

One Hundred Fifty-first Condensed Quarterly Report ANDOVER STATE BANK ANDOVER, N. Y.

as rendered to NEW YORK STATE BANKING DEPARTMENT December 31, 1931.

Table with 2 columns: RESOURCES and LIABILITIES. Resources include Loans and Discounts, Bonds, Real Estate Mortgages, etc. Liabilities include Capital Stock, Surplus and Profits, etc.

A. D. FULLER, President; FRANK S. CLARK, Vice President; R. O. SNYDER, Cashier; D. E. BROWN, F. S. CLARK, A. D. FULLER, HENRY HORAN, W. F. O'CONNELL, B. S. BRUNDAGE, J. L. WILLIAMS, DIRECTORS



CHURCH

Years ago an eminent economist had an idea. Selecting one protestant denomination whose records had been kept carefully, he set down the number of new members added each year. Opposite this, in another column, he classified each year from an economic standpoint as prosperous or bad.

The year 1865 was an inflation year; nineteen thousand people joined this particular church. In 1866 came panic, and new members jumped to thirty thousand. Then years of "good" times, but bad times for the church, until the panic of 1873, when up shot the membership, reaching a "new high" in 1877, when prosperity registered a "new low."

Panic in 1893 was followed by a church gain in 1894; the pinch of 1907 by a boost in membership in 1908. And so on.

I fancy the same thing is happening today; at least our church has been full recently. Last Sunday the pastor chose this unusual text: "And when David inquired of Jehovah (as to whether he should attack the Philistines) Jehovah said: And it shall be when thou hearest the sound of marching in the tops of the mulberry trees that then thou shalt bestir thyself; for then is Jehovah gone out before thee."

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the present, and say: "It is confusion; it is anarchy; it is hopeless." But those who are wiser say: "It is God remoulding His world into a new and better image. Let us bestir ourselves and go forward."

The sermon lifted us. It was a clear prophetic voice announcing that the Power which made the world has not deserted it, it is still working in it. It made us feel that we ought to lift our eyes and be active, test these great and far-reaching changes come to pass without our recognizing them.

I advise all preachers these days to preach a positive faith. To put aside any sermons that criticize people or discourage them, and preach confidence, and courage and hope. Men need this now. If the church can provide it, the church will make big gains. Bad times have always been its best times.

"An Old Fashioned Mother" The Young People of the Baptist Church will present again their play, "An Old Fashioned Mother." The play will be held in the Baptist Church this FRIDAY EVENING, MARCH 18th curtain rising at 7:30.

THE CAST DEBORAH UNDERHILL, A Mother in Israel... HELEN POPE WIDDER BILL PINDLE, Leader of Choir... FANNY DICKINSON MISS LOWIZY CUSTARD, Plain Sewing and Gossip... RUTH SLOCUM ISABEL SIMSCOTT, The Village Bell... ETHEL HAYNES GLORIANA PERKINS, As Good as Gold... ALICE POPE SUKEY PINDLE, The Widdler's Mite... MARY LEHMAN JOHN UNDERHILL, The Prodigal Son... FRANK WEINHAUER CHARLEY UNDERHILL, The Elder Brother... HOWARD BAKER Brother JONAH QUACKENBUSH, A Whited Sepulchre, ARNOLD EICHORN JEREMIAH GOSLING, A Merry Heart... RAYMOND LEHMAN ENOCH RONE, An Outcast and Wanderer, FLOYD COATS, Act I, ROGER BAKER, Act II. QUINTUS TODD, The County Sheriff... EARL MATTISON THE VILLAGE CHOIR—Sally Larkins, Samantha Pettifer, Elnathan Higgs, Ebenezer Sourapple, Adam Beanbiler, Lily Budd.

Act I. Aunt Debby's farmhouse in late March. Widder Bill Pindle is rehearsing the village choir and Miss Lovina Custard has a new poem for them to sing. Jerry Gosling drops in to see if they "ain't goin' to be some refreshments." Aunt Debby's youngest son, John, brings in a starving tramp. The sheriff comes for John, who is accused of murder. Act II. Same Scene, but three years later, a winter afternoon. Jerry Gosling's engagement ring: "Is it a diamond? Ef it ain't, I got skun out of two shilling." Miss Lovina Custard, setting her cap for the Parson, gives Jonah Quackenbush the mitten. Aunt Debby mortgages the farm for Charley. Aunt Debby longs for news of her son, John. Secretly John returns to his mother and is caught by Enoch Rone. "From now on with the help of God, I'm going to be a man!" Act III. Same Scene, two years later. Aunt Debby bids farewell to the old home before she goes over the hill to the poorhouse. Gloria, the baby, and Jerry Gosling come to comfort her. The Sheriff arrives; Aunt Debby is ready to go. The return of the prodigal son; the trip to the poorhouse is forgotten.

