NEW YORK STATE BANKING DEPARTMENT March 28th, 1932.

as rendered to

RESOURCES

LIABILITIES

Loans and Discounts	<b>\$242,998.33</b>
Bonds	97,717.50
Mortgages	36,734.46
Real Estate	2,500.00
Accrued Interest	4,105.06
Overdrafts	365.68
Cash and Due from	

Capital Stock . . . . . . \$ 50,000.00 Unearned Discount .. Nat'l. Credit Corp. . . . 305,220.78

\$430,281.48

\$430,281.48

D. FULLER, President

FRANK S. CLARK. Vice President DIRECTORS C. E. Brown, F. S. Clark, A. D. Fuller, Henry Horan, W. F. O'Connell, B. S. Brundage, J. L. Williams

-Robert Scott of Greenwood Hill -William Donnelly of Hornell

Mr. and Mrs. Harold Ferry.

(Other Personals on Page Four)

spent Thursday night with Milton was a business visitor in town Mon-

-Lee Millspaugh was in Whites-

---Mr. and Mrs. Pete Ordiway and

| ville on business, Monday.

and Homer Spender of Friendship and son passed Sunday in Belmont visited relatives in Port Allegany, with his parents, Dr. and Mrs. W. -Jack Hart was in Belmont Sunday, visiting friends. this week with relatives in Alle- Wm. Dodge.

-Mr. and Mrs. Edward Cable -Mr. and Mrs. Simon Reisman -Mr. and Mrs. Glenn Boyd of Jasper were Sunday callers at the home of Mr. and Mrs. Robert South- Mr. and Mrs. F. E. McGinnis at Mrs. Harold Higgins visited friends at Albion, Friday. ---Mrs. Harold Perry and children daughter of Bolivar passed Satur- way and family of Davis Hill spent were calling on her brother, Emer-day with his sister and family, Mr. Monday with his sister and family, ald Ordiway on Pingrey Hill, who is and Mrs. Harold Perry. A. L. Bloss, F. E. Boyd, Leo L. Miss Rose Ellen Casey. R.N., granddaughter, Glenna Coleman PeRemer, Harold Howland and Leo has returned to Buffalo, after spend-Snyder were in Bradford, Pa., Fri- ing three weeks caring for her siswere callers at the home of Mr. and Mrs. J. Harvey Backus Saturday after that city.

day evening to take part in the Triter, Mrs. M. J. Driscoll and little daughter, Mary Ellen (Other Personals on Page Four)

We Honor Welfere Orders

A SWEET HOME.

cleaning, for dishes, you'll find Sweet Home Soap gives greatest satisfaction.

OMATOES

2 large cans 29c

Flakes or Granules

CHIPSO and 1 Baking Pan 21c

CORN, Whole Kernel 2 cans 23c Larkin Peanut Butter, 1th 12c Climalene, pks. 21c

LANU,

Old Southern Coffee, 1b. 27c 1

Larkin Beauty, Soap OLEO, Delsy Maid or 2 bs. 19c 3 pm 9c Budweiser Malt, Back can 49c CAMAY SOAP 3 bar 22c IVORY SOAP

