

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

as rendered to  
 NEW YORK STATE BANKING DEPARTMENT  
 Sept. 30th, 1932.

RESOURCES	LIABILITIES
Loans and Discounts . . . \$234,675.67	Capital Stock . . . . . \$ 50,000.00
Bonds . . . . . 89,817.75	Surplus and Profits . . . 55,501.50
Mortgages . . . . . 34,717.94	Reserves . . . . . 14,125.56
Real Estate . . . . . 2,500.00	Unearned Discounts . . . 1,800.00
Accrued Interest . . . . 4,492.65	Deposits . . . . . 289,863.89
Overdrafts . . . . . 250.34	
Cash and Due from Banks . . . . . 44,836.60	
\$411,290.95	\$411,290.95

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**

—Lynn Trowbridge went to Binghamton, Sunday.  
 —Alan Tuttle passed Columbus Day with Francis Mead at Elm Valley.  
 —Mrs. C. R. McGill and Mrs. A. L. Bloss were Rochester visitors Monday.  
 —Miss Mary Guinn and a niece, Miss Tressa, spent the day Friday in Wellsville.  
 —Miss Ruth Whiston of Buffalo was calling on her uncle, Dr. C. W. O'Donnell, Sunday.  
 —Mrs. L. F. Thompson of Greenwood was a guest last Wednesday of Miss Alice Clarke.  
 —Ernest Cartwright of East Valley was a week-end guest of Mr. and Mrs. George Calhoun.  
 —Mr. and Mrs. Ray Neupont of Wellsville visited Mr. and Mrs. Carl Childs over the week-end.  
 —Miss Mary Thompson of Canistota was a guest Saturday at the home of Mr. and Mrs. Wm. Childs.  
 —John McDonough of New York City passed last week guest of his parents, Mr. and Mrs. Wm. McDonough.  
 —Mrs. Ernest Button and Mrs. Fannie Wright of Alfred were calling on Mrs. Burr Ruger Saturday afternoon.  
 —Mr. and Mrs. A. L. Youmans, daughter Carmen and Miss Inez Youmans were in Hornell on business, Friday.  
 —Mr. and Mrs. George Carpenter and Mrs. E. J. Atwood motored thru the Black Forests and Bradford, Pa., Sunday.  
 —Mrs. Norman Rogers and nephew, Edwin Koch of Greenwood Hill were guests of Mrs. Benj. Wallace one day this week.  
 —Miss Pauline Martin spent the week-end at Alfred and attended the football game and dance Saturday afternoon and evening.  
 —Mrs. Carrie Tompkins of Rochester spent the week-end at the home of her brother and family, Mr. and Mrs. W. E. Chase.  
 —Mr. and Mrs. Niles Green and son, Robert, of Hornell, were callers Sunday evening at the home of Mr. and Mrs. L. M. Trowbridge.  
 —Mr. and Mrs. Arling Baker and Mr. and Mrs. Richard Harder were guests at the home of Mr. and Mrs. Charles Clarke at Newark, Tuesday.  
 —Mr. and Mrs. F. W. Burrows motored to Buffalo, Thursday, to meet Mrs. W. W. Miller and drive on to Wellsboro where she will visit friends.  
 —Mr. and Mrs. Rolin Laven and daughter, Mary Elizabeth, were supper guests of his parents, Mr. and Mrs. Louis Arnold at Wellsville, Sunday evening.  
 —Rev. Charles Maxwell, Dr. and Mrs. John Maxwell and Mrs. Minnie Birmingham of Buffalo visited James P. Dean at the Wellsville Memorial hospital and called on relatives here recently.  
 —Mrs. Edward S. Horan spent the week-end in Rochester with her daughters, the Misses Mary and Ellen Horan, who are students at Nazareth College in that city. Mr. Horan motored up Sunday for the day.  
 —Mrs. Edna Wilber is spending the week at the home of her daughter, Mr. and Mrs. Milton Hultquist at Jamestown. She will also visit her son and wife, Mr. and Mrs. C. A. Wilber in Cleveland, before returning home.  
 —Mr. and Mrs. Harold Emery and son Donald, Mr. and Mrs. Carl Myer accompanied by Mr. and Mrs. Charles Thomas and son Richard of Wellsville were dinner guests of Mr. and Mrs. Earl Peasley at Olean, Sunday.

