ONE HUNDRED EIGHTEENTH CONDENSED QUARTERLY REPORT

## ANDOVER STATE BANK ANDOVER, N. Y.

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

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		LIABILITIES	
Loans & Discounts	\$151,773.87	Capital Stock	\$ 25,000.00
Bonds	159,253.76	Surplus and Undivided	
Real Estate Mortgages	46,716.98	Profits	
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	£495 977 99	Total	\$425.277.23
1 Otal	\$4420,4 (1,48 i	lotai	\$4Z5.Z11.Z3

A. D. FULLER, Cashier

R. O. SNYDER, Asst. Cash.

A. C. FRISBEY, Chairman W. F. O'Connell

**DIRECTORS** FRANK S CLARK, Vice Pres. n A. D. Fuller J. M. BRUNDAGE, President Henry Horan C. E.-Brown



Fay Boyd was a business visitor in fellsville Wednesday.
Mrs. Mack Dean was a Sunday sitor of Hornell friends.
Lynn Hammond of Hornell passed unday guest of his mother.
Thomas Riley visited Shinglebuse and Olean last week.
Chandler Bassett of Albany was siting Andover friends this week.
Mrs. J. E. Theetge has returned on a visit with her husband in diana.

Geo. Blank passed the week-end at his home in this village. Mr. and Mrs. L. M. Trowbridge were in Wellsville on business Wed-

y. and Mrs. James E. Kinnerne ornell spent Sunday with he

Mrs. Madge Dawson and son Har-d were in Rexville on buisness nesday.

Mr. and Mrs. Walter Hammond
vere business visitors in Hornel

hursday.

Mr. and Mrs. Porter Richardson
cturned Wednesday from a weeks
ip to Buffalo and Detroit.
Mr. and Mrs. Geo. Kenyon of Inependence were business visitors in

Thomas Riley visited Shinglehouse and Olean last week.
Chandler Bassett of Albany was
isitting Andover friends this week.
Mrs. J. E. Theetge has returned
from a visit with her husband in
Indiana.
Mr. and Mrs. Scott Prest of Bath
were Sunday guests of Andover
friends.
Chas. Hammond of Lancaster passed the week end with his mother
Mrs. Ida Hammond.
Mr. and Mrs. L. T. VanWie and
family of Painted Post were Sunday
guests of Mrs. Ida Hammond.
Chayton Burger went to Massilion,
Ohio, the first of the week where he
will be employed in the Ohio Cutlery
Mr. and Mrs. Roff Kershner and
two children of. Dansville, were
Thursday guests at the Frisbey home
Mrs. Dor Stratton has returned
home from several weeks visit with
relatives and friends in Eldred and
Olean
Mr. and Mrs. B. S. Brundage, and
Mr. and Mrs. Roy Nichols
were
called to Cuba the last of the week
by the death of Mr. Nichol's aunt
Mrs. Palmer Peckham.
Mr. and Mrs. Poy Washington of
Suffalo were week end guests at the
home of their grandparents, Mr. and
Mrs. T. J. Gilbert.
W. F. O'Connel, A. R. Baker and
L. E. Jordan attended an executive
meeting of the Hornell Automobile
Club, Monday evening
Mrs. Adelia Hunt is to leave Andover Saturday for Washington to
pass the winter with Mrs. Amy Travis and Miss Fannie Spaulding.
Mr. and Mrs. Ployd Scott and son
Rdwin, Mr. and Mrs. Earl Scott and
Son, Alen, all of Cuba, were Sunday
guests of Mr. and Mrs. Sarl Scott and
son Allen, all of Cuba, were Sunday
guests of Mr. and Mrs. Cynthia Scott
Miss Mary White of Bolivar passed
Saturday with Andover friends.
Miss Loretta Harrington came
home friday from Geneseo and Miss
Rose Harrington from Wellswille to
spend the week end with their graviamonther Mrs. Margaret Garvin.
Mr. And Mrs. Ed. Padden.
Mrs. Derveta Harrington came
home from a visit with relatives at Cortland and Bath.
Mrs. Margaret Garvin.
Mr. and Mrs. Catalell, Mrs.
Mr. and Mrs. Catalell, Mrs.
Mr. and Mrs. Catalellower
Mrs. Derveta Mrs.
Mrs. Martha Bines, Mrs.
Mr. and Grand Mrs.
Mr. and Mrs.
Mr. and Mrs.
Mr. a

#### Agrigraphs

Crop rotation and diversification re sound forms of insurance for the

Why not "Say it with popcorn" to your city cousins this Christmas? Cheese won't get hard or moldy if it is wrapped up in a cloth well saturated with vinegar.