GUEST IVORY 2 ban 9c CAMELS

1 2 % 27c % 33c . PET MILK 3 # 20c / BEETS—2 for 15c

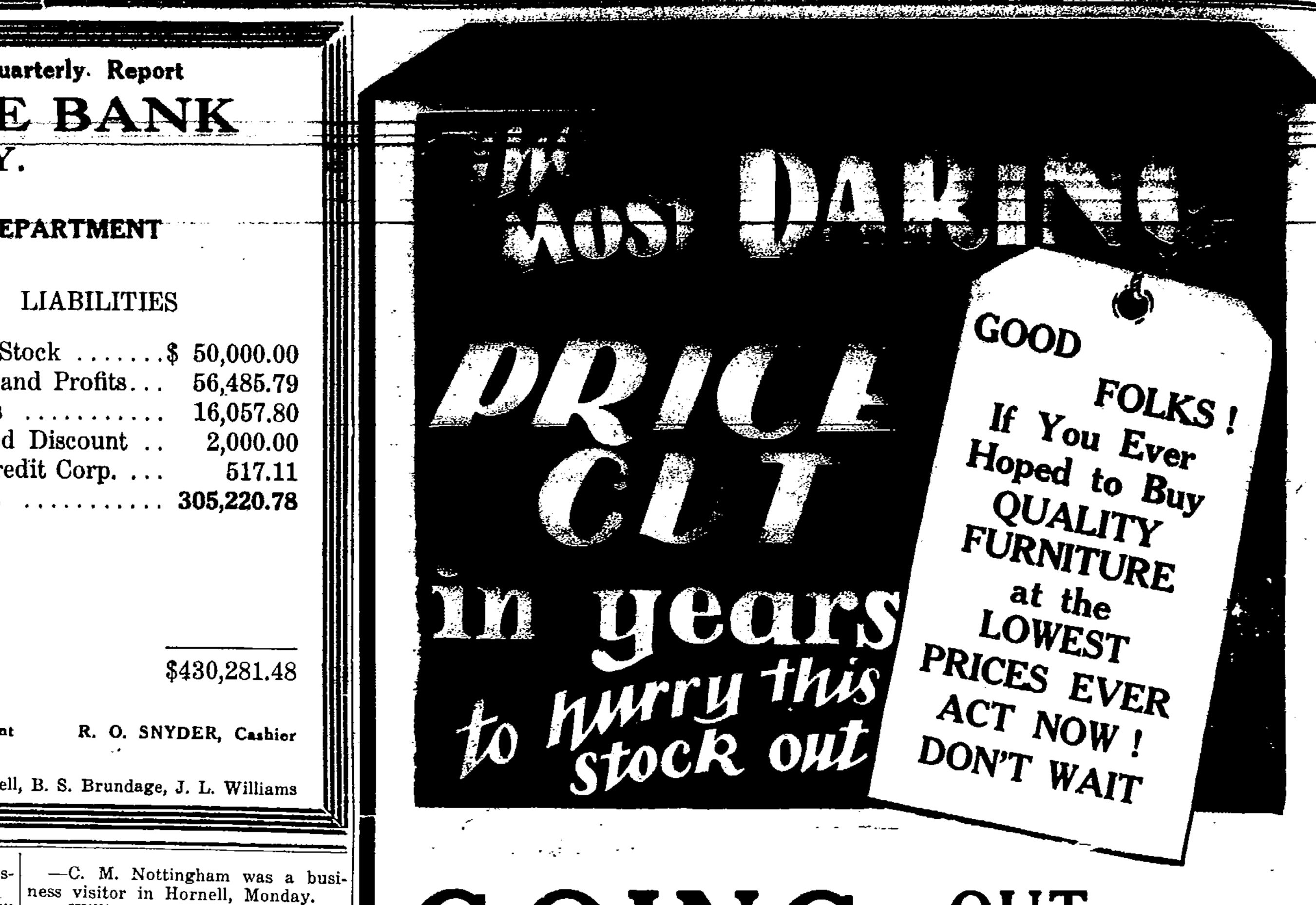
YOUNG CARROTS—4 for 25c CELERY, Tall—2 for 15c KING APPLES-5 lbs. 23c TURNIPS---lb. 3c RADISHES—2 for 15c PINEAPPLES-2 for 29c

The best of milk for every milk use

RED WING CATSUP

EFERT LIEF SERVER

300. bd. 11c



# UUUUU —Mr. and Mrs. Otto Nye and son of Independence were Saturday evening callers of her mother, Mrs. Wm. Dodge. —Mr. and Mrs. Edward Cable —Mr. and Mrs. Simon Reisman

All Stock All Fixtures ORDERED SOLD AT ONCE

You Will Be

BARGAINS THAT WILL SHATTER ALL LOW PRICE RECORDS ON HIGH-GRADE DEPENDABLE FURNITURE — BEDS, BEDDING, LAMPS, EASY CHAIRS, PORCH GLIDERS, FLOOR COVERINGS, Etc.

