

ONE HUNDRED EIGHTEENTH CONDENSED QUARTERLY REPORT

OF THE
ANDOVER STATE BANK

ANDOVER, N. Y.

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

SEPTEMBER 10, 1923

RESOURCES		LIABILITIES	
Loans & Discounts	\$151,773.87	Capital Stock	\$ 25,000.00
Bonds	159,253.76	Surplus and Undivided	
Real Estate Mortgages	46,716.93	Profits	56,419.76
Overdrafts	317.37	DEPOSITS	337,080.20
Real Estate	2,500.00	Unearned Discounts	900.00
Cash & Due from Banks	61,180.00	Reserved for Taxes and	
Accrued Interest	3,535.25	Interest	5,877.27
Total	\$425,277.23	Total	\$425,277.23

A. D. FULLER, Cashier

R. O. SNYDER, Asst. Cash.

DIRECTORS

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

Mrs. F. B. Frisbey of Chicago was a week-end guest at the Frisbey home.

Mrs. Emily Swain was from Friday until Sunday guest of Mr. and Mrs. Ernest Orvis.

Mrs. Lawrence Hunt and Mrs. Archie Bloss were calling on friends in Richburg Monday.

Mr. and Mrs. Henry Livermore were guests of her sister, Mrs. Lucy Wells of Nile, Saturday.

Mr. and Mrs. Fred Updyke and son of West Union were guests of Andover relatives Sunday.

Mr. and Mrs. Frank Cook of Alfreton Station visited his sister, Mrs. Cynthia Scott, Tuesday afternoon.

Mr. and Mrs. A. C. McFetridge and daughter, Miss Mary, were guests of Danville relatives Sunday.

Mr. and Mrs. R. C. McDonald and children of Eldred, Pa., were Sunday guests of relatives at the Hotel Swink.

Mrs. Wm. Rice went to McLane Monday for a visit at the home of her daughter, Prof. and Mrs. Bert Partridge.

Miss Mary Dodge who has a position in Addison is spending her vacation with her parents, Mr. and Mrs. Will Dodge.

Mrs. L. S. Bassett of Independence who has been visiting relatives in town for the past week, returned home Saturday.

Mr. and Mrs. Walter Hammond returned Monday from a week's wedding trip and visit in the central part of the state.

Misses Bernice Carpenter and Enid Snyder of Belmont were calling on Miss Marion Rogers and other Andover friends Sunday.

Mr. and Mrs. Lawrence Hunt and Mrs. Martha Bloss were Sunday guests at the home of Mr. and Mrs. Mark Wilson at Whitesville.

Gomer Spencer and wife, Robert Burdard and wife, of Friendship were visiting at the home of L. L. Bulard Saturday and Sunday.

Mrs. Guy Wood has returned from a two months western trip, the greater part of which was passed in company with Mr. Wood at Racine, Wis.

J. L. Sullivan, attorney at Law of New York City, returned home Monday evening after a short visit at the home of Mr. and Mrs. Edward Hyland.

Mr. and Mrs. Leo Snyder returned Monday evening from their wedding trip, traveling 1000 miles by motor without having even a tire down.

Mr. and Mrs. Clarence Kemp and as their guests the past week their parents, Mr. and Mrs. John Connors, of Shinglehouse, and Mrs. Bela Kemp of Millport.

Mr. and Mrs. Frank Whitcomb and Mrs. Wm. Niles of Marion, Ind., were recent guests for several days of Mr. and Mrs. Carl Tracy, of Barney Mills.

Mr. and Mrs. W. W. Mahoney of Hornell passed the week end with friends in town.

Mr. and Mrs. Floyd Vars and son Kenneth were business visitors in Hornell Wednesday.

Mrs. E. J. Atwood has returned from the Steuben Sanitarium where she has been for treatment.

Mrs. Elizabeth Knox of Wellsville is a guest at the home of her daughter, Mrs. John E. Cannon on Pleasant Avenue.

Ira B. Crandall of Westerly, R. I., has been a recent visitor at the home of his sister, Mr. and Mrs. M. A. Crandall.

Mrs. Jennie F. Laughhead and sons William and Alvah, motored from Knoxville Thursday to pass the week end in Andover.

Mr. and Mrs. R. O. Snyder and daughter, Nancy Jane, and Mr. and Mrs. Porter Richardson motored to Buffalo Thursday morning, returning in the evening.

