

## ONE HUNDRED SEVENTEENTH CONDENSED QUARTERLY REPORT

OF THE  
**ANDOVER STATE BANK**

ANDOVER, N. Y.

As rendered to the New York State Banking Department close of business

JUNE 30, 1923

RESOURCES		LIABILITIES	
Loans and Discounts	\$156,948.01	Capital Stock	\$ 25,000.00
Bonds	171,338.76	Surplus and Undivided	
Real Estate Mortgages	32,226.98	Profits	54,707.98
Overdrafts	76.06	DEPOSITS	333,525.35
Real Estate	2,500.00	Unearned Discounts	900.00
Cash and Due from Banks	51,939.85	Reserved for Taxes and	
Accrued Interest	4,705.01	Interest	5,601.34
Total	\$419,734.67	Total	\$419,734.67

A. D. FULLER, Cashier

R. O. SNYDER, Asst. Cash.

## DIRECTORS

A. C. FRISBEY, Chairman  
W. F. O'ConnellJ. M. BRUNDAGE, President  
Henry HoanFRANK S. CLARK, Vice Pres.  
A. D. Fuller

Miss Mary Elizabeth Moran is spending the week in Wellsville.

Mrs. Leona Davis went to Hornell Wednesday to visit her daughter.

Francis Conlow, of Elmira, N. Y., is enjoying his vacation at Wm. Pardon's.

Mrs. Henry Carr was a week-end guest of her cousin, Mrs. Olive Bliven of Hornell.

Mrs. Margaret Harrington is visiting her grandmother, Mrs. Nancy Page, at Alfred Station.

Robert F. Barrett, of Buffalo, visited his grandmother, Mrs. Mary Barrett, the week-end.

Ed. Langhans, of East Rochester, N. Y., called on T. J. Gilbert at the News Office, Thursday.

Miss Mary Perry, of Savona, N. Y., is visiting at the home of her uncle, W. A. Youmans.

Mr. and Mrs. Chas. Updyke and family were recent guests of Mrs. Addie Burdick, of Nile.

Dr. and Mrs. Carl Michel and two children, of Potsdam, are guests of Mr. and Mrs. Martin Hoyer.

Mr. and Mrs. L. G. Coleman, of Wellsville, were Sunday guests of Mr. and Mrs. J. Harvey Backus.

Mrs. Archie Witter and son, Howard, of Sidney, are visiting her mother, Mrs. Ida Baker, this week.

Mrs. W. A. Ainsworth and Mrs. Harold Crittenden were guests at the home of Mrs. Wm. Dihn, Tuesday.

Miss Metta Harris is passing the vacation at the home of Mr. and Mrs. M. A. Green, of Burdette, N. Y.

Miss Wilma Coleman of Wellsville was the guest of Andover relatives from Monday until Wednesday evening.

Miss Doris Livermore left Wednesday for a visit with her parents, Mr. and Mrs. M. F. Livermore, at Brazil, Ind.

Miss Sylvia Hardy and James McGurney, of New York City, are spending the summer at the Hardy home.

Mr. and Mrs. John Smith and "Billy" Marvin, of Harrison Valley, visited Mr. and Mrs. Richard Smith Sunday.

Miss Mabel Collier and Harold May, of Conesus, were Sunday guests at the home of Mrs. LaRue Crandall.

Mr. and Mrs. Fred Parker, of Cleveland, Ohio, are in Andover, called here by the death of Mr. Parker's mother.

Mr. and Mrs. George Carr were dinner guests of Mrs. Carr's aunt, Mrs. Bishop Miller, of North Hornell, Sunday.

Mr. and Mrs. L. C. Allen, Judge and Mrs. Bernard Ackerman of Belmont were business visitors in Andover Tuesday afternoon.

Mrs. L. G. Probasco, Mrs. Anson Richmond, Mrs. Clarke and George Probasco motored over from Whitesville Saturday, Mrs. E. G. Probasco returned with them to Whitesville.

Robert O'Donnell, of Syracuse, is spending the summer vacation in the town, with his brother, Dr. C. W. O'Donnell and family.

Mr. and Mrs. C. S. Cartwright of Andover were guests of Mr. and Mrs. George B. Green, Sunday and Monday — Bonivar Breeze.

Lenford Horton, Edward Cannon, and Robert Common returned the first of the week from two weeks stay at Camp Shenawana.

Mrs. A. B. Payne and little daughter have returned to their home at Perry after a visit at the home of Mr. and Mrs. D. M. Green.

Mrs. L. N. Theetge, Mrs. Florence Stocum, Mrs. Joseph Herman and daughter and Mrs. Harold Emery, called in Wellsville, Wednesday.

Mr. and Mrs. J. P. Lynch and children, of Grand Rapids, Mich., are visiting at the home of her parents, Mr. and Mrs. P. C. Lynch.