**NEWEST** 

LIVING ROOM SUITES

Offered as Low as

\$16.50 WILTON **RUGS—27x54** 

CEDAR CHESTS

\$30.00 EASY CHAIRS \$15.75

\$3.95 ODD ROCKERS MATTRESSES

MANY ARTICLES NOT LISTED

NEXT TO NOTHING To Dispose of Quickly

NEWEST DINING ROOM SUITES Offered as

SPRING FILLED MATTRESSES One Lot While They

**NEWEST** 

\$69.50 RADIOS, R. C. A.

\$39.50 MATTRESSES

BED SPRINGS

One Lot

BREAKFAST SUITES

\$17.88

\$7.95

COMPLETE

BED ROOM SUITES

Offered as

NACHMAN

Now as Low as

Black Label

While

They Last

- OPEN EVENINGS UNTIL ALL IS SOLD -

ANDOVER, NEW YORK

MAY HATH XXXI. DAYS The word "May" means "the spring. time of life." The Emerald is the

MAY 6, 1932

VOL. XLVII., NO. 19.

A PROCRESSIVE FAMILY NEWSPAPER FOR ALLEGANY COUNTY PEOPLE, IN POLITICS INDEPENDENT BUT NEVER NEUTRA ANDOVER, N. Y., FOR THE WEEK ENDING FRIDAY, MAY 6, 1932.

### CITIZEN'S NATIONAL BANK CLOSES A Library Institute held in the David A. Howe library at Wellsville

∡uesday was attended by over 50 One of Hornell's Strongest libraries of Allegany county. The Institutions a Victim of programs, morning and afternoon, Professor Rasmussen Says No Doubt Much Can Be checker champion. Floyd was one of Village Board Awards Con-Street Gossip and Radical were in charge of Miss Martha Parks, library supervisor of schools. Miss Ethel Hurlburn, a director

of traveling libraries, Miss Helena As a result of Hornell people lispopulace found itself in a veritable many problems connected with the markets. is expected will save to the re- | maining depositors the necessity of taking a great loss on their accounts. The closing of the Citizen's Na-

tional Bank followed a run of several days duration brought about by idle gossip or a well-planned attack by a bunch of Communists or radi-From authoritative sources it learned that the bank has only tem-

porarily suspended and will reopen. It is also learned in financial circles Testing cows by mail is getting decrease, Prof. Rasmussen points out value in being organized.

during the past 72 hours. mitted to loan approximately 80 per ducing 26 pounds of butterfat. have acted on the theory that they Shed. sitors clamor in panic for the 80 and county, while the average for the 20 per cent. "no bank in the world state was 30.8 pounds of grain per can stand up under the strain," au- hundred weight of milk.

thorities say. This is what happen- Because of the present price re-1' ed at the Citizen's Bank. Every effort was made to keep it is all the more important the bank open. Starting Saturday cows should be fed according afternoon a continued conference their milk production and butterfat Sunday night was held, in an effort withheld entirely from low-produc-

any truth or foundation of truth is or what the test is he has no accurpotatoes thruout the year.

resentatives of the American Bank- Club is aiding many to save money development, furnish a necessary ers' Association as the reason for by feeding on producing basis. men go further and pin the condi-thing, for one day each month you doubtedly remain in business. tion to the "talk of women."

