

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

—J. C. Lever was a Wellsville visitor Tuesday evening.  
—Miss Dorothy McLaughlin spent the week-end at her home in Avon.  
—Dr. A. L. LaCallea of Buffalo was a week-end guest at the M. E. parsonage.  
—Mr. and Mrs. David Randolph of Alfred were in town on business Saturday.  
—Mrs. Giles Grantier of Hornell passed Sunday as guest of Mr. and Mrs. A. A. Porter.  
—Charles Cochran of Friendship was a caller Monday at the home of Mr. and Mrs. Harry Smith.  
—Mr. and Mrs. W. H. Green and family were Sunday dinner guests of Mr. and Mrs. Wilmer Atwell.  
—Mrs. Ralph Kemp spent Friday in Wellsville with her daughter and family, Mr. and Mrs. George Swain.  
—Mr. and Mrs. Lee Millsap spent Monday and Tuesday with Mr. and Mrs. Bert Heselton at Whitesville.  
—Miss Erma Dodge is passing some time with her sister and family, Mr. and Mrs. Winifred Scott at Alfred.  
—Mr. and Mrs. Lawrence McCracken were Sunday evening callers of Mr. and Mrs. Clark Marshall at Wellsville.  
—Mrs. James Cannon, Edward Cannon, Miss Dorothea Snyder and Mrs. E. J. Atwood were in Ithaca Friday on business.  
—Mr. and Mrs. Hayden Rogers and a friend of Rochester spent the week-end with their daughter and family, Mr. and Mrs. Denzel Baker.

—Lenford Horton spent the week-end with friends at Syracuse.  
—Addie Crawford of Whitesville was a week-end guest of Mrs. Amelia Pie.  
—Mrs. F. H. Bisbee spent Monday at Almond, with her aunt, Mrs. Anna Karr.  
—Mrs. George Carpenter was a business visitor in Buffalo Friday and Saturday.  
—Oliver Kemp was in Greenwood Thursday to play with the Harry Williams' orchestra.  
—Mr. and Mrs. Charles Cochran of Friendship were Monday dinner guests at the Bullard home.  
—Mr. and Mrs. L. T. VanWie of Painted Post were Friday guests of her mother, Mrs. Ida Hammond.  
—Mr. and Mrs. Harry Joyce of Buffalo were week-end guests of his parents, Mr. and Mrs. Harry Joyce.  
—Mr. and Mrs. Howard Green passed Sunday with her parents, Mr. and Mrs. Melvin Atwell at Greenwood.  
—Mr. and Mrs. Denzel Baker entertained a party of friends from Wellsville, Sunday afternoon and evening.  
—Mr. and Mrs. Mahlon Mitchell and Mrs. Clifford Walden were guests of Mrs. Clyde Mitchell at Olean Saturday.  
—Mrs. Charles Caple returned Friday from several days spent in Buffalo with her parents, Mr. and Mrs. George Munro.  
—Edward Cable left Thursday for Buffalo where he will spend several days with his daughter and family, Mr. and Mrs. K. J. Bennion.

—P. D. Perrone was in Wellsville Saturday forenoon on business.  
—Ben Potter of Allentown visited his brother, Arthur Potter, Sunday.  
—Winner Cook spent the week-end at the Older Boys' Conference in Batavia.  
—Charles Fisher and sister, Miss Agnes Fisher were week-end visitors in Buffalo.  
—Misses Frances and Gertrude Beebe and Edith Paine were in Wellsville Friday.  
—Mrs. Henry Baker spent Saturday in Wellsville, calling on friends and relatives.  
—Emmett Dawson of Depew was a week-end guest at the home of his mother, Mrs. Madge Dawson.  
—Mrs. Burr Ruger and Mrs. Arthur Ruger of Almond were business callers in Hornell Saturday.  
—E. F. Stearns spent the week-end at Hornell with his son and family, Mr. and Mrs. J. V. Stearns.  
—Mr. and Mrs. J. C. Lang of Olean passed the week with their son and family, Mr. and Mrs. Wm. Lang.  
—Mrs. C. M. Nottingham attended a party at the home of Mrs. Ed. Sahwalb at Wellsville, Wednesday evening.  
—Mrs. Geil Reynolds has returned home, after nursing at the home of John Rockwell at Wellsville the last week.  
—Mr. and Mrs. Frank Ryan and son and John Mulcahy of Allegheny spent Sunday with their mother, Mrs. Mary Mulcahy.  
(Other Personals on Fifth Page)

