

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

NOVEMBER 15, 1923

RESOURCES	LIABILITIES
Loans and Discounts \$140,502.36	Capital Stock \$ 25,000.00
Bonds 159,253.76	Surplus and Undivided
Real Estate Mortgages 50,866.98	Profits 57,959.51
Overdrafts 122.99	DEPOSITS 339,147.02
Real Estate 2,500.00	Unearned Discounts ... 750.00
Cash and Due from	Reserved for taxes and
from Banks 71,378.40	Interest 5,675.46
Accrued Interest 3,907.50	
\$428,531.99	\$428,531.99

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

Mr. and Mrs. Elmer Kaple were in town over the week-end.

Mr. and Mrs. Peter Pyck were here from Franklinville the first of the week.

Mr. and Mrs. Edward McAndrew and sons were Wellsville visitors Saturday.

J. B. Phillips of Casey, Ill., spent Wednesday on the lease with Edward McAndrew.

Mrs. George Holmes of West Clarksville is visiting his son, Frank Holmes and family.

Mrs. Beatrice Peeler of Dansville, attended the Casey-Moran wedding Wednesday in Andover.

Mr. and Mrs. George Blank and Mrs. Dell Harkins were in Wellsville Saturday afternoon.

C. H. Watson Jr., was called to Buffalo Tuesday by the critical illness of his son Kenneth.

Herbert and Charles Burdick, of Rochester were guests of relatives in town Saturday and Sunday.

John Carpenter and family and Kenneth Kear were in Andover last Wednesday. —Whitesville News.

Mr. and Mrs. Orlo Babcock of Allentown, were Sunday guests of her parents, Mr. and Mrs. Frank Nobles.

Mr. and Mrs. Reuben Lindsay motored from Ithaca Tuesday to attend the funeral of Mrs. Floyd F. Hann.

Mr. and Mrs. Edward McAndrew and sons, Howard and Richard spent Sunday with Mr. and Mrs. Thomas Murray.

Mr. and Mrs. Patrick Moran of Wellsville were in Andover Wednesday, to attend the wedding of their son, Robert.

Mr. and Mrs. Maynard Scott left Wednesday for a two weeks visit with his sister, Mrs. Warren Pendton, of Philips Creek.

Dr. and Mrs. E. J. Laughlin and Mrs. Ella Bundy were guests at the home of Mr. and Mrs. E. Guttinger, of Hornell for Thanksgiving.

Mr. and Mrs. Frank Wilkinson of Cuba, accompanied by their daughter, Miss Frances Wilkinson of Allentown University were callers at the home of Mr. and Mrs. Frank Holmes Sunday.

Mr. and Mrs. Clarence Trowbridge and son of Jersey City, N. J., and Mr. and Mrs. O. B. Trowbridge of Pulaski, are spending Thanksgiving with their parents, Mr. and Mrs. L. M. Trowbridge.

Mr. and Mrs. A. C. McFetridge and daughter, Miss Mary, were Dansville visitors Sunday. Mr. McFetridge's father, E. L. McFetridge, who had been a guest in Andover for ten days returned to his home in Dansville with them.

Jules G. Rath, Supt. of the City Repair Plant and City Stables of the Bureau of Street cleaning of Newark, N. J., and Mrs. Rath are making a trip thru New York State, at Andover, N. Y., they are visiting Mrs. Mary Snyder, Mr. and Mrs. Louis Snyder, Mr. and Mrs. Rogers of Greenwood and Mr. and Mrs. Henry Snyder of Belmont, N. Y.

Among those from out of town in attendance at the funeral of Mrs. Lottie Hann Tuesday were Howard Hann of Williamsport, Pa., Mr. and Mrs. Frank Martin and son Alfred, and Mr. and Mrs. Tally Martin of Belmont, Mrs. Minnie Leonard of Hornell, Mrs. P. S. Place, Mrs. Sarah Davis, Mrs. Minnie Abbot, Mrs. O. Emerson and Mrs. Clara Smith of Andover, Mrs. Perry Breeze, Mrs. Frank Higgins, Mrs. Hubbard, Mrs. J. J. Perkins of Wellsville, Mr. and Mrs. E. B. Bassett of Independence.

A. A. Porter has passed several days in New York this week.

Ed. Briggs of Himrods visited his niece, Mrs. Maynard Scott Friday.

Mrs. F. E. Holmes was the guest of Mr. and Mrs. F. E. Wilkinson of Cuba last week.

Mr. and Mrs. D. M. Green were Thanksgiving guests of Miss Phyllis Allen of Alfred.

Mrs. Maynard Scott visited her mother, Mrs. A. C. Briggs of Greenwood Hill Thursday.

Cashier and Mrs. J. E. Cannon were business visitors in Buffalo Tuesday and Wednesday.