—Miss Anna O'Leary was a Hornell visitor Friday.  
 —Miss Mary Joe Russ passed the week-end at her home at Canandaigua.  
 —Mr. and Mrs. Wm. Lanphier of Hornell visited Mrs. Rosanna Joyce, Sunday.  
 —Mr. and Mrs. Edward Kilbane and son Paul were Wellsville visitors, Sunday.  
 —Mr. and Mrs. Ernest Higby were in Perry Sunday afternoon, calling on relatives.  
 —James Fay of San Francisco, Calif., called at the W. P. Edwards residence, Wednesday.  
 —Mr. and Mrs. D. J. Appier and son, Richard, visited Rochester friends over the week-end.  
 —Mr. and Mrs. Burr Ruger and Mrs. Jesse Hunt were in Wellsville Saturday evening on business.  
 —Mrs. Emma Gleason, Mrs. Grant Stevens and George Gleason were shopping in Olean Wednesday.  
 —Charles Moushess and son have returned to their home in Washington, D. C., after a few days visit in Andover.  
 —Mr. and Mrs. Alfred Knowles and family of Wellsville were Sunday guests of Mr. and Mrs. W. P. Edwards.  
 —Mr. and Mrs. George Calhoun and Ernest Cartwright called on Mr. and Mrs. Forrest Gee at Canadea, Sunday.  
 —Dr. W. J. Hardy of Belmont was a dinner guest at the home of his son and family, Prof. and Mrs. Robert Hardy.  
 —Mr. and Mrs. Lee Millsbaugh and family were dinner guests of his mother, Mrs. Ella Millsbaugh at Whitesville, Sunday.  
 —Mrs. Fannie Wright and Miles Wright of Alfred were Thursday evening callers at the home of Mr. and Mrs. Burr Ruger.  
 —Mr. and Mrs. C. D. Cartwright and family visited at the home of her brother, Mr. and Mrs. Melvin Kenyon at Wadsworth.  
 —Mr. and Mrs. Gordon Steadman and family and Mr. and Mrs. Ernest Milligan were in Canadea, Sunday evening, calling on friends.  
 —Merrill Dailey and Miss Edna Bouscher of Wellsville were dinner guests of Mrs. Margaret Hallett and Mr. and Mrs. Victor Dailey.  
 —Mr. and Mrs. Howard Fairfield and daughter, Patricia of Hinsdale, were Sunday guests of her sister and husband, Mr. and Mrs. Donald Wilkinson.  
 —Mr. and Mrs. John Fitzgerald and Robert McFarland of Salamanca were guests Saturday afternoon and evening of Mr. and Mrs. Edward Kilbane.  
 —W. H. Green called at the home of his sister, Mrs. Mabel Ormsby at Alfred, Sunday. His mother, Mrs. Sarah Green accompanied him home for a visit.  
 —Mr. and Mrs. A. W. Whitford of Watertown, Pa., were guests from Saturday until Monday of her mother, Mrs. Maude Clarke and brother and family, Mr. and Mrs. Carl Clarke.  
 —Rev. and Mrs. W. L. Greene are attending the dedication of the new Colgate-Rochester Theological Seminary buildings at Rochester where Mr. Greene represents Alfred University. They return Friday afternoon.  
 —Mr. and Mrs. Lester Pfaff, Nathan Edwards and Walter Pfaff of South Dansville and Mr. and Mrs. Alvin Edwards of Wellsville were inspecting the potato digging activities on the Edwards' farms in Greenwood, Monday.  
 —Mr. and Mrs. Denzel Baker and daughter, Audrey Jeanne and Hayden Rogers of Rochester motored to Utica, Friday, where they visited Mr. Baker's brother and family, Mr. and Mrs. Clarence Baker until Saturday. From there they motored to Sidney where they were guests of his sister and family, Mr. and Mrs. Archie Witter Saturday night and Sunday.