Mrs. Chas. Haley of Florida and Mr. and Mrs. L. M. Blakeslee of Castle, were Sunday guests at the home of Mrs. LaRue Crandall and Dell Hawkins.

Mr. and Mrs. M. A. Crandall returned from a few days visit with her mother, Mrs. E. R. Crandall of Little Genesee. Her mother came home with them.

Mr. and Mrs. Howard Hess and family of Arkport and Mrs. Emily Swain and family of Canaseraga were Sunday visitors of Mr. and Mrs. Ernest Orvis.

Mrs. Nina Palmer of Almond was a guest of Miss Alice Clarke Wednesday. Miss Clarke accompanying her to the home of Mrs. Flora Bess on Davis Hill for a visit.

Mrs. Nora Dikeman of Binghamton, Mrs. Ora Hamilton and Miss Lena Sisson of Alfred Station were callers at the home of Mrs. J. L. Williams last week Thursday.

C. E. Harrington, of New Haven, is spending the week with Mrs. Joseph Herman, and will leave Friday for Canton, Ohio, to continue his studies in music at the conservatory there.

Mr. and Mrs. Chas. Fanning of Detroit, Chas. Fanning Jr. and son, Richard, of Jamestown, N. Y., Geo. S. Fanning of Passaic, N. J., visited at the home of Mrs. Randolph the past week.

Mr. and Mrs. Albert Arnos and son, Clifton, of New Haven, Conn., are spending a few days with Mr. and Mrs. Joseph Herman, before leaving for their new home in Canton, Ohio.

Dr. E. B. Wells, of Nicholville, N. Y., was in Andover Tuesday getting acquainted and making arrangements to move to Andover. He expects to be located here on the 10th of October.

Burrel and Fred Williams returned Thursday from Rochester, with a truck load of fruit for the Williams Cash and Carry Grocery. This is the second load they have brought in within a week.

Miss Thelma Alvord has gone to Washington, D. C., where she has entered upon a three years course in the Methodist hospital training school for nurses.

Mr. and Mrs. W. N. Rice visited friends in Whitesville Saturday.

Mrs. J. D. Cheesman was a business visitor in Wellsville Tuesday afternoon.

Mr. and Mrs. Henry Snider, L. P. Snider, daughters, Marcella and Helen, Walter Walsh of Hornell and Miss Ada Mitchell of Sunny Side were Sunday guests at the home of Mr. and Mrs. John Mitchell.

Mrs. James Bowles, who has been in Andover the past week assisting in the packing at the home of her brother, Dr. W. J. Grenolds and her mother, Mrs. Helen C. Grenolds, who has been with her son for three weeks, returned to their home at Troupsburg Thursday night.

Dr. and Mrs. W. J. Grenolds daughter Lois, and Mrs. Ella Vars, left Friday evening for New York City and will sail Sept. 24th on the ocean liner Sierra Vertana, North German Lloyd Co. for Bremen Germany, from there they will go to Vienna, Austria, and expect to be abroad from six to nine months.

Mr. and Mrs. Lawrence Hunt left Andover Thursday morning on the return trip to their home in Washington, D. C., after two weeks' vacation in Andover and vicinity.

They were accompanied by their mothers, Mrs. Jesse Hunt and Mrs. Martha Bloss, who will enjoy the motor trip in the Hunt's fine Mitchell touring car and a visit in the National City.

Mr. and Mrs. Hayden Rogers, daughter, Alice and son, Albert, started Tuesday by automobile, for Tulsa, Oklahoma, where they expect to pass the winter and perhaps make their permanent home. Miss Alice is to study under, and be associated with "June Reed", in concert work.

Miss Lillian Warfield went to Alfred this week to enter the University for a four years course.

—Mrs. Chas. Pond of Almond was seriously burned when she attempted to dislodge with boiling water a cluster of bees that had accumulated on her porch. Mrs. Pond fell, the water burning the flesh from her chest and abdomen.

MRS. AUGUSTA McMINDS

Mrs. Agusta McMinds, wife of Chas. McMinds, formerly residents of Greenwood, N. Y., died, Sept. 17, 1923 at Long Beach, Calif. Interment was made at Ord. Neb. Deceased was a sister of Mrs. Caroline Hunt of Andover and E. J. Reimart of Angelica.