Mrs. John Dolan and Mrs. Frank Gilder were business callers in Wellsville Wednesday evening.

Mrs. Luther K. Hyde of Philadelphia is passing Thanksgiving with her mother, Mrs. Louise Jobson.

Mr. and Mrs. John Boyer and Mrs. Lewis Atherton and son, Elmer, were in Wellsville Wednesday evening.

Clayton Burger is home from Massillon, Ohio, to pass Thanksgiving with his parents, Mr. and Mrs. Wm. Burger.

Mrs. Wm. W. Pingrey returned to Alfred Sunday evening, from a week end spent with Mr. Pingrey at Perry, N. Y.

Mr. and Mrs. George Blank were Sunday guests of her sister and family, Mr. and Mrs. S. T. Van Wie, at Painted Post.

Mr. and Mrs. F. A. Wilkinson of Cuba and daughter, Frances, of Alfred, were Sunday guests of Mr. and Mrs. Roy Nichols.

Mr. and Mrs. Frank Holmes and family and Mrs. George Holmes passed Thanksgiving with Floyd Holmes and family of Hornell.

C. L. Howe of the C. L. Howe Company of Lawrenceville Tioga County, manufacturers of lumber products was in Andover on business Tuesday.

Mrs. Oscar Perry, who has been in Andover caring for her mother, Mrs. Elora Mathews, returned to her home at Burdette Wednesday.



Why is the sea salty?

—because it has no outlet and salt does not evaporate. Therefore all the salt in the sediment which rivers have carried down from the land, remains in the sea water. Vast quantities of

Puretest Epsom Salts

which are carried into American homes, make this the largest-selling epsom salt on earth.

Freed from every impurity, gentle in action, and thoroughly effective. The one epsom salt that is really easy to take.

One of 200 Puretest preparations for health and hygiene. Every item the best that skill and conscience can produce.

The Rexall Drug Store

ESMAN & CO.

OUR CHURCHES

METHODIST CHURCH NEWS

Rev. C. H. Whelan, Pastor.

Sunday morning 10:30: "What is God Like."

Sunday evening, 7:30: "Co-operative Usefulness."

Sunday School: 11:30 A. M. Missionary Sunday.

BAPTIST

Rev. A. D. Shepard, Pastor

Morning Worship, 10:30, "The Empowered Church."

Bible School 12 M.

Y. P. S. C. E., 6:30.

Topics: "The Life Obedience Psalm." Ps. 40:1-10.

Evening worship, 7:30.

Theme: "The Fine Man of God."

Thursday evening is our mid-week meeting of prayer and praise.

Subject: "Unhallowed Prayer."

PRESBYTERIAN

Royal E. MacGowan, B. D., S. T. B.

December 2nd. Morning Service, 10:30 A. M.

Sermon: "The Preparation of the Way."

Evening Service, 7:30 P. M.

Sermon: "The Discovery of Self."

Sunday School immediately following the close of the Morning Service; there are classes for all, and everyone is invited to attend and join one of our classes.

Christian Endeavor meeting at 6:45 in the evening.

Topic: "Lessons from the Psalms."

12. The Life Obedience Psalm: Psalm 40:1-10. (Consecration meeting.)

Midweek Service every Thursday evening.

We welcome YOU to all the services of OUR church.

A CORRECTION

It has just come the attention of the Grange Fair Committee that the First Prize for written work in the Fourth Grade was awarded to a spelling paper, written by Dorothy Scott and not to Joseph Lynch as was published in their report. The Judges say that the mistake must have been made in taking down the names at the hall. The work was crowded and with so much confusion it was hard to avoid mistakes.

CARD OF THANKS

To our friends and neighbors, who did so much for us during the sickness and death of our dear husband and father, to the friends, Rebekah and I. O. O. F. Lodges for the beautiful flowers, and to the Rev. MacGowan, for his comforting words, we extend our heartfelt thanks.

FRANCIS BLOSS

MR. AND MRS. CHAS. BLOSS.

LOUISE BLOSS.

HAROLD DAWSON GOES TO ELMIRA

Harold Dawson has accepted a position with the N. J. Thompson & Co., dry goods wholesalers of Elmira and began his duties there Monday.

