

No. 13909

# Andover National Bank

ANDOVER, N. Y.

## STATEMENT OF CONDITION

June 30th, 1942

### RESOURCES

Cash and due from Banks	\$197,871.82
Government and Municipal Securities	211,161.62
Other Bonds and Securities	56,789.26
Loans and Discounts	333,835.23
Banking House and Fixtures	5,300.00
Real Estate owned and sold on contract	9,956.80
Other Assets	173.08
<b>Total</b>	<b>\$815,087.81</b>

### LIABILITIES

Capital Stock	\$100,000.00
Surplus	32,000.00
Undivided Profits	17,079.67
Reserves	6,385.76
Deposits	659,622.38
<b>Total</b>	<b>\$815,087.81</b>

### DIRECTORS

John E. Cannon, A. D. Fuller, Erwin D. Baker, Jesse S. Phillips, Henry Horan, Frank W. Burrows, Samuel B. Crandall, J. L. Williams

Member of Federal Reserve System  
Member of Federal Deposit Insurance Corporation

## Personals

—Mrs. F. W. Burrows is spending a few days in Buffalo.

—Herman Rick returned Tuesday from Scio where he passed two weeks.

—Mrs. Lola Symonds was in Buffalo last week where she visited her son, Robert Fish.

—Mrs. T. L. Brown has returned to Fulton where she has obtained work in the Sealright office.

—John Gillin of Chicago, Ill., was the guest of relatives in Andover several days this week.

—Mrs. Clara Hann, Mrs. Charles Caple and son Roy returned Tuesday from a visit with relatives in Buffalo.

—Mrs. Helen M. Baker of New York City is spending her summer vacation with her sister, Mrs. John E. Vincent.

—Miss Nancy Jane Snyder left the Fourth for Cuba where she will be counselor at the health camp this summer.

—Miss Helen Litterer and Paul Alderson of Bath were guests of his parents, Mr. and Mrs. W. J. Alderson, Friday.

—Mrs. Alice Baker was called to Syracuse Sunday where she will teach violin this week during the absence of Prof. Glock.

—Mr. and Mrs. Gordon Borden and daughter Lois of Rochester are spending a few days with her mother, Mrs. Florence Earley.

—Miss Mary Snyder returned home Friday from the Jones Memorial hospital in Wellsville where she had been for treatment.

—Mr. and Mrs. Floyd Farwell were week-end guests at the home of their daughter, Mr. and Mrs. Nathan Febowitz of Syracuse.

—Mr. and Mrs. Leon Phelps of Rochester are visiting at the home of Mr. and Mrs. Henry Will in Elm Valley and greeting Andover friends.

—Mr. and Mrs. O. J. Whitaker and daughter Beth spent the week-end in Jamestown with his sister and family, Mr. and Mrs. William Farnham.

—Mr. and Mrs. Almon Wood and daughter were overnight guests of his cousin, Mr. and Mrs. Robert Wilson of Wellsville, at their cottage on Silver Lake.

—Miss Josephine Baker and friend, Miss Sara Frizzel of Brooklyn are spending this week at the home of her parents, Mr. and Mrs. Oliver Baker.

—Mr. and Mrs. Basil Brundage and daughter, Carolyn Ann of Somerset, Mass., are guests of his parents, Mr. and Mrs. LeRoy Brundage this week.

—Mr. and Mrs. Kenneth Bostwick and daughter Sandra spent last week in Corning with his parents, Mr. and Mrs. D. J. Bostwick. While there Sandra had her tonsils and adenoids removed at the hospital.

—Mr. and Mrs. Howard Cleaves and son Henderson of Prince Bay, Staten Island, were Sunday overnight guests of Mr. and Mrs. C. Huber Watson. On Monday evening Mr. Cleaves delivered his all-motion picture lecture, "Midnight in Animal Land" at the Chautauqua Assembly.

—Earl Griffin of Buffalo was calling on friends in town Tuesday.

—Ira Ormsby of Buffalo was an overnight guest of Mr. and Mrs. Elmer Coats Thursday.