PERSONALS

—Miss Ella Gallagher was a Hornell visitor Wednesday. —P. D. Perrone accompanied Lenford Horton to Canandaigua Saturday. —Otto Nye of Independence spent Monday night at the home of Mrs. Wm. Dodge. —Mr. and Mrs. Herbert Jenks of Wellsville visited at the home of J. C. Lever, Sunday. —Mrs. Edgar Cornell of Jasper passed Monday with Charles Fisher and Miss Grace Fisher. —Mr. and Mrs. James Guinn of Wellsville spent Sunday with his mother, Mrs. James Guinn. —Dr. Common attended a dental meeting and luncheon held at Hotel Fessett, Wellsville, Saturday. —Attorney C. L. Earley, Harry Jeyer and R. E. Shaff were in Rochester on business Wednesday. —Miss Margaret Folsing of Elmira spent Sunday with her parents, Mr. and Mrs. Michael Folsing. —Mr. and Mrs. Edward Conwell of Simpson were Sunday callers at the Doran home on Chestnut street. —Mr. and Mrs. Dewey Northrup and Miss Mary Guinn were in Hornell Monday evening on business. —Edward Cannon of Cornell University spent the week-end with his parents, Mr. and Mrs. J. P. Cannon. —Mr. and Mrs. Clarence Meade of Elmira passed the week-end with Mr. and Mrs. John Nobles and family. —Mr. and Mrs. Lawrence Pfleger of Wellsville were Thursday evening guests of Mr. and Mrs. C. M. Nottingham. —Mr. and Mrs. Francis Anderson and daughter of Wellsville passed Sunday with Mr. and Mrs. C. M. Nottingham. —Miss Earl Bessett of Buffalo has been a guest at the home of her sister, Mrs. Earl Richardson and husband this week. —Mrs. Forrest Gee and son, Lloyd motored over from their home at Canandaigua, to attend the Rebekah Lodge, Wednesday evening. —Mr. and Mrs. E. F. Stearns and daughter, Reta, were last week Wednesday dinner guests of Mr. and Mrs. S. F. Lester at Wellsville. —Mrs. A. H. Leo and daughter, Marie and Mrs. Geil Reynolds of Wellsville were Sunday dinner guests of Mr. and Mrs. J. D. Cheesman. —Mr. and Mrs. Howard Pease and son of Wellsville were Saturday visitors at the home of Mrs. Pease's parents, Mr. and Mrs. Burrell Williams. —Mr. and Mrs. Wm. Bohne of Wellsville came up Monday bringing a birthday cake and ice cream and lunch to help celebrate her father's birthday. —Mr. and Mrs. Lawrence McCracken and daughter, Beverly, spent Sunday evening in Wellsville with his sister, Mr. and Mrs. Clark Marshall and family. —B. C. Williams and Rev. and Mrs. R. C. Shergur were in Castle Monday and Miss Madeline Shergur returned home with them after a visit of two weeks at the sanitarium. —Mrs. H. S. Thorne returned Thursday from Cuba where she has been assisting in the home of Mr. and Mrs. Arthur Henning. Mr. Henning motored up with her for the day. —Mr. and Mrs. Wilmer Atwell and Mr. and Mrs. Earl Atwell spent Sunday with their parents, Mr. and Mrs. Melvin Atwell and sister and family, Mr. and Mrs. Wyman Krusen at Greenwood. —Mr. and Mrs. Robert Southerland spent from Friday until Monday with Mr. and Mrs. Darwin Southerland at Richburg and Mr. and Mrs. Ivis Brundage at Nile also Mr. and Mrs. Kenneth Blackman at Hinsdale.