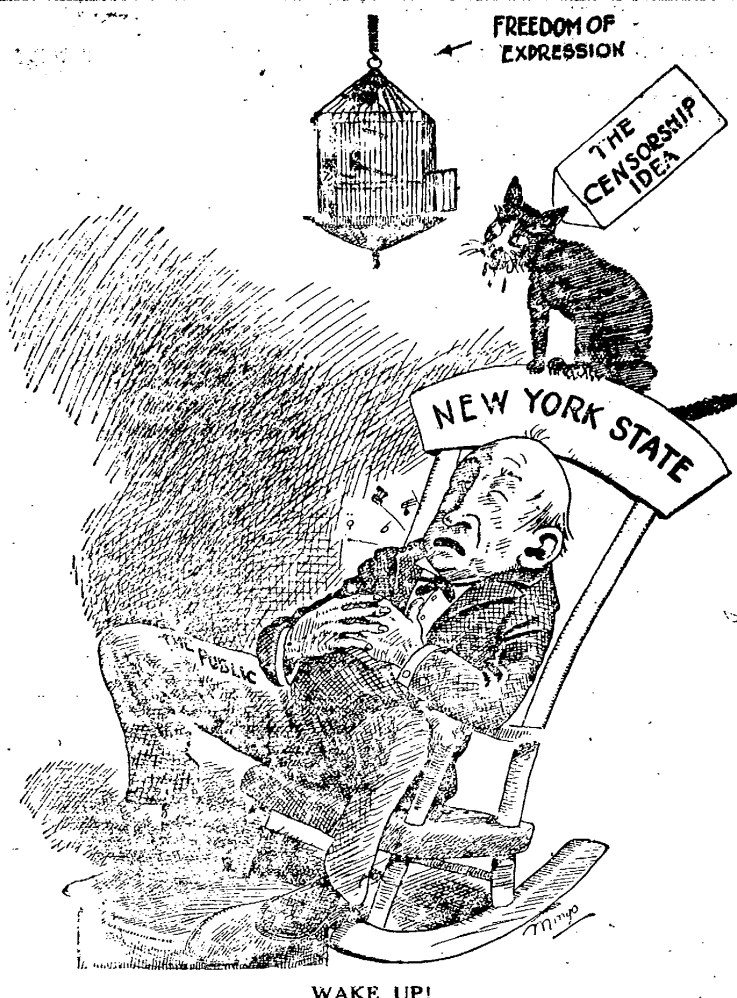
Mr. Dawson has been the efficient salesman in the Jas. P. Cannon clothing store of Andover for several years and will take the good wishes of many friends with him to his new location. Roland Stevens will take his place at the Cannon Clothing Store.

DISSOLUTION OF PARTNERSHIP

Notice is hereby given that the co-partnership of Andover Novelty Co., has this day been dissolved by mutual consent.

Dated this 28th day of November, 1923.

ERNEST WITTER.



WAKE UP!

Tidbits From
Our School

Friendship basket ball teams will render a very exciting game this (Friday) evening, on the local court, do not forget the date.

The Andover teams played the return games with Canisteo last Friday evening, Roach attempted to referee the game but did a very poor job. The boys' game ended in the third quarter, at a score of 16-8.

The girls played a very good game considering their opponents, at a score of 18-2.

Mr. John B. Ratto rendered a very pleasing entertainment at the Auditorium, Monday evening, November 26. Everyone enjoyed his selections.

Thanksgiving vacation began Wednesday night, and will last until Monday morning.

The boys' basket ball suits have arrived, come and see them Friday night.

The speakers for Wednesday morning were: Betty Cannon and Ronald Gibbs.

The Study Hall was presented with new song books Monday morning.

NOTICE

The accounts of Dr. W. J. Grenolds have been placed in my hands. Call at my office and obtain a settlement.

39tf HENRY STEPHENS

Gives Sixty Million
To Boys' School

M. S. Hershey, "Chocolate King," sets a new philanthropic record by giving \$60,000,000 to the Hershey School for Orphan Boys. His entire estate reverts to the school through trustees after his death.

Some say that the world is going to pot, but we are firmly of the opinion that there are still a few good people left—yourself included.

Cool months—In school again—Sport—Play—Wear—Tear. It doesn't take long for shoes to go. But don't buy a new pair until you have got the old ones here. Let me show you how to save money on shoes.

Half Soles Sewed and Rubber Heels	\$1.90
Half Soles Nailed and Rubber Heels	1.75
Half Soles sewed	1.40
Half Soles nailed	1.25
Panco taps	1.25
Goodyear Rubber Heels60
Pontic Rubber Heels55
Ladies Half Soles sewed and Rubber Heels ..	\$1.40
Ladies Half Soles nailed and Rubber Heels ..	1.25
Ladies Half Soles sewed90
Ladies Half Soles nailed75
Ladies Rubber Heels50

These prices are lower than you will find elsewhere, where the same quality of leather is used.

Get Your Auto Curtains Fixed Before Cold Weather

Having added a complete line of repairs for your auto curtains, I am now in a position to fix up those curtains or put in new lights before the cold weather comes.

ALL WORK GUARANTEED

LEONARD RUSCITTI

Results are what you want, and results are what you get when you advertise your wants in the News "Want" Columns.