—Mrs. Claude Runyan of Bolivar was an overnight guest at the home of Mr. and Mrs. Harry Kemp Sunday.

—Seymour Tidd of Angelica spent a few days last week with his son and family, Mr. and Mrs. Rosco Tidd.

—Mrs. Jennie Newman of Tunkhannock, Pa., is visiting her daughter and family, Mr. and Mrs. Dewey Northrup.

—Miss Irene Marie and Donald Lynch of Buffalo spent the week-end with their parents, Mr. and Mrs. James Lynch.

—Miss Margaret Dougherty of Towanda, Pa., spent from Friday until Sunday with her sister, Miss Irene Dougherty.

—Miss Dahpne Brownell returned to Rochester Sunday after passing the week-end with her mother, Mrs. Flora Brownell.

—Mr. and Mrs. Edward Conwell and Miss Mary Conwell of Bradford, Pa., were callers of Mr. and Mrs. Robert Dean Sunday.

—Mr. and Mrs. E. G. Hall of North Tonawanda, N. Y., were week-end guests at the home of his sister, Mr. and Mrs. R. J. Cook.

—Lt. and Mrs. J. Russell Groves were recent guests of his aunt, Miss Emily Barney. Lt. Groves is leaving very soon for foreign service.

—Mr. and Mrs. Louis Rennells of Coudersport, Pa., were callers at the home of his brother, Mr. and Mrs. C. S. Rennells of Tip Top Saturday.

—Mr. and Mrs. Ralph Benjamin and Miss Virginia Loring passed the week-end at Kingsley, Pa., with his father, E. D. Benjamin and other relatives.

—Mrs. Bessie Horton passed Saturday and Sunday in Harrison Valley with her mother and brother and family, Mrs. T. J. Kibbe and A. Kibbe.

—Mr. and Mrs. John C. Wetzel and son Charles returned to their home in Port Leyden Friday after passing a week with her parents, Mr. and Mrs. W. E. Chase.

—Mr. and Mrs. Clarence Trowbridge, son Jack and daughter Myrtle Anna of Syracuse were guests of his parents, Mr. and Mrs. L. M. Trowbridge Saturday and Sunday.

—Mr. and Mrs. G. A. Wereley spent Sunday with his parents, Mr. and Mrs. G. C. Wereley, at West Clarksville and also called on his sister, Mrs. Everett Childs in the Olean General hospital.

—Mr. and Mrs. Raymond Guinn and family of Port Jervis spent from Friday until Monday with his mother, Mrs. James Guinn. Mr. and Mrs. Raymond Guinn and family and Mrs. James Guinn all spent the Fourth and were dinner guests at the home of their son and brother, Mr. and Mrs. James Guinn in Wellsville.

—Mr. and Mrs. Ernest Andrus of Franklinville and John Howland of Painted Post spent Saturday and Sunday with their parents, Mr. and Mrs. Earl Howland. They all enjoyed a picnic dinner at Canandaigua the Fourth. Miss Betty Jean Howland, who spent last week with her sister in Franklinville, returned home Saturday.

—Mrs. C. E. Brown is spending this week with Mrs. A. T. Smith of Woodhull.

—Mr. and Mrs. Carroll Ruger and daughter Lois are passing a few days at Silver Lake.

—Mrs. Wm. Nelson of Binghamton is spending this week with her parents, Mr. and Mrs. Charles Updyke.

—Miss Virgelene Nobles and John Bronson spent the week-end at the home of Cliff Resersaw in Wayland.

—Mr. and Mrs. Sheridan Witter of Buffalo visited his parents, Mr. and Mrs. Dan Witter over the week-end.

—Mr. and Mrs. Leon Cook spent Saturday and Sunday at Perry with her sister and family, Mr. and Mrs. Charles Green.

—Mr. and Mrs. Charles Lever and son Gordon of Buffalo spent the week-end with his parents, Mr. and Mrs. J. C. Lever.

—Mr. and Mrs. Basil Dunham and family visited his mother, Mrs. Lucy Dunham, at Brookville, Pa. Saturday and Sunday.