Don't spend too many hours over the ironing table. Let the children wear simple clothes that require little or no ironing.

Every housewife needs' referen books for her work. Cornell them. Send to Ithaca for a list publications, any of which will

Non-washable fabrics may be sponged with vinegar and water keeping a pad of soft absorbent ragbeneals the spot to take up moisture. If the vinegar affects the color sponge with diluted ammonia, followed by chloroform.

#### DIRECTORS MEETING

The Board of Directors of the Andover Chamber of Commerce is called to meet at Henry Stephens office this (Friday) evening at 8 o'-clock.

B. S. BRUNDAGE, President.

#### MISS MARY SMITH DIES

Miss Mary, daughter of Mr. and Mrs. H. D. Smith, died Wednesday night at Steben Sanitarium where she has been under treatment for several weeks. Funeral services will be held this (Friday) afternoon at two o'clock from the home on Maple Street

#### HOME BUREAU MEETING

The members of the Home Bureau held a meeting on Thursday September 20th at the home of Mrs. Francis Teasdale.

Mrs. Ilig, Mrs. Mingus and Miss Nye local leaders of Independence were present and gave a lesson on Jelly Making, after which a short business meeting was held electing the following officers: Mrs. Floye Lever. Chairman, Mrs. Hattle Couley, Vice Chairman, Mrs. Mary Burns, Secretary, Mrs. Mildred Woodroff and Mrs. Francis Teasdale, local leaders in clothing and Mrs. Cora Barrett local leader in meal planning. Light refreshments were

#### VETERINARIANS ORGANIZE

The according to the colds have Call at my accounts of Dr. W. J. Grave been placed in my hand my office and obtain a set

HENRY STEPHEN

#### JOHN CANNON COMPANY

#### IN GRATIFYING VARIETY

## Priced from \$4.95 to \$6.95 Worth \$10.00

Felts, paune velvets and plushes, trimmed with feathers, flowers and ornaments — here is everything that fashion has decreed for the coming season. So diversified is the collection in size, shape and coloring, that you will find just the hat you want for any costume or occasion.

## Advance Sale of Coats and Wraps

Offering three groups which authentically present the season's new silhouette. All are developed from the most desirable of the new soft pile fabrics and many are trimmed with furs of excellent quality and luster.

\$29.75 smart models of luxona and facine in straight line, wrap around style, collars of Silverian Fox or plain self fabric.

\$39.75 Youthful, straight line models with self collars or collars of select wolf.

\$45.00 A group of beautifull models in Gerona. Wrappy effects with luxurious collars of fox, squirrel or beaver—some with cuffs to match.

#### SALE OF NEW FALL SKIRTS

Plaided or plain, straight or wrap around, beautifully made, down to the last detail and in every way the finest skirts we have seen for the prices — \$4.95 to \$7.95 worth up to \$10.00

#### Stumming Colors

Black with white hairline plaids, grey with black, tan with brown camel's hair. 25 to 32 in. waist bands; 31 to 38 in. lengths.

#### Cash and Carry Specials for Friday and Saturday Only

5 lbs Sugar	44c
5 lbs. Rolled Oats	19c
24½ lbs O.K.Flour, Phelps and Sibley	77c
Choice Pink Salmon 9c	can
Campbells Pork and Beans 10c	
Red Turkey New Orleans Mollasses20c	can
Pure Whie Honey	22c

## JOHN E. CANNON CO.

Dry Goods

Burrows Building

Groceries

Store Open Monday, Wednesday and Saturday Evenings

# The Dog's Nose knows.

All the wisdom of the dog ages is that keen sniff of old fall air. You should be out and after them at break of dawn—and you will get them with Peter's ammunitions. Complete new stock of shells and powder.

HORAN'S HARDWARE

people who suffer from digestive disturbances and mean little headaches. One or two teaspoonfuls dissolved in a glass of water and taken before break-fast, bring almost immediate relief. J. D. Cheesman & Co.

PURETEST EPSOM SALT Positively the Purest Made

cathartic, especially for middle aged and elderly

Contains no impurities whatsoever, making it