—Miss Annette Clifford spent the week-end in Alfred.  
 —Larry Hyland of Hornell was the guest of relatives in town Sunday.  
 —Lloyd Gee of Canadea has been visiting his Andover friends this week.  
 —Mrs. Glenn Coleman and son, Bobbie are spending this week at L. G. Coleman's.  
 —Miss Alice Stannard of Rutland, Vermont, is spending the week with Miss Reta Stearns.  
 —Mrs. Jesse Hunt and Mrs. J. J. Oakes and family were in Hornell Saturday on business.  
 —Mr. and Mrs. Granger Chamberlain were guests of relatives and friends at Ichna, Sunday.  
 —Mr. and Mrs. George Sackett and Miss Ivar Lee Rogers were business visitors in Buffalo, Sunday.  
 —Mr. and Mrs. F. W. Burrows visited her parents, Mr. and Mrs. John Donigan at Friendship recently.  
 —Mr. and Mrs. George Gleason of Kossuth were Sunday night dinner guests of his mother, Mrs. Emma Gleason.  
 —Miss Rilma DeRemer of Newark, N. J., is passing a week with her parents, Mr. and Mrs. John DeRemer.  
 —Mr. and Mrs. Charles Deninger of Bradford, Pa., were Sunday guests of Mr. and Mrs. A. R. Meade of East Valley.  
 —Mr. and Mrs. Otto Nye and sons of Independence were callers Saturday at the home of her mother, Mrs. Wm. Dodge.  
 —Mr. and Mrs. Harold Evingham and daughter, Dorothy of Alfred spent Monday at the home of Mr. and Mrs. John Dolan.  
 —Mr. and Mrs. Harold Emery and son, Donald, and Mr. and Mrs. Carl Myer were in Hinsdale, Sunday, guests of friends.  
 —Miss M. E. Jacka and Miss Margaret Forrest of Dunkirk were week-end guests at the home of their cousin, J. A. O'Leary.  
 —Mr. and Mrs. Frank Robbins and family of Allentown were dinner guests on Sunday at the home of Mr. and Mrs. Jay Bunt.  
 —Mr. and Mrs. A. L. Bloss and Mr. and Mrs. Paul Childs spent Sunday in Bolivar, guests of Mr. and Mrs. Wm. Perkins and family.  
 —Mrs. Bealy Hollowell was in Canistota several days last week visiting at the home of her son and family, Mr. and Mrs. Norman Hollowell.  
 —Mrs. Charles Robinson and Mrs. H. S. Thorne attended the district meeting of the Foreign Missionary Society of the M. E. church, Friday, at Wellsville.  
 —Mrs. J. E. Burgett and Mrs. H. C. Burgett of Perry were dinner guests of Mr. and Mrs. Ralph Burgett and were callers at the home of Mr. and Mrs. Ernest Higby.

—Mr. and Mrs. E. B. Hann were in Hornell, Saturday.  
 —Miss Dorothy McLaughlin spent the week-end with her parents at Avon.  
 —Mr. and Mrs. Herbert Warfield of Geneseo visited Mr. and Mrs. Wm. Childs, Friday.  
 —James Nobles and Ellis Horsfall are working in the Huggett silk mill at Hornell.  
 —Lloyd Gee of Canadea was a Tuesday dinner guest of Mr. and Mrs. Jett Blodgett.  
 —Mrs. J. E. Burgett of Perry was a caller at the home of Mrs. LaRue Crandall, Friday.  
 —Charles Fisher returned Sunday from St. James Mercy hospital at Hornell somewhat improved.  
 —Mr. and Mrs. John Boyer were Sunday guests at the home of Mr. and Mrs. Lewis Roblee at Perry.  
 —Mr. and Mrs. Edward Whitney and three children of Wellsville were calling in town, Tuesday evening.  
 —Mrs. Darrell Crandall of Hornell was a guest last week at the home of Mr. and Mrs. Garland Crandall.  
 —Mrs. Charles Lynch is at St. James Mercy hospital, Hornell with her little son, Kevin, who has been quite ill.  
 —Mr. and Mrs. John Lever and family and Mrs. Alice Lever called on Mr. and Mrs. Leo Hunt at Belmont, Sunday.  
 —Miss Gertrude Deister of Rochester, N. Y., was a guest at the home of Guy S. Wood Wednesday and Thursday.  
 —George and Charles Bennett of Addison and Mrs. John Dodge were dinner guests at the home of Mrs. Wm. Dodge, Sunday.  
 —Mrs. James Guinn was in Hornell, Friday, and called at the home of Mrs. Gleason to see Mrs. John Dixon, who is very ill.  
 —Mr. and Mrs. Archie Parks of Beach Hill and Mrs. Minnie McClay of Wellsville were guests on Thursday at the Pingree home.  
 —Mr. and Mrs. Charles Hammond and Dean Hammond were week-end guests of relatives and friends at Buffalo and Depew.  
 —Mr. and Mrs. W. Burke of Buffalo and Mrs. Emma Buck of Wellsville were callers of Mrs. Viola Joyce on Greenwood street, Wednesday.  
 —Editor and Mrs. Frank Crumb of Alfred were among those from out-of-town in attendance at the dinner in the S. D. Baptist church parlors, Sunday.  
 —Mr. and Mrs. Clarence Trowbridge and family of Syracuse spent from Friday until Sunday guests of his parents, Mr. and Mrs. L. M. Trowbridge and attended the burial service for Wm. Clarke at the Whitesville cemetery, Saturday.  
 —Mrs. Frances Teasdale, Mrs. George Beebe and Miss Frances Beebe returned Sunday from Weehawken, N. J., where they visited Mrs. Caroline Cook and attended the sessions of Grand Chapter, O. E. S.  
 —Mrs. George Brown and children, Carl, Eleanor and Ramon of Duke Center, Pa., were guests of her parents, Mr. and Mrs. L. G. Coleman last week. The Misses Neva and Doris Coleman accompanied her home, Sunday.  
 —Mrs. Hattie Clark, Mr. and Mrs. Homer Stebbins of Moshertown and Mr. and Mrs. Jack Davis and daughter, Gloria Nancy of Los Angeles, Calif., came thru with the body of Wm. Clarke and were guests from Saturday until Monday at the home of Mr. and Mrs. L. M. Trowbridge.  
 —Claire C. Backus was among those of the Allegany County Publishers Association entertained at a 12:30 o'clock dinner at Hotel Fasset, Wellsville, last Friday, by Editor Carl N. Marshall of the Allegany County Democrat.