—Mrs. Lawrence Corwin and children spent a few days last week with her mother, Mrs. Herbert Wightman at Richburg.

—Mrs. H. W. Boyd attended a picnic held by the Royal Neighbors of America at Island Park, Wellsville, Wednesday afternoon.

—Miss Irving Manning of Buffalo and Mrs. Ray Collins of Wellsville spent Wednesday evening guests of Mr. and Mrs. Charles Stebbins.

—Miss Betty Reisman returned from Rochester Wednesday where she was the guest of Mr. and Mrs. Anthony Heydens the past two weeks.

—Mr. and Mrs. Eldin Washburn and son Lavern of Victor were guests at the home of Mr. and Mrs. Clifford Burdick of Railroad Valley, Saturday.

—Mrs. Roy Guilford in company with Mr. and Mrs. Edward Antoon and Miss Elvena Matteson of Wellsville attended the horse races at Fort Erie, Canada, Saturday.

—Mr. and Mrs. A. E. Guidarelli and daughter Jane of Belmont, Mrs. Mary Kelly of Buffalo, Mr. and Mrs. Peter Bey and son John of Almond were Sunday guests of Mr. and Mrs. Emmett Moran.

—Mr. and Mrs. W. E. Chase, son Eldon, Mr. and Mrs. John C. Wetzel and son Charles were guests and cousin, Mr. and Mrs. Allen Kitchen, at Angelica.

—Mr. and Mrs. Joseph DeLorm and son of Rochester were week-end guests of Mr. and Mrs. Neil Callaghan. Mr. and Mrs. Lyle Lewis and Mrs. Rose Lewis and daughter Gloria of Rochester were callers of Mr. and Mrs. Callaghan Sunday.

—Mrs. Ina Rogers and Mrs. Denzel Baker called on Mrs. June Staldeman in Whitesville Saturday. Mrs. Staldeman received word that Corporal Staldeman of the Marines died on June 3rd. Mrs. Staldeman was formerly Miss June Rogers and lived in this village for a time.

—Mr. and Mrs. Philip Norton of Avon, Mrs. Hattie Rennells, Mr. and Mrs. Frank Rennells, sons Roger and Francis, Mrs. Annis Rennells daughters Betty Bell and June of Coudersport, Pa., Brinton Baker and Miss Ruth Baker enjoyed a picnic at the home of Mr. and Mrs. C. S. Rennells of Tip Top, the Fourth. Mrs. Hattie Rennells remained.

—Lewis Wintenberg is spending the summer with friends in Dundee.

—Mrs. C. C. Backus, son James and mother, Mrs. Jennie Loughhead are passing this week at Lamoka Lake.

—R. K. Hammond of Rochester spent Saturday and Sunday at the home of his sister, Mr. and Mrs. George Blank.

—Mr. and Mrs. Leonard Runyan and Mrs. Ray Neupert of Wellsville were callers of Mr. and Mrs. Elmer Coats, Saturday.

—Mr. and Mrs. Fay Brown of Addison spent from Saturday until Tuesday with her parents, Mr. and Mrs. Fred Smith.

—Arling Briggs and Mrs. Pauline Adams of Bradford, Pa., spent the week-end at the home of his sister, Mr. and Mrs. Elmer Coats.

—Mr. and Mrs. Wm. Lang daughter Janet and the Misses Doris and Betty Gould are attending the circus in Olean, today, Thursday.

—Mr. and Mrs. Leeman Callaghan and son John of Wellsville were Monday evening callers at the home of his son, Mr. and Mrs. Neil Callaghan.

—Mrs. Mary Connor of Hornell Miss Ellen Driscoll and Mr. Esterbrooks of Buffalo spent Saturday evening at the home of Mr. and Mrs. Patrick Hyland.

—Mrs. Elmer Kaple, Mrs. Sidney Kaple, son Eldon, Mrs. Robert Church and Miss Clarabelle Boyce were business visitors in Canisteo and Hornell Tuesday.

—Mr. and Mrs. George Sackett and family spent Saturday and Sunday with his parents, Mr. and Mrs. J. E. Sackett at Burdette. Miss Patty Sackett remained.