Mrs. T. R. Bassett, of Albany, came to Andover Thursday guest at the home of Mr. and Mrs. J. L. Williams and friends in the village.

Mrs. Harry J. Sullivan, of New York, and Mrs. Lillian Harrington, of Wellsville, were guests of their sister, Mrs. E. S. Horan, Tuesday.

Mr. and Mrs. Westly Williams and daughter, Lillian, of Olean, have returned home after spending a few days with Mrs. Joseph Herman and family.

Miss Margaret Shanley, who has been the guest of Mr. and Mrs. O. W. Robison for the past two weeks, left Wednesday for her home in Camden, N. Y.

Mr. and Mrs. Charles Tibbits and friend, Mrs. Hartum, of Clyde, N. Y., visited at the home of Mr. and Mrs. George Beebe over the week-end.

Mr. and Mrs. Leonard Harvey and son, Bayard, and Mrs. John Strait, of Almond, and Mrs. Richard Smith visited Mrs. James English at the Wellsville Sanitarium, last Saturday.

Mr. and Mrs. Thomas Malley and Mr. and Mrs. Arthur Conlow and son, Francis, of Elmira, N. Y., were week-end visitors at the home of Wm. Pardon and other relatives in town.

A. M. Wood and family enjoyed an auto trip with Mr. and Mrs. E. W. Hand, Sunday, to the large farm home of T. L. Wood, near Westfield, Pa.

Mrs. J. D. Groves and children, of Gilbon, N. Y., are spending two weeks at the home of her sister, Miss Emily Barney, while Major Groves is at Camp Dix at the Reserve Officers Training Camp.

Miss Helen Yorton, who has been visiting at the home of her aunt, Mrs. George Beebe, since last January, left Thursday for her home in Saginaw, Mich. Roland Stephens accompanied her to Saginaw for a visit.

A. O. Kemp drove to Waneta Lake Saturday after Mrs. Kemp, Oliver and little Marion, where they have been spending the past week with Mr. and Mrs. Glenn Swartz at their cottage, and also attended the Boy Scouts Field Meet at Camp Gorton on Lake Waneta. About 1700 people were present.

Mr. and Mrs. A. D. Fuller were in Wellsville Monday evening.

O. A. Erickson, of Wellsville, was in Andover Tuesday evening.

Misses Mae and Florence Cocoman were Wellsville callers, Monday. Denzil Baker was visiting friends in Hinsdale Sunday and Monday.

Miss Anna Gallagher spent Sunday guest of friends in Hornell. Earl Knox, of Wellsville, was a business caller in town Thursday.

Mrs. Earl Howland and children are visiting her sister, at Burdette, this week.

Mrs. Mary R. Olmstead, of Buffalo, is visiting her daughter, Mrs. A. McFetridge.

Mrs. T. F. Kelley and sons of Salamanca, spent Monday with her mother, Mrs. Ellen Regan.

Mr. and Mrs. C. E. Brown and Mr. and Mrs. W. S. Calhoun motored to Canaseraga Monday on business.

Ames Rogers and Mr. and Mrs. Hildred Rogers were in Buffalo from Saturday until Monday on business. Mrs. Dorra Stratton has returned from the home of Wm. Wahl in Elm Valley, where she has been visiting.

Miss Helen Smith of Olean, passed several days this week guest at the home of Mr. and Mrs. Harry Smith.

Mr. and Mrs. George Black were dinner guests of Mr. Black's aunt, Mrs. Bishop Miller, of North Hornell Sunday.

Miss Margaret Folsing returned Thursday from a week's visit at the home of her aunt, Mrs. John Will and family.

A. B. Richardson, of Fort Worth, Texas, now visiting in Wellsville, was a business caller in town the first of the week.

Albert Trowbridge and wife of Greenwood, were Sunday guests of his brother and family, Mr. and Mrs. L. M. Trowbridge.

Mrs. Maude Baldwin and family, of Wellsville, were called to Andover by the death of her mother, the late Mrs. S. C. Parker.

Mrs. Lilly Stull and Mrs. da Talma of Detroit, Mich., have been visitors this week of their brother-in-law, C. F. Stearns, Sr.

Prin. W. W. Palmer and family left Thursday for a two week's visit with relatives and friends in Rochester, Syracuse and vicinity.

Ernest Trowbridge and Mrs. Clara Emery, of Buffalo, were guests of his brother, L. M. Trowbridge and family from Saturday to Tuesday.

Mr. and Mrs. Byron Proper, of Andover, and Mr. and Mrs. Lawrence King were Sunday guests of Mr. and Mrs. George N. Martin.

Mrs. Delia Hunt went to Rochester last week to meet her daughter from Washington, D. C. where together they were to visit Mrs. Hunt's son and later go to Belfast for a visit with relatives.