Citizen's are some of the most re- these milk samples in little contain- the United States, there would prob- the extremely rapid development of the contain- the United States, there would probsponsible men in this part of the ers that are furnished by the test-ably have been a wide-scale develop-this huge enterprise, it is highly imstate. Frank E. Storms is president. ing laboratory, and put the box conment of consumers' co-operative probable that a high degree of ef-He has and continues to enjoy the taining them in your mail box. The chain store systems. English and confidence and respect of every one with the continues to enjoy the taining them in your mail box. The chain store systems. English and continues to enjoy the taining them in your mail box. The chain store systems. English and continues to enjoy the taining them in your mail box. The chain store systems. confidence and respect of every one mail man carries them the rest of German consumers' co-operatives, who ever banked a dollar there.

Stote Senter Loop E Wheetler to By the way and you get a report back Professor Rasmussen says, are more men's League lends strong encourted returns less than the established of the way and you get a report back Professor Rasmussen says, are more men's League lends strong encourted returns less than the established of the consumers of the way and you get a report back Professor Rasmussen says, are more men's League lends strong encourted returns less than the established of the consumers of the way and you get a report back Professor Rasmussen says, are more men's League lends strong encourted returns less than the established of the consumers of the way and you get a report back Professor Rasmussen says, are more men's League lends strong encourted returns less than the established of the consumers of the consum State Senator Leon F. Wheatley in a few days.

chairman of the board. Henry Erlich, known to be one authorities.

of the state, is vice president and tions and overt acts by this organhas been active for years in the af- ization, fostered for the one purfairs of the bank.

most prominent practicing surgeons repair. Everyone suffers; even those director, and one in whom everyone selves lucky that they withdrew

Wirst National as well. Both closed er jobs in every line of business.

If unrest in the city of Hornell due low; property values will become to the closing of the First National even more depreciated and in the Bank in February, wild rumors were long run the very people who withset affect which results in a ruh their reason because of wild tainable from those states, while the movement of potatoes to marset affort which resulted in a sub- drew their money because of wild the buyer is almost certain to get ket must be developed so that the supply more closely to fluid milk stantial run on the Citizen's Nation- rumors will be the ones to suffer mixed carloads from New York city buyers will have confidence in sales. Smaller burden per farm, and al Bank and Trust Company last most.

state of panic which had fallen over be by giving no heed to wild and the community and decided that it idle gossip; except to report was for the best interest of all con-same to the authorities who will see

## UP-STATE SPUD

Poor Grading, Too Many Varieties, and Lack of Co-operatives Reasons.

LeFevre and Miss Ann Hathaway, Comparisons of present potato

No Longer Preferred

Learn Grade Lesson

State Needs Three Varieties

sible without co-operative effort.

Andover was represented at the mussen of the State College of Ag- University. He says the variance in remained loyal to them and their meeting by Mrs. Erwin D. Baker, riculture, Long Island potatoes com- prices received by different farmer librarian, of Andover Free Library: manded a premium of 28 cents a groups is due more to differences in Miss Marie Leo, school librarian; bushel more than Maine potatoes in disposal of the milk than to efficiency open for business Monday morning. Miss Marie Leo, school librarian; 1920; this premium is now down to of operations, and points out

Library Institute

that even in the event the bank is to be the thing to do in Allegany has taken place despite the fact that "From many sources has come ter a shot from a single barrelled that the bank is to be the thing to do in Allegany has taken place despite the fact that "From many sources has come ter a shot from a single barrelled to be the thing to do in Allegany has taken place despite the fact that forced to liquidate it will pay ap- county. During the month of March freight rates are lower from New the question: . The house is in complete in number of herds and number of the United States. cows being tested in this way. There The best single explanation to the

assigned by undercover men and repate basis for feeding, and the Record Chain stores, as a recent economic

pose of destroying our system Harold L. Jones is another active government and social life but take the closing of another bank will

Dr. O. K. Stewart, one of the take more than one generation to Depositors are blamed entirely the community will be stagnant for undercover men for not only many years. Unemployment will be

One of the most important rea-Taking advantage of the feeling tain credit; bankrupticies will fol-

York county. Three varieties would practically over for the day. e liety of Rurals. Standardization of manner in which trucks come variety in any community is impos- market, causing frequent gluts 3 affairs over to the Government law are inflicted.