—Mrs. Sylvia Hollowell attended the funeral of Ephriam Wallace Saturday in Whitesville and passed from Thursday until Saturday with her sister, Mrs. Cora Deming.

—Mrs. Jessie Smith and Mrs. Myrtle Oliver and daughter of Endicott were guests over the week-end of Mr. and Mrs. Roland Hoagland and Mrs. Hattie Conley.

—Rev. and Mrs. Kenneth Stickney of Grove, N. Y., enjoyed the picnic at the Baptist church on the Fourth, and spent the evening at the home of Rev. Lloyd Tebo.

—Mr. and Mrs. Frank Coyle and sons Joe and Jack of Buffalo spent the week-end with Mr. and Mrs. John Joyce. They were also callers of Mr. and Mrs. G. W. Barrett on Corwin Hill.

—Mr. and Mrs. John Crook, Mrs. Anna Lambarton of Shinglehouse, Pa., and Mrs. Leah Smith and two children of New Jersey were guests of Mr. and Mrs. Grant Stevens Wednesday.

—George Crandall, Mr. and Mrs. Harry Galbraith of Jamestown, and Elmer Snyder of Randolph were guests at the home of Mr. Crandall's sister, Mr. and Mrs. Clarence Sneider, from Friday until Sunday.

—Mr. and Mrs. Harold Bixby and three sons of Towanda, Pa., Mr. and Mrs. James Bixby and family of Nichols and Miss Dorothy Ronoldes of Flushing, L. I., were guests over the week-end of Mr. and Mrs. Elmer Bixby.

—Mr. and Mrs. Claude Fisher and son Albert were overnight guests of Mr. and Mrs. Charles Wilkins of Arkport Saturday and accompanied them to Loon Lake on Sunday. Miss Phyllis Wilkins accompanied them home as their guest this week.

—Mr. and Mrs. Floyd VanCuren and Mr. and Mrs. Ward VanCuren entertained July 4th Warner Palmer and four daughters of Geneva. Mr. and Mrs. Postawite and son of Bolivar were their guests on Sunday. Miss Louise Palmer remained for her vacation.

—Mr. and Mrs. Robert Hober and son Robert of Philadelphia, Pa. are spending a few days with her parents, Mr. and Mrs. V. C. Sweet. Miss Helen Greene, R.N., of Canton, Ohio, is spending this week at the home of her sister, Mr. and Mrs. V. C. Sweet.

—Lou Day attended the funeral of Ephriam Wallace held at Whitesville Saturday.

—Lester Regan of Rochester spent Tuesday with his mother, Mrs. T. K. Regan.

—Kenneth Williams is spending his vacation with Mr. and Mrs. Walter Calhoun at Penn Yan.

—Mr. and Mrs. Harry Smith and Miss Joan Linza were guests of Mr. and Mrs. Albert Sotore at Belmont Sunday.

—Mrs. Anna Loree and family of North Almond Valley spent Sunday evening with her mother, Mrs. Mary Joyce.

—Miss Aileen Reisman of Rochester spent the Fourth with her parents, Mr. and Mrs. Leonard Reisman and family.

—Mrs. Albert Fisher and son Malcolm of Webster visited her aunt and uncle, Mr. and Mrs. Charles Hoard Thursday and Friday.

—Mr. and Mrs. A. D. Randall of Corning and Mr. and Mrs. Paul Seidel of Waverly were guests of their parents and grandparents, Mr. and Mrs. F. S. Potter Saturday and Sunday.

—Donald Burger is home from the Mt. Morris hospital for the summer.

—Mrs. Carrie Slade spent several days at the home of Decatur Clarke at Greenwood.

—Mr. and Mrs. Ross Whiting of Niagara Falls were guests of Mr. and Mrs. Douglas Whiting Sunday.

—Mr. and Mrs. E. H. Higby spent the week-end at the home of her brother, Mr. and Mrs. Clarence Burgett at Belfast.

—Miss Jean Northrup of Buffalo and Miss Eleanor Northrup of Ithaca spent Saturday and Sunday with their parents, Mr. and Mrs. Dewey Northrup.