Mr. and Mrs. Jas. P. Cannon and son, Edward, left Thursday morning for a motor trip to New York and a week's visit with relatives in the city.

Miss Eva Robinson, of Hornell, accompanied by her mother and brother, were guests at the home of Mr. and Mrs. Harvey Thorne, Tuesday evening.

Mr. and Mrs. C. D. Corwin of DuBois, Pa., have been guests at the home of Mr. and Mrs. W. E. Chase, this week and other Andover relatives and friends. Mrs. Chase returned with them for a visit.

Prof. George Robinson, of Alfred State Ag. School, was in Andover Thursday evening, conducting a poultry culling demonstration, and was a pleasant caller on the News force between demonstrations at Andover and Independence.

The Misses Elcanor and Mary McFetridge are passing the summer at Cradle Beach, Angola, N. Y., Buffalo's Fresh Air Mission, where several hundred children from the city are sent each season for an outing. Miss Eleanor, who has been at the beach for several seasons, is assistant superintendent this year, and Miss Mary is in charge of a group of children.

You are "the logical buyers" of something advertised to-day.

**SENSATIONAL SALE OF SEASONABLE MERCHANDISE**

BEGINS JULY 20 - ENDS JULY 31

**TEN BARGAIN DAYS**

Prices Reduced From 10 to 50 Per Cent for Cash Only

GOODS CHARGED AT REGULAR PRICES

Entire Stock of Coats and Suits Reduced One-Third to One-Half From Former Prices.

Coats and Suits that were \$35 and \$40, now \$22.50

Coats and Suits that were \$25 and \$30, now \$17.50

Coats and Suits that were \$20 and \$22.50, now \$10

Girls' Coats All One-Third Off Price

Twenty Wash Suits at about Half Price. The line embraces the newest styles and fabrics, white and colors.

SPORT SKIRTS and DRESSES

Skirts of wool, silk and combinations of both, at reductions of 10 to 50 Per Cent.

Silk Dresses and Wool Dresses all subjected to a uniform reduction of 20 Per Cent. from regular prices.

ALL SUMMER COTTON DRESSES and APRON DRESSES

cut 25 Per Cent. This means One-Fourth Off from regular prices for the prettiest line of Apron Dresses and Aprons that ever came to Andover.

All Sweaters, including Knit Coats, Waists and Slip-overs, reduced One-Third from former prices.

Deauville Kerchiefs, all silk, Persian patterns, were \$1.50, now 98c.

Kakhi Middies, girls' sizes, were \$1.50, now 98c.

Linene Blouses, in Copen, Navy and Rose, were \$3.50, now \$1.48.

All Dollar Silk Gloves, colors or white, 50c pair. All Waists and Blouses, Silk or Cotton, marked down One-Third from regular prices.

ANY HAT IN THE STORE

for \$2.89. This offering includes the newest Sports styles, some of them just arrived and marked as high as \$6.50.

50c Sun Hats ..... 35c

35c Sun Hats ..... 22c

\$1.50 Fibre Panama Sport Hats ..... 50c

Girls' Knit Bloomers, 50c value, 25c.

Girls' Muslin Drawers, small sizes, were 50c, now 25c.

All Boys' Play Suits reduced 10 Per Cent.

All Beads and Jewelry reduced 20 Per Cent.

All Pocked Books and Bags reduced 20 Per Cent.

ALL SUMMER DRESS GOODS

including Voiles, Organdies, Gingham, Lawns, Linens and Everfast Suitings, reduced 10 Per Cent.

All Laces and Embroideries marked down 10 Per Cent.

All Muslin Underwear marked down 20 Per Cent.

ALL CORSETS, BRASSIERES and BANDEAUX

reduced 10 Per Cent. "Flatter U" the new Brassiere for stout people, formerly \$1.50 and \$2.00, now 98c.

TOWELS and LINENS

65c Heavy Mercerized Table Cloth, ..... 49c

\$2.50 All Linen Table Damask, 70 inches wide, \$1.79.

All other Table Linens, including Napkins, reduced 10 Per Cent.

45-inch Turkish Bath Towels, were 69c, Special 45c.

18-inch heavy All Linen Toweling ..... 22c

All other Towels and Toweling reduced 10 Per Cent.

**TINY-TOT TOILET POWDER**

Made Expressly for Babies

A combination of the choicest grades of Talcum, Boric Acid and Zinc Sterate with a delicate perfume.

An antiseptic powder that cools and comforts the skin. A requisite for the nursery for keeping baby's skin healthy.

**J. D. Cheesman & Co.****JOHN E. CANNON COMPANY**

The Burrows Store

Andover, New York

STORE OPEN EVERY MONDAY, WEDNESDAY AND SATURDAY EVENINGS.