DICKINSON — SNYDER

Miss Anna Elizabeth Snyder of Andover and Virgil C. Dickinson of Wellsville, were married at the home of the bride's mother, Mrs. Katherine Snyder, Sept. 8th, by the Rev. R. E. MacGowan. Mr. and Mrs. Dickinson in company with Mr. and Mrs. Robert Walker of Wellsville motored to the Thousand Islands and Adirondacks for the wedding trip.

God intended that women should marry, and some mothers seem determined to carry out His will.

Don't be continually finding fault with your wife. She probably regrets her bargain enough as it is.

There's one consolation in not being a governor or a president. We don't have to settle coal controversies.

When a fortune hunter marries a rich woman he endeavors to give the impression that he has raised her to his level.

Don't bring any of your original poems to this office for publication. We sometimes forget and say what we think.

JOHN E. CANNON COMPANY

Autumn Offerings

Store Full of New Things

Paris Bows Once More to

THE VERY SMALL HAT

Very small, quite plain, but with unqualified chic in its fabrics and finish—thus Paris introduces the smartest hat of the season and thus we present it.

Larger shapes too in felts combined with hatter's plush, imported velvets, the cloche, the toque and the turban. A bit of trimming, some tailored, some feathery. A wonderful showing at \$5.55 worth \$10.00.

Coats
and
Wraps

The smartest in the mode. Models in which the fullness is distinctly introduced, or which sponsor the tubelike silhouette. Providing a fitting companion for the deep pile fabrics of Ormandale, Velverette, Arabella and Velmar are luxurious fur collars of black, brown or taupe, Fox or Wolf or Squirrel or Beaver. Priced from \$25.00 up. Coats with self collars \$19.75 and up.



Cash and Carry Specials for Friday and Saturday Only

Confectioners Sugar	13c
Chase & Sanborns Superior Coffee	34c
Sunbrite Cleaner	5c
3 lbs. Rose Rice	25c
3 lbs. Pea Beans	25c
Large Cans Dill Pickles	19c
3 lbs. Cocoa	25c
3 Bars Light House Soap	10c
24 1/2 lbs. Sacks Phelp & Sibley Flour	79c

JOHN E. CANNON CO.

Dry Goods

Burrows Building

Groceries

Store Open Monday, Wednesday and Saturday Evenings

W. C. T. U.

The Woman's Christian Temperance Union will meet this (Friday) afternoon with Mrs. Hattie Conley, Mrs. Conley and Mrs. Teasdale, directors.

INDEPENDENCE HOME BUREAU NOTES

The play, "Packing the Missionary Box," presented by the ladies of the Home Bureau Sabbath evening, Sept. 8th, was quite a success. About a hundred persons attended.

After the play, Prof. Rail of Cornell University gave a very pleasing and instructive address showing the advantage of a well equipped workshop on every farm.

Victrola music entertained the audience while sandwiches, cake and coffee were served.

The Third Lesson on "Food Preservation," the making of Jelly, was given by the Local Leaders at the Parish House, Monday, September 10th.

Mrs. Robert Spicer, Mrs. Milford Crandall, Miss Bernice Nye and Mrs. John Illig attended the Leadership Training School for Home Bureau work, held at the High School Wellsville, Sept. 11th. Miss Claribel Nye, Assistant Home Demonstration Leader in charge.

Mrs. Roger Crandall and Mrs. Lou Mingus, local leaders, attended the Nutrition Rally held at Belmont, Monday, Sept. 17th.

Storm Insurance

July 23rd marks another anniversary of the disastrous Storm and Cyclone which swept through Allegany County. Leaving death and destruction in its wake.

Thousands of dollars could have been saved to property holders had they carried STORM INSURANCE in the reliable Insurance Agency of

Sadler & Farley Wellsville Agency

Before another storm sweeps away your life's savings be protected by wind storms insurance with us. Only the best companies represented and rates unusually low.

Sadler & Farley
WELLSVILLE AGENCY

Cyclone Insurance a Specialty

20 Madison St. Phone 449 Wellsville

PURETEST EPSOM SALT

Positively the Purest Made

Contains no impurities whatsoever, making it the easiest of all Epsom Salts to use. A wonderful cathartic, especially for middle aged and elderly people who suffer from digestive disturbances and mean little headaches. One or two teaspoonfuls dissolved in a glass of water and taken before breakfast, bring almost immediate relief.

D. Cheesman & Co.

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