### Plays Draw Game DAIRYMEN NEEDED

Gained Working Togeth- four who took a draw game with the er Than Any Group Could champ. Six of the 30 were skunked Obtain Independently. and 20 were badly beaten.

Ithaca, May 4.—Farmers are M. C. A. rooms and was open to all regarding the financial condition of public library organizers of the prices and acreages in New York awakening to a realization that comers. the banks in that city, Hornell has State Library Association, Albany, State show that the New York State there are greater possibilities in A draw game in checkers is one guttering Church street and East lost one of its strongest institutions. N. Y., who brought to the meeting spud has slipped from the pinnacle united action by dairymen in one where neither one can win. To play Avenue, totalling a distance of 1,080 many practical suggestions to those of ten years ago and is now playing co-operative marketing organization a draw game with a champion play- feet, J. L. Williams was found to be in charge of public and school libra- second fiddle to Maine, Idaho and to than many have supposed, says Pro- er is some honor. in that city, and the entire ries, selections of books, and the several southern states on her own fessor Leland G. Spencer, agricul-

According to Professor M. P. Ras- College of Agriculture at Cornell ALFRED STILLMAN eight cents a bushel and often van- vantages that would accrue if ishes completely. In 1925, Maine farmers were in one organization. and upstate New York sold about on "During the past few weeks dairypar; now Maine potatoes bring men in the New York Milk Shed about 12 cents a bushel more. have taken long steps toward more!

The acreage in Maine and Idaho ing of milk," says Dr. Spencer. "Low respected citizens is at life's end. the exception of Water street, will has increased about 55 per cent. in prices have forced both organized It was at first believed that he took be improved streets and the best on destroying our gov- Ninety - one Cows Entered the past ten years, and the early and independent producers to con- his own life at about 6:30 Tuesday part of it is that the village has not Dairy Record Club in creased their acreage about 47 per from the trough of economic chaos. Indicate that it might have been an these improvements, but are paying Allegany County During cent. New York state acreage has The abrupt decline in milk prices accident. decreased 98,000 acres or 32 per to below pre-war levels has led many His body was discovered by mem- does not mortgage future generacent. in the same time. And this to question whether there is any bers of the family in a small cloak tions in order to pay for the im-

shotgun had awakened them. proximately 100 cents on the dollar. 39 farmers of this county were York State to the principal markets "'If the Dairymen's League Co- Constable Fred Turk, who lives One government agent stated "the members of the Dairy Record Club and that New York growers are operative Association, Inc., is of any nearby was notified, and medical aid affairs of the bank are in good con- making the county third in the state close to the densest populations in value, why has it not prevented this summoned, but death was practicaldrastic decline in prices?' ly instantaneous. The charge enter-

National banking men stated that were 91 new cows entered into the situation is that other states furnish many. It deserves consideration, dict of death by suicide will be givno bank in the world, whether here club during the month, making a consumers with the high-quality po- for this point of view is a serious en, it is expected. or elsewhere, could stand up under total of 401 cows in Allegany countatoes which the best class of contobstacle to the united action, which Mr. Stillman was a lifelong resithe treatment accorded the Citizen's ty being tested by mail. The aver-sumer demands and is willing to is so much needed, and which is dent of Alfred, and was well known age milk production per cow for the buy. On the other hand, Prof. Ras- being sought by the Emergency in this county. He is survived by make-up was most amusing. That Under the law the bank was permonth was 703 pounds of milk, pro-mussen says that New York growers Committee of the New York Milk his wife, Mrs. Lucy Stillman, one of Butler, impersonated by Erwin D.

