

ONE HUNDRED TWENTIETH CONDENSED QUARTERLY REPORT

OF THE
ANDOVER STATE BANK
ANDOVER, N. Y.

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

MARCH 20, 1924

RESOURCES		LIABILITIES	
Loans and Discounts	\$139,581.35	Capital Stock	\$ 25,000.00
Bonds	165,354.39	Surplus and Undivided	
Real Estate Mortgages	53,416.98	Profits	60,028.08
Overdrafts	223.93	DEPOSITS	312,340.71
Real Estate	2,500.00	Unearned Discounts	750.00
Cash and Due from		Reserved for Taxes	
Banks	38,567.93	and Interest	5,025.84
Accrued Interest	3,500.00		
	\$403,144.58		\$403,144.58

A. D. FULLER, Cashier

R. O. SNYDER, Asst. Cash.

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

DIRECTORS

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

PERSONALS

John Werley was a caller in Wellsville, Saturday.
Mrs. Robert Dean was a business caller in Hornell Saturday.
Mrs. Mike Garvin was a business caller in Hornell Saturday.
Cashier and Mrs. John E. Cannon are passing the week in New York City.
Mr. and Mrs. J. M. Gregg of Ithaca, were Andover visitors Wednesday.