**PERSONALS**

—Charles Fisher was in Buffalo on business Friday.  
—C. M. Nottingham was a business visitor in Belmont, Monday.  
—Mr. and Mrs. George Beebe were in Hornell Saturday on business.  
—Miss Margaret Beeman spent the week-end with her people at Ellipticville.  
—Mrs. Ralph Burgett and Mrs. Cora Baker were in Hornell Saturday on business.  
—Mr. and Mrs. Herbert Jenks of Wellsville were Wednesday evening guests at the Lever home.  
—Mr. and Mrs. Mahlon Mitchell and Mrs. Clifford Walden were Sunday evening callers in Hornell.  
—Mr. and Mrs. Frank Davis spent Saturday in Prattsburg to visit his uncle, Richard Phillips, who is ill.  
—Mrs. Pearl Davis of Greenwood Hill passed Sunday with her son and family, Mr. and Mrs. Leeman Davis.  
—Rev. F. H. Bisbee and Rev. W. L. Greene attended a minister's meeting at South Canisteo on Monday.  
—Mrs. A. R. Mead of East Valley spent Tuesday with her daughter and family, Mr. and Mrs. John Nobles.  
—Mrs. Margaret Dean of South Hill was a guest a couple of days last week at the O'Leary home on Dyke street.  
—Mr. and Mrs. Leo Hunt and two children of Belmont were Wednesday guests of Mr. and Mrs. John Burns and family.  
—Mr. and Mrs. Harry Pease and son, Ronald, spent the week-end in Olean with her parents, Mr. and Mrs. R. A. McCollum.  
—The Misses Katherine and Margaret Folsing of Elmira were in Andover to pass the week-end with their parents, Mr. and Mrs. Michael Folsing.  
—Mr. and Mrs. S. M. Cartwright of Bliss were guests of Mr. and Mrs. Frank Holmes and Mr. and Mrs. Gordon Cartwright from Tuesday until Thursday.

—Mr. and Mrs. Harry Smith were in Wellsville, Thursday.  
—Miss Agnes Joyce of Buffalo is visiting relatives in town this week.  
—Mr. and Mrs. B. A. Clair were in Hornell Tuesday afternoon on business.  
—Mr. and Mrs. W. F. Snyder motored to Greenwood Sunday to call on relatives.  
—Mr. and Mrs. David Slocum were visiting and shopping in Hornell last Saturday.  
—Mrs. Wm. Woodruff and Miss Pauline Martin were in East Bloomfield on business Saturday.  
—Emmett Robinson and Burrell Williams were business visitors in Alfred and Wellsville Saturday.  
—Miss Neola Swain of Wellsville spent the week-end with her grandparents, Mr. and Mrs. Ralph Kemp.  
—Miss Adelaide Reisman was a Sunday guest of her sister and family, Mr. and Mrs. Vickery at Buffalo.  
—Mrs. Myrtle Ghostlov and Jack O'Dell of Independence spent the week-end with her sister, Mrs. Mary Runkler.  
—Mr. and Mrs. Charles Hammond and Mr. and Mrs. George Blank were in Hornell Saturday evening on business.  
—Mr. and Mrs. H. F. Horton and children of Buffalo visited their parents, Mr. and Mrs. David Slocum over the week-end.  
—Mr. and Mrs. Wm. McDonough and family of Belmont spent the week-end with his parents, Mr. and Mrs. Wm. McDonough.  
—Mr. and Mrs. Kenneth Hodskins of Sauquoit, N. Y., and Mrs. Leo O'Connor and son James, of Hornell were guests of Mr. and Mrs. John Burns and family on Thursday of last week.  
—Miss Dorothea Snyder of Ithaca spent from Wednesday until Sunday at the home of Mr. and Mrs. Michael Folsing and visited other Andover friends.  
—Mrs. Sarah Butler and Winfred Angood of Coudersport, Pa., were in Andover Wednesday, accompanied by several other relatives, to attend the funeral of John Angood.  
—Mrs. C. R. McGill, Mrs. E. J. Atwood, Mrs. Carrie Loughlin and Mrs. Ella Bundy were in Hornell, Sunday afternoon, to call on Mr. Smith's sister, who is visiting at the Guttinger home.  
—Mr. and Mrs. Fred Smith are visiting his brother and family, Mr. and Mrs. Ray Smith, also their father, H. D. Smith at Altoona, Pa. The latter is very ill but reported a little better.  
—Mrs. R. O. Snyder and two children, Mrs. P. W. Richardson and daughter, Jean Ann, Mrs. W. F. Snyder and Mrs. Martin Hoyer motored to Hornell Saturday to call on Mr. and Mrs. C. E. Brown.  
—Mr. and Mrs. W. N. Rice visited their daughter and family, Prin. and Mrs. B. J. Partridge and family of Fair Haven, N. Y., over the week-end and met their little granddaughter for the first time.  
—Mrs. Charles Kilmer and two daughters of Woodhull spent from Wednesday until Friday with Mr. and Mrs. Frank Davis, when Mr. Kilmer and son Leland came and they returned home with him.  
—Mrs. Frank Holmes spent Saturday evening and Sunday with Mr. and Mrs. S. M. Cartwright at Bliss and was a guest at a bridge party given by Mrs. Cartwright and Mrs. George Hilton Saturday evening.  
—Mrs. Frank Holmes and daughter Margaret, Mrs. Frances Teasdale and Miss Pauline Gath were business visitors in Hornell last Friday afternoon and also called on Mr. and Mrs. C. E. Brown and Miss Naomi Stickler at the St. James Mercy hospital.  
—Mrs. Walter Woods of Hagerstown, Md., motored over from Greenwood Thursday, guest of her aunt, Miss Alice Clarke and greeting friends in Andover. Mrs. Woods is visiting her sister, Mrs. Reva Thompson at Greenwood during Mr. Wood's absence on a business trip in Ohio.