cent. of its deposits and retain but Twenty-eight pounds of grain were are so close to the large markets "It is hardly to be expected that ters, Mrs. Hazel Truman, Alfred; " 20 per cent. in the vault or in other fed on the average per cow to pro that they can sell any old kind of milk prices in any market could Mrs. Carol Champlin, Alfred: Mrs. solos were all up to the high standhanks. When a majority of depo- duce hundred weight of milk in this a potato; good, had or indifferent. have been maintained indefinitely in Robert Green, Genesee and Mrs. ard of Andover vocalists, including the face of a drop of 33 per cent. Saunders, Palmyra, N. Y. Distance from market has forced growers in distant areas to grade e-carefully and to ship only uniformly
or a find a general price level. Comparing the find seven in the general price level. Comparing the first seven in the general price level. Comparing the first seven in the general price level. Comparing the general price level. lationship between milk and grain graded, good-quality potatoes; they cities we find reductions were made in Alfred Rural cemetery.

could not afford to ship seconds and much sooner in other cities. "During 1930 and 1931 dairymen culls. It is difficult, if not impossible, for consumers to get a steady in the New York Milk Shed probably lasting until shortly before midnight test. Grain should be reduced or supply of New York potatoes which received 20 to 50 cents per 100 will, day after day, grade U.S. No. pounds more for their milk due to to effect a merger between the Citi- ing cows. Only feed grain to cows 1. This is a tremendous disadvan- the influence of the Dairymen's cluding the Dairymen's League, try the bridal party. Harry Smith aszen's Bank and the Steuben Trust producing over 25 pounds of 3.5 tage, especially when dealing with League Co-operative Association in per cent. milk. If one doesn't know chain-store buyers, who must have protecting the market. This is a re-

"Members of the Dairymen's service at lower cost to consumers League have received lower prices forcing the bank to close. These Testing cows by mail is a simple than other agencies, and will unter than the patrons of some independent un- dent dealers. This has been called usually above those received by or- The entertainment was a good weigh the milk and grain for each private chain systems had not been an indication of inefficiency and ing mostly to the retail trade with antedote for the times of depres-On the Board of Directors of the cow and take milk samples putting developed of their own accord in high cost of operation. Considering

"The progress made by the Dairy- that of either group. It has a large exacting and harder for farmers to agement to the belief that organized returns less than the established over Woman's Christian Temperhas been prominently identified with Anyone interested in this plan deal with than the private chain farmers can operate a large milk substantial fluid price. Unlike the independent ance Union was held at the home of the bank for years. He has been can obtain information on it from the bank for years. He has been can obtain information on it from store systems in the same countries. business successfully. It seems Lagona takes the responsibility for afternoon. Officers were elected probable that a co-operative organ- League takes the responsibility for afternoon. Officers were elected When chain store buyers are in ization of this type can approach converting a large surplus into by- for the year as follows. President,

the same grade and the same variety eral run of milk dealers in economy at the same time. Private chain of operation and service to the pub- by different groups of producers cording secretary, Mrs. Henry Liver-"The main cause of differences in This is due to two factors. The Charles Gath; treasurer, Mrs. J. Harstore companies operate about 45,- lic. director. Like all the others men- little heed of its great danger and United States, and 300 co-operative prices received by different groups Dairymen's League has succeeded in France of home tioned here he arions the following the followi tioned here he enjoys the fullest menace until it strikes near home. chains made up of from 100 to 300 of dairymen is the difference in disconfidence of every person in Hor
The loss that Hornell suffers by independent stores operate on a posal of the milk. Some independent stores operate on a posal of the milk. Some independent stores operate on a posal of the milk. similar plan. The individual farm- dent dealers have been able to pay the large independents have had the readings was followed by a fine super is virtually powerless in such a relatively high prices because they opposite trend. The other factor is per served by the hostess. situation. His only hope lies in or- carried no surplus. This is true of the smaller spread between the fluid ganizing equally powerful assemb- nearly all of the small wholesale price and actual net returns on

