red Raspberries, Bisco Brand 2 No. 2 cans 33c

Pillsbury's Farina 2 pkgs. 17c

Heinz Ketchup 1/2 gal. 13c

Pancake Flour, Fluffy White 2 pkgs. 17c

Larkin Rolled Oats, Quick or Regular small pkg. 7c large pkg. 15c

Vermont Maid Syrup, maple blend 1/2 gal. 23c

Spaghetti Dinner, Chef Boy-ar-dee pkgs. 33c

Chocolate Cream Drops, Old Fashioned 2 lbs. 29c

Budded Walnuts, Medium 1/2 lb. 19c

BISQUICK Hot biscuits in 12 minutes. Just add water or milk and bake! pkg. 33c

FLORIDA ORANGES, peck 39c

FLORIDA GRAPEFRUIT, peck 39c

TANGERINES, 2 dozen 25c

CELERY, Tall, 2 for 15c

LARKIN STORES