—F. E. Hurd visited relatives in Coudersport, Pa., Wednesday.  
 —Mr. and Mrs. Frank Davis were in Hornell, Wednesday, to call on friends.  
 —Miss Margaret Beman visited her parents in Ellicottville over the week-end.  
 —Dr. Francis Coyle of Buffalo was a caller at the O'Leary home, Sunday afternoon.  
 —Miss Ella Shimwell and W. P. Edwards were business callers in Greenwood, Monday.  
 —Mr. and Mrs. Wm. Webster of Wellsville were guests Sunday at the home of Hiram Boyd.  
 —Mrs. Mertie Ghostley and Jack O'Dell of Independence spent Monday with Mrs. Mary Bunker.  
 —Clarence Page of Coudersport, Pa., was a caller at the home of Mr. and Mrs. Hugo Honegger, Friday.  
 —Mr. and Mrs. Edward McAndrew and sons, Howard and Richard attended a show in Wellsville, Sunday.  
 —Howard VanWie of Painted Post was a caller at the home of his grandmother, Mrs. Ida Hammond, Sunday.  
 —Mr. and Mrs. Jay Bunt and Mrs. Edward Walsh were supper guests of Louis Flohr and family of Canistota, Sunday.  
 —Undertaker E. I. Marsh of Eldred, Pa., was called to Andover Tuesday morning by the death of Alva Loughhead.  
 —Mr. and Mrs. Frank Dean and daughters, Teresa and Rita, attended the funeral of Mrs. Elizabeth Grange in Hornell, Saturday.  
 —Miss Maude Perkins of Voorhees Hill spent Wednesday night and Thursday at the home of Mr. and Mrs. H. S. Thorne.  
 —Mr. and Mrs. Orla Baker and family and Mrs. Matie Wilcox were in Wellsville, Saturday, to call on relatives and on business.  
 —Miss Vivian Vanderhoef of Jasper and Miss Grace Vanderhoef of Woodhull spent Sunday with their grandmother, Mrs. Mary Bunker.  
 —Mrs. Darwin Southerland and daughter, Betty Jeanne of Richburg passed from Sunday until Wednesday with her parents, Mr. and Mrs. Frank Nobles.  
 —Henry Baker spent Sunday with his daughter and family, Mr. and Mrs. Clifford Cleveland at Richburg. Mrs. Baker, who had been visiting there, returned home with him.  
 —Charley and Fred Cole and sister, Miss Blanche Cole of Coudersport and Mrs. Wm. Kimball of Roulette, Pa., motored to Andover Sunday afternoon to call on their uncle and brother-in-law, T. J. Gilbert.  
 —Misses Cecelia Edwards, Ella and Argene Shimwell and Walter Shimwell held a house party at the Greenwood Hill home over the week-end. Guests were present from Greenwood, Wellsville and Hornell.

