

ONE HUNDRED EIGHTEENTH CONDENSED QUARTERLY REPORT

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	46,716.98	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

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Mr. and Mrs. J. H. Backus, Mrs. Addie Coleman, Mrs. R. A. Pease and Mrs. Edward Teasdale motored to Fillmore Tuesday where the ladies attended the W. C. T. U. County Institute.

A. O. Kemp and son drove out to Waneta Lake Sunday after Mrs. Kemp and little Marian Almina Swarts, who have been spending a week at the cottage with her brother, Glenn Swarts and family.

Herman Widger returned to Angola, Ill. Thursday of last week to resume his studies at the Tri-State college. Elton Green accompanied him and will enter the college for a course in electrical engineering.

Uriah Davis of Rochester was greeting Andover friends and a pleasant caller at the News Office Thursday. Mr. Davis has been located in the Flower City for eight years and is making good in business affairs.

Miss Reta Stearns, who, in company with Mrs. Hattie Eggleston, have been passing two weeks in New York City and Glenhead, L. I., returned home Wednesday, Mrs. Eggleston stopped in Corning for a few days visit with friends.

Mr. and Mrs. Mark Sheppard and family arrived in Andover Sunday afternoon from Norristown, Pa. Mr. and Mrs. Sheppard expect to remain in Andover until the last of the month, when Mr. Sheppard goes to the School of Mines at Columbia, Ohio.

Cooperation brings to the farmer the benefits that organizations have brought to labor. Group marketing gets a fair return for the products the farmer sells, just as group action has given better returns for the labor which the workingman sells.

Without a good local paper, what channel is there for the news of the town and the surrounding country?

The best shepherds say that sheep shouldn't be allowed to get wet from about November 1 to May 1.

Almost any cow can make a profit on pasture, but the fall feeding of grain and roughage indoors soon shows up the poor ones in dairy improvement records.

STORM HAS FIRST AUTO
RIDE—IT TERMINATES
IN ACCIDENT

Hornell, Sept. 29.—Charles Storm, of Andover, had his first ride in an automobile today. After he had been dug out of the wreckage of a couple of machines on the Almond road he vowed solemnly that it would be his last.

Mr. Storm had been a visitor in the city and David Hitchcock of 260 Canisteo street, volunteered to take him home in his machine. On the Morris bridge just beyond the city line the Hitchcock car collided with a machine owned by George Travis, of 73 Washington street, and driven by his son. The left front wheel was knocked off the Hitchcock car and it bumped across the road and went into the ditch. The Travis car turned turtle in the ditch, pinning the driver, his mother, Mrs. Travis and L. C. Clear under the wreckage. They were helped out and found not to be seriously hurt.

Hitchcock reported the accident to the police and said that the boy driving the Travis machine could not have been more than 13 years old. —Telegram.

Uncle Ab says: The fellow who believes in signs is never at a loss to find them.

PERSONALS

Mr. and Mrs. Martin Hoyer were in Wellsville Sunday.

Miss Louise Early was home from Alfred University over the week end.

Thomas McAndrew was in Wellsville on business Saturday.

E. A. Gamble of Buffalo was a brief caller in town Saturday.

George Beebe and J. Harvey Backus were in Belmont Monday night.

Mrs. Adelia Jenkins has gone to Elmira for several weeks visit with relatives.

C. E. Baker has returned from Utica where he attended a meeting of Maccabees.

Floyd Tuller returned to Easton, Pa., Sunday to resume his work in the Silk Mill.

J. B. Philips and Edward McAndrew were business callers in Whitesville Wednesday.

Mr. and Mrs. Lloyd Robinson and daughters of Alfred passed the week-end with his parents.

Dr. and Mrs. A. L. Runalo of Olean were Sunday guests of Mr. and Mrs. Joseph Eberle.

Mrs. Bernard Murray of Hornell, spent Tuesday with her daughter, Mrs. Edward McAndrew.

Rev. and Mrs. John M. Williams of Machias, were week-end guests of Mr. and Mrs. T. J. Gilbert.

William Bly of Shinglehouse, was a business caller at the home of Mrs. Hallett the first of the week.

Miss Ellen Driscoll of Buffalo is spending a few days at the home of her mother, Mrs. Mary Driscoll.

Miss Kathryn Doran of Canisteo spent Sunday at the home of her mother, Mrs. Eliza Doran.

Miss Mae Cocoman returned to her hospital duties at Buffalo Sunday after spending a few days home.

Mr. and Mrs. Archie Woodcock and daughters, Mary and Irene, from Songo visited Mrs. Cynthia Scott Monday.

Mr. and Mrs. John Wahl of Andover called at Mr. and Mrs. L. E. Newland's of Elm Valley Sunday afternoon.

Mr. and Mrs. Elwin Green of Panama visited at the home of Mr. and Mrs. D. M. Green, Tuesday and Wednesday.

Mrs. Gates Saunders and son, Jack of Hornell, are spending a few days with her parents, Mr. and Mrs. Wm. Snyder.

Mrs. M. A. Fowler was home from Buffalo over the week-end returning Wednesday for several week's stay in the city.

Misses Mae and Florence Cocoman of Buffalo were in Andover to pass the week end with their father, John Cocoman.

Mr. and Mrs. W. N. Rice, Wm. Childs and Lee Trowbridge were in attendance at Rebekah Lodge at Whitesville Wednesday night.