—Lee Millsbaugh was in Whitesville on business Monday. —Mr. and Mrs. L. F. Davis are spending the week at Cameron. —Mr. and Mrs. John Joyce were business visitors in Wellsville, Monday. —Walter Edwards of Elm Valley was a caller at the home of Charles Fisher, Monday. —Winifred Scott of Alfred was a Sunday afternoon caller at the home of Earl Dodge. —Mr. and Mrs. Ralph Wickwire and three children were in Wellsville on business Wednesday. —Dr. and Mrs. H. G. Storer and children of Olean were Sunday guests at the Folsing home. —Francis Kenyon of Mt. Morris passed Tuesday with Mr. and Mrs. D. C. Cartwright and family. —Mr. and Mrs. Edward Cornell of Bradford, Pa., spent Sunday with Mr. and Mrs. Robert Dean. —Mrs. Rosanna Joyce was in Hornell last Friday in attendance at the funeral of John Lanphear. —Clifford Walden of Wellsville passed the week-end at the home of Mr. and Mrs. Mahlon Mitchell. —Mr. and Mrs. Robert Dean and daughter and Miss Mary Doran were in Wellsville Monday on business. —Miss Stella Hazzard of Wellsville was a week-end guest of the Misses Dorothy and Doris Coleman. —Kenneth Alvord went back to his work at Watkins Monday, being delayed at his home here by the storm. —Mrs. Ernest Hassard and children of Wellsville were calling on Andover friends, Saturday afternoon. —Mrs. A. O. Kemp, Oliver Kemp and Miss Marion Swarts were business visitors in Hornell, Tuesday afternoon. —Mrs. Elizabeth Conwell of Machias spent from Sunday until Tuesday with her sister, Mrs. George Carpenter. —Mr. and Mrs. Edward McLaughlin of Wellsville were calling on relatives and friends in town, Wednesday evening. —Mr. and Mrs. H. D. Rogers of Rochester spent Sunday with their daughter and family, Mr. and Mrs. Denzel Baker. —Mr. and Mrs. Gordon Cartwright and Mr. and Mrs. Frank Holmes passed Sunday with Mr. and Mrs. S. M. Cartwright at Bliss. —Mr. and Mrs. Ben Burger and daughter, Miss Louise of Greenwood were visiting Mr. and Mrs. Charles Robinson of Andover, Tuesday. —Miss Adelaide Reisman returned home from several weeks spent with her sister and family, Mr. and Mrs. C. A. Vickery at Buffalo. —Mr. and Mrs. Mahlon Mitchell and Mr. and Mrs. Clifford Walden were Sunday dinner guests of Mr. and Mrs. Lawrence Owen at Hornell. —Mr. and Mrs. Harold Fitch and two children of Olean passed Saturday with Mr. and Mrs. Frank Holmes and Mr. and Mrs. Gordon Cartwright. —Tom Snyder of Branchport was a guest of Mr. and Mrs. Wm. Woodruff two days last week. He was delayed on his way from Jamestown by the storm. —Mrs. Belle Corey and V. H. Graves of Wellsville were in town Tuesday of last week to assist in moving the household goods of Mr. and Mrs. C. M. Nottingham. —Miss Marjory Green and Miss Martha Harvard of Scio also Robert Richmond and Elton Scribner of Whitesville were Sunday guests of Miss Edith Paine at the Beebe home. —Mrs. Wade Theetge has returned from a visit with relatives in Rochester and Buffalo. Mrs. Rachael Williams assisted in the City Restaurant during Mrs. Theetge's absence. —Rev. and Mrs. Frank H. Bisbee were in Rochester this week to attend the marriage of Harry Bisbee and Miss Gertrude Wait at Emmanuel Presbyterian church. The father of the groom, Rev. F. H. Bisbee, officiated at the wedding.

—Earl and Doris Dodge were in Wellsville Friday evening. —Ray Wilcox of Richburg was a caller in town Friday evening. —Miss Edna Youmans returned home Sunday night from Wellsville. —Mrs. D. C. Cartwright was a business visitor in Hornell, Monday afternoon. —Emmett Robinson and daughter, Ruth were business visitors in Hornell Saturday. —Mrs. Pearl Bloss of Emporium spent the week-end guest of Mr. and Mrs. D. C. Cartwright. —Mrs. Otto Nye and son of Independence spent last week with her mother, Mrs. Wm. Dodge. —A. A. Porter and his assistant attended a Goodrich dealers meeting held at Buffalo Monday, where representatives of the Akron staff met at the Hotel Stalter to demonstrate the Goodrich rubber tires and maintain their dealers.

Agrigraphs In three years the Federal Farm Board has returned to the Treasury \$1,427,515 of funds appropriated for maintaining the board. If temperature and other factors are the same, a plant grows faster at night than in the daytime; the difference may be considerable. Two dollars worth of superphosphate spread on an acre of pasture this spring will pay returns this season and continue to pay for about four more years. Uncle Ab says that most depressions are caused by downright dishonesty, and that the quickest way to good times is by an upright honesty.

Judges' Charges Short but Much to the Point American love of "wisecracks" extends even to the judicial bench, and a Pennsylvania magistrate received commendation for what is claimed to be the shortest summing-up on record: "The man was there, the prisoner was there. The man was gone, the prisoner was gone." For facility as well as brevity that certainly will take some beating, but some of our own judges have run it pretty close, writes a columnist in the Manchester (England) Guardian. The late Justice Cave, in a case where there had been much hard swearing of both sides, addressed the jury: "Gentlemen, one side or the other is telling lies. Perhaps you can tell which it is. I cannot." Lord St. Heller, too, once delivered his charge to the jury in a divorce suit in two brief sentences: "If the husband were the brute his wife says he is, she is well rid of him. If he is the saint he makes himself out to be, he is far too good for any woman."

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