—Jack Hart accompanied his wife to Chicago on her way to California.  
 —W. A. Youmans and daughter, Inez, were Hornell business visitors Monday.  
 —Leo Jackson is home after working for Everett Clarke on South Hill this summer.  
 —Robert Hunt of Sereune, Okla., is passing a few days at the W. P. Edwards home.  
 —Misses Virgil Straight and Doris Church were home from Geneseo over the week-end.  
 —Mr. and Mrs. Edward McAndrew entertained relatives from Hornell, Monday evening.  
 —Mr. and Mrs. C. D. Cartwright son Winifred and Carrol Doty were in Scio, Tuesday on business.  
 —Mrs. James Gibson of Dundee spent from Wednesday until Sunday with Mr. and Mrs. Frank Davis.  
 —Mr. and Mrs. John Horton motored to Portville, Sunday afternoon to call on his aunt, Mrs. Susan Stebbins.  
 —Mr. and Mrs. Wm. Nelson of Hornell were Sunday evening callers of her parents, Mr. and Mrs. Charles Updyke.  
 —Mr. and Mrs. Ronald Jordan of Cuba were in Andover Sunday, to call on their brother, LeRoy Jordan at Hotel Joyce.  
 —Mr. and Mrs. Herbert Updyke of Wellsville spent Monday and Tuesday with his parents, Mr. and Mrs. Charles Updyke.  
 —Waldo Simons and wife of Port Allegany, Pa., were guests over the week-end at the home of his cousin, Mr. and Mrs. Jay Bunt.  
 —Mr. and Mrs. J. V. Stearns of Hornell were Monday callers at the home of his parents, Mr. and Mrs. E. F. Stearns and family.  
 —Mr. and Mrs. Frank Davis and Mrs. James Gibson were in Whitesville, Saturday, to attend the burial service held there for Wm. Clarke.  
 —Mrs. Eliza Gallagher, daughters Misses Kathryn and Ella and Daniel Mulcahy were Sunday guests at the home of Mr. and Mrs. Frank Ryan at Allegeny.  
 —Mr. and Mrs. J. C. Lever motored to Hornell, Friday night and his mother, Mrs. Alice Lever, who spent the day with her sister, Mrs. Addie Newman, returned home with them.  
 —The Misses Doris and Coratha Mead and Francis Mead of Elm Valley, Miss Charlotte Cook, Charles and Marjory Novek of East Valley were supper guests of Mr. and Mrs. H. S. Thorne, Thursday evening.  
 —Elbert Cable was in Rochester, Saturday, guest of the Hornell Tribune-Times. He won the trip by being one of seven boys who got the most new subscriptions to the paper. They enjoyed a sight-seeing trip and theatre party and visiting the Times-Union newspaper plant.

(Please Turn to Page Four)

Fluffy White Flour, 1/3's, special . . . . . 45c  
 Old Southern Coffee (none better) . . . . . 29c  
 Tomatoes, large can, 4 for . . . . . 25c  
 Two pkgs. Fluffy Pancake Flour and a Griddle for . . . . . 29c

— WEEK-END SPECIALS —

Cabbage, 50 lb. . . . . 39c  
 Grapes, 20 lb. baskets . . . . . 25c  
 Celery, Tall, (fancy) bunch . . . . . 3c  
 Sweet Potatoes, 10 lbs. . . . . 17c  
 Hubbard Squash (Cooks Dry) lb. . . . . 2c

— WATCH FOR THE 1c SALE —

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**PRINTING**  
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 POSTERS  
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**Your Favorite Band Returns**  
**AUSTIN WILIE'S BAND**  
 with MISS DONNA RAY Vocalist  
**THE COLISEUM**  
 CERES, N. Y.  
**Saturday Evening**  
**October 22nd**  
**9 P. M., Park Plan**  
**Admission 50c; Ladies Free**  
 Southwestern New York's finest ballroom; brick buildings, all modern conveniences, steam heat.