their money. The business life of more and merchandising or dealers in the metropolitan market. fluid sales to the wholesale trade. tor ized buying on something like an supply as fluid milk. They can do by dairymen in one co-operative evening at the dining room of the this only by cutting prices so as to marketing organization has greater Masonic Temple. Reuben B. Old-An investment of \$800 to \$1,000 posed. These include: o-sons why potatoes from competing for local assembling and grading areas have displaced New York po- plants would be ample, he says, to milk, especially in the wholesale ing handled their subject "How to

tatoes is that solid carloads of a receive and grade a community's trade. Lower marketing costs. Re- Make Our Club a Success" in a state. A recent investigation show- buying, and will not face large losses per 100 pounds of milk, for support Andover Free Library is open for ed more than 30 varieties grown because of the appearance of unex- of organization because greater volfor market in one western New pected supplies when the market is ume could be handled with slight needay and Saturday evenings from

"The position of the Dairymen's

"There is no doubt that much can be ample in New York State, Prof. method of reporting truck shipments. be gained now and for the future chaotic by united action of producers. Such action can bring far greater benefit to all dairymen than any group could obtain independently."

No.

## STREET CONTRACT

\$2.00 the Year

tract to Curb and Gutter Church Street and East

The game was played at the Y. When the bids were opened Tuesday for the work of curbing and

low bidder and was awarded the contract, for around \$2,900. Mr. Williams did the work last

where, with 29 others, he played

Some Time.

year on East Center street and Pleasant avenue, and the year pre-SHOOTS HIMSELF vious Dyke street. His work has been so satisfactory in all of this work that Andover people have confidence that the streets to be im-Whether It Was Suicide or proved this year will receive the an Accident is Unknown. same care and quality as the others.

Was in Poor Health for With the completion of the improving of these streets, all of the streets of the village of Andover Alfred Stillman, one of Alfred's on the east side of Main street with its own building program. Andover room adjoining the dining room, af- provements this generation makes.

"The Womanless Wedding" "The Womanless Wedding," staged by a cast of 70 men at the Auditorium Thursday and Friday evenings "This question is in the minds of ed the left side of the neck. A ver- of last week, under the auspices of the Men's Brotherhood Class of the Methodist church, was very finely carried out and a laugh from the

curtain call until the close. son, A. P. Stillman, and four daugh- Baker, merits especial mention. His numbers sung by Messrs. Wm. A.

nold Eichorn and George Carr. B. C. Williams was a dream in bridal attire with Dewey Northrup the dapper little bridegroom. The "Such practices cause almost con- Matron of Honor, Best Man, Bridesstant price wars in the wholesale maids, Flower Girls, Ring and Train market. The larger distributors, in- Bearers, led by the Bishop, composed

to maintain the established prices. suming the role of Bishop with great Nevertheless, competitive conditions dignity. Circulation of rumors, without how much milk his cows are giving large quantities of uniformly-graded organization supported by only half the regular fluid price of 20 to 75 what the test is he has no accurthe regular fluid price of 20 to 75 mention of "Micky" who, all dolled cents per 100 pounds of milk. An up in a pink necktie, and not a trace other group of independent dealers of stage fright, drew a round of

who have been able to pay prices applause from the audience. ing mostly to the retail trade with sion, and while not the financial gain a minimum of wholesale outlets it should have been, was a success as an entertainment.

the market for potatoes, they usual- the efficiency of the largest corp- products. The return from these Mrs. Bertha Pingrey; first vice presily want from ten to 50 carloads of orations, and easily surpass the gen- uses is much below the fluid price. dent, Mrs. W. L. Greene; second vice "In recent months prices received president, Mrs. DeEtta Bullard, re-

Automobile Banquet

ternoons from 2:30 until 4:30. Grange Notice

The Juvenile Deputy will be with us at the regular meeting, May 11. Each family please bring sandwiches.