(Other Personals on Page Four)

**Andover Theatre**  
SAT. & SUN. - JULY 11-12  
**"THE INVADERS"**  
with LESLIE HOWARD and LAURENCE OLIVER  
— Coming, July 18-19 —  
**"Look Who's Laughing"**

## Church Services

### SEVENTH DAY BAPTIST

Rev. Walter L. Greene, Pastor

Sabbath services at 2:30 p. m. Sermon by the pastor. Subject: "Our Tomorrows."

Bible School at 3:30 p. m. Clifford Burdick, supt.

The Vacation Bible School closes Friday with exhibit and picnic as announced.

Independence

Morning worship and sermon by the pastor at 11 o'clock.

Sabbath School at the close of the morning service. Mrs. Grace Spicer, supt.

"What does God want of us in this crisis?"

"We live by great convictions."

### BAPTIST

Rev. Lloyd L. Tebo, Pastor

Thursday evening, 7:30, Mid-week prayer meeting and Bible study.

Friday evening at 8 p. m., the young married people's class will meet at the home of Mr. and Mrs. Victor Hoagland.

Sunday: 10:30 a. m., Morning worship.

11:45, Sunday School.

6:30 p. m., Christian Endeavor.

7:30, Evening service.

Wednesday evening, July 15th at 7:15 p. m., the Protestant Men's Fellowship group and their families will hold a basket picnic. Details will be given out on Sunday in the various churches.

### CHRISTIAN AND MISSIONARY ALLIANCE

Mr. Clarence Seguire, Pastor

Thursday, July 9th, Prayer meeting in the church. Speaker, E. VanRoughnet of the Salvation Army in Wellsville.

Prayer meetings held in homes on request.

Friday, July 10th, Young People's meeting. Leader, Emaline Geary. Subject, "Charles H. Spurgeon, The Pastoral Evangelist."

Sunday, July 12th:

9:45 a. m., Sunday School. All are welcome. Subject, "Adam and Eve: Temptation and Sin." Gen. 3.

11 a. m., Worship service. Leader, Miss Carol Walton.

7 p. m., Prayer meeting in the back room of the church.

7:30 p. m., Evangelistic service. Leader, William Lindsay.

Wednesday, July 15th, Weekly Day for Prayer: 10 a. m. to 12 noon; 2 to 4 p. m.

### SUNDAY SCHOOL LESSON

ADAM AND EVE: Temptation and Sin

International Sunday School Lesson for July 12, 1942.

Golden Text: "The soul that sinneth it shall die." — Ezekiel 18: 4.

(Lesson Text: Gen. 3: 1-3, 23, 24.)

It is man's nature to inquire as to the beginning of things. So, we find, in every race primitive stories explaining the status in which early man found himself. Myths and legends, we call them, but often they reveal a part of truth—that part which the primitive author had experienced or learned.

Our Bible was written by an Oriental people and it is often necessary to bear in mind the poetic

imagery so frequently met in its passages. Literal interpretation of every detail is not necessary nor always helpful. In the picture, however, the early Hebrew was painting the revelation from God which had in a marvelous way come more to him than to other men. That is the big difference between some of the Hebrew explanations and those by other early races.

The Story of Eden tells us how sin began. It pictures a glorious paradise, or Eden (this name means delight,) inhabited by the first man and woman, enjoying happiness in close intimacy with the Creator. Then comes temptation, in the form of a serpent; through weakness the human couple disobey the divine mandate, and punishment is pronounced upon them. Profound spiritual truths are in the story—the choice of good or evil, the fact that sin and its penalties, the existence and pricking of conscience, and the individual relationship to his Creator.

The location of the Garden of Eden is not entirely certain, but, inasmuch as mention is made of the River Euphrates, the consensus of opinion accepts its location as in the great plain of Babylon. Here the first man started his earthly career joined shortly by the first woman. It is interesting to notice that this biblical man in much the same fashion as science does, poor, naked, with no shelter, and yet not realizing the meaning of duty and righteousness. However, it is not very long before they learn, through bitter experience, the dangers which come with freedom of choice.