Miss Elizabeth Hurst, of the Mountain Clinic of Olean, visited her mother and aunt, Mrs. Hurst and Mrs. Hallett, one day last week.

Mr. and Mrs. E. D. Baker and daughter, Ella Adelaide returned Monday from several weeks stay at their cottage at Calander, Canada.

Mr. and Mrs. Clayton Green accompanied their son as far as Hornell on his way to Angola, Ill., and were guests of their niece for the day.

Mrs. D. M. Green and guests, Mr. and Mrs. Elwin Green of Panama, motored to Alfred Station Wednesday to call on Mrs. Polly Green who is ill.

Mr. and Mrs. John Boyer and Mr. and Mrs. T. H. Atherton and son, Elmer, attended the Bolivar-Shinglehouse game Sunday at the latter place.

Mr. and Mrs. F. S. Clarke and Mr. and Mrs. J. Harvey Backus were in Wellsville Sunday afternoon to call on Mrs. E. G. Probasco at the Sanitarium.

Mr. and Mrs. W. N. Rice returned Saturday night from several days visit at the home of their daughter, Prof. and Mrs. Bert Patridge of McLean, N. Y.

Mrs. Amelia Warner of Greenwood, who has been helping in the care of her niece, Mrs. Jess Northrop, who is seriously ill, returned to her home Sunday.

Mr. and Mrs. Llewelyn Clair and children were week-end guests of his parents, Mr. and Mrs. Bert Clair of Belmont. Mrs. Clair and children remaining for the week.

Mr. and Mrs. Lee Trowbridge motored to Hornell Saturday night to carry Mr. and Mrs. Lehman to visit their sons, Darwin and Herman at St. James Mercy Hospital.

Mr. and Mrs. Geo. Cook and son Max, Mrs. Harold Tucker and son, and Mrs. Nettie Briggs, all of Alfred Station visited at the home of Mrs. Cynthia Scott Monday.

Grace Fowler is in Buffalo doing electric needle work at Madam Armands Beauty Parlors, located at 564 Main Street. Miss Fowler has full charge of the business.

Ames Rogers was in Whitesville Wednesday evening to attend the meeting of Rebekah Lodge and incidentally to invite Whitesville over to the Firemen's Fair next week.

Messrs. E. L. Burdick, Wm. Laidlaw, Joe Nehil, Bert Thomas and John Boyd of Belmont attended an American Legion meeting in this village Thursday night of last week.

Mr. and Mrs. Chas. Shinebarger and daughter Dorothy, of Hornell and Mrs. John Rauber of Almond visited their aunt, Mrs. Thomas Joyce, Tuesday and Wednesday.

Mrs. E. J. Guttinger, of Seneca Street, has returned from Philadelphia where she accompanied her son, Jacques, who has returned to his school in that vicinity. —Hornell Tribune.

Miss Elizabeth Joyce returned home Sunday, after a month's vacation, guest of Miss Rosa Mary Walsh of Conneaut and the Misses Mary and Agatha Moran of Cleveland, Ohio.

JOHN E. CANNON COMPANY
OCTOBER SALE

PLAN TO DO YOUR BUYING HERE NOW

It will be much more satisfactory than waiting until the inevitable rush begins and shopping here during this sale will mean better stocks to choose from and better prices than we will be able to offer on shipments coming later, when the result of the recent cotton advance will unavoidably be reflected in retail prices.

CHILDREN'S NEW DRESSES



They are Dresses for the street, for business, school, church, and for important evenings at home. Briefly told they include all that is new, all wool, \$3.50 to \$8.00.

SALE OF COATS

Really remarkable choice of correctly styled wraps developed of elegant fabrics, every garment splendidly tailored and a value that will delight you. Choice of many models and materials \$25.00.

SALE OF GLOVES

Womens 2 clasp or strap Chamoisene gloves in tones of beaver, gray or black. Fine quality with embroidered backs 79c.

Large line of heavy knitted Gauntlet Gloves for women and children at special prices during this sale.

SALE OF SWEATERS



An all new stock of Knitted Golf Coats, Chapie Coats, Bobbie Coats, Slipovers and Tuxedos; in brushed, fancy and smooth knit; in all shades and combinations of colors. Sale prices run from \$2.50 up for all wool garments, representing values a third more in any other market.

SALE OF OUTING GOWNS

Women's Night Dresses of heavy outing, colors or white, large roomy sizes, some with collars, others with round neck. Special 98c.

SALE OF MORNING DRESSES

A special lot of Morning Dresses of excellent quality, gingham in solid and broken checks. Others of Percale in plain colors applique trimmed. Special 98c.

SALE OF SILK HOSIERY

Womens extra heavy quality pure thread Silk Hose. Full fashioned, reinforced at all points of wear; colors, black, shades of beaver, grey and Cordovan. Special \$1.79.

Cash and Carry Specials for Friday and Saturday
Beechnut spaghetti with cheese, cans 13c
1/2 lb. cans Baking Powder 13c
Lemon Pie filler package 9c
One-half sack Kelly Famous Flour 99c
5 lbs. Pure Cane Sugar 45c
1 lb. Fig Bars 13c

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.

J. D. Cheesman & Co.

JOHN E. CANNON COMPANY

The Burrows Store

Andover, New York

STORE OPEN EVERY MONDAY, WEDNESDAY AND SATURDAY EVENINGS