**HE'LL SAY...**



**"THANK YOU MOTHER"**

Insure strong bones, teeth and body for your baby. See that he gets plenty of vitamins D and A. The oil which contains the richest supply of them comes from one spot in the arctic region. That is the oil you get in Puretest Cod Liver Oil. It is sold at Retail Drug Stores only.

**J. D. CHEESMAN & CO.**

SAVE SAFETY  
3 X REC DRUG STORE

**A MAMMOTH MID-WINTER BARGAIN EVENT**

*February*  
**CANNED FOOD SALE**



Our thrift twins have been busy assembling unheard-of buys for this week of gala specials. These are the best values you've ever seen. You'll want a dozen of almost everything! The more you buy—the more you save.

**Sue Stanton Says—**  
Canning today has been developed to such an extent that all the natural vitamins of freshly cooked fruits and vegetables are retained in every way. It assures clean, pasteurized foods. It means easy preparation. Buying in quantities at sale prices like these means real economy for any home.

**THIS PREMIUM!**  
Get six lovely cups and saucers by saving the coupons on the following Octagon Products.



- Super Suds 3 pks. 25c
- Octagon Cleanser 4 cans 19c
- Octagon Soap Powder 4 pks. 25c
- Octagon Soap Chips pks. 19c
- Octagon Laundry Soap 10 bars 47c
- Octagon Toilet Soap 3 bars 25c
- Palmolive Soap 3 cakes 22c
- Old Gold Cigarettes 2 pkgs. 27c pkgs. 33c
- For Better Baking **CRISCO** 1 lb. 23c 3 lb. 68c

- SLICED PINEAPPLE, Extra Fancy in Syrup** 1gc. can 15c
- Rosedale Apricots, 1gc. can 19c
- Del Monte Peaches, Yellow Cling 2 1gc. cans 37c
- Del Monte De Luxe Plums, 1gc. can 19c
- SAUERKRAUT, Flag Brand** 3 1gc. cans 25c
- Del Monte Pumpkin, 2 1gc. cans 19c
- Florida Gold Grapefruit, 2 No. 2 cans 25c
- Orange and Grapefruit Salad, can 19c
- Flag Brand Apple Sauce, No. 2 can 10c
- GOLDEN BANTAM CORN, Florette** 3 No. 2 cans 25c
- Libby's Asparagus Tips, can 29c
- Purity Lima Beans, 2 No. 2 cans 27c
- Flag Brand Beets, Diced 3 No. 1 cans 19c Sliced 2 No. 2 cans 17c
- Diced Carrots, Flag Brand 3 No. 1 cans 15c
- Cupee Sugar Corn, 3 No. 2 cans 25c

- PALM BRAND SHRIMP,** can 10c
- Tomatoes, Anchor 2 No. 1 cans 11c
- Tomatoes, Fairview 3 No. 2 cans 25c
- Tomatoes, Pure Food 2 1gc. cans 21c
- Tomato Juice, Campbell's 3 cans 25c
- Del Monte Spinach, Picnic size 2 cans 17c
- Red Kidney Beans, Flag Brand 2 cans 21c
- Sugar Corn, Mad River 3 No. 1 cans 19c
- Purity Peas, 2 No. 2 cans 29c
- SARDINES, Norwegian Crown Brand** 2 1gc. cans 15c
- Succotash, Flag Brand 2 No. 2 cans 25c
- Cut Wax Beans, Bion 2 No. 2 cans 25c
- Del Monte Spinach, 2 1gc. cans 29c
- Roast Beef, Arrow's 1 can 19c
- Pink Salmon, 1 can 10c
- Corned Beef, Arrow's 1 can 19c
- Alamo Tunafish, light med. 2 cans 25c

**VAN CAMP'S MILK,** 6 tall cans 35c

- FRESH SPINACH, peck ----- 19c
- NEW CABBAGE, 2 lbs. for ----- 5c
- LETTUCE, 2 for ----- 15c
- BANANAS, 4 lbs. for ----- 25c

**LARKIN STORES**