One writer calls attention to the fact that in creating the world God had formed it mechanically perfect. It still remains so. Water will always freeze at the same temperature. Planets and stars obey the rules of the universe without variation. The same Creator could have made man, likewise, an automatic part, governed by fixed laws, but he did not do so. Man differs from the rest of creation in the possession of a freedom of choice, able to accept the blessings of God, or reject them, at his own will, but subject to the inevitable law that sin brings with it penalty and punishment.

Adam had been forbidden to eat of the "tree of the knowledge of good and evil," and he had relayed this message to Eve. Satan, in the guise of a serpent, brings to Eve the first great choice in the exercise of her freedom of will. His approach was shrewdly planned. First, he misrepresents the order, then when Eve includes the touching of the tree in the divine prohibition, according to Jewish tradition, he pushed her hand against the tree. Nothing happened and the serpent then denied the truth of God's statement that eating of the tree would bring death.

Eve's approach to the actual commission of sin was gradual. First, she was deceived by appearances, the tree looked good, just as all sin puts on a false front. The appeal to appetite and the sense of beauty overcome any moral prohibition and she ate of the forbidden tree, as did Adam. Confronted with their guilt, both offered excuses: Adam blamed the woman. "Eve blamed the serpent, but each was held responsible for their own deed. Out of the favored garden the guilty pair was driven with the penalty of God pronounced upon them.

Remember Bate Invest A Dime Out of Every Dollar in U.S. War Bonds

Vol. 57, NO. 29.

St. Francis Cable Casts "Willie" From "Over There"

"Cabe" Evidently In E of Health Judging From His Former "Pep" With Pen and Phrasings.

The following interesting and jovial letter was received from Francis E. Cable, Sergeant in the U. S. Army 1 duty outside the U. S., in again stresses his deep fondness for the "Wandering Willie." The

July 4, 1942, A. Dear Willie: Hello you refugee from a destination. How's tricks? I by the grape vine that you been lonesome because I haven't written you lately. I bet that I all I have to do is write all letters to an equally foolish yourself. Oh well, you are Willie. It's the world that's wrong. I am also informed that you suffering from a cold in the nose. You shouldn't complain a bit, considering your mental state, you should get on your feet and thank the Lord for having such in your head to brag if a person could only look your head I'll bet your brain look like a spark plug in an automobile.

I get the Andover News and it is a few weeks old by the time it reaches me, I do enjoy reading it. Seems to me, Willie, you been slipping lately. What's your ghost writer doing? All kidding aside, there must be an awful scarcity of men back here while they enlisted and the somebody said that men were scarce that they changed the name in Andover. Now the kids say they get o'clock and all men have to go off the streets for protection.

And say, Willie, every time I get a paper it seems somebody thought up something new to do. One week it's scrap iron and the next it's waste paper and cans or string. One fellow has miles of string. The next took it and the State to it's good tho, to know the one willing to do all this work in the war. They seem to have any useful commodity.

I was just thinking what this rubber shortage is to do to us. Now people won't be able to pick them up and change like they used to. If the gas ration goes into they won't be able to call. Can you picture everybody horses again, Willie? Just all the people coming to town in buggies or surreys—The school stage coaches to bring kids—And Ed Walsh at church using the pong exp. "Chuck" Holt could give us follows: "Get your bugle and Simonized at our garage. Any Willie, maybe if I take another drink (H2O) riding in high collars, with deerskin women wearing long dresses using hat pins again. Now I think Willie and we will be going to court their Sunday night and looking family album or at picture herescope (look that word you had it right, Willie). As must be "nuts" and m. You, Willie, so I'll sign off. I hear that the cannibal thinking of sending out into the so-called civilized world. It's a good idea. Your only friend,

### Girl Scout News

Two patrols of older girls Andover Scout Troop had experience of enjoying an hike and outdoor cooking day and Wednesday at Scout camp.

At the last Scout meeting singing songs and discussing business, some of the girls brought with them nosebleeds on a short-supper-hike. On Saturday afternoon patrols of younger girls hiking and roasting marshmallows. There will be two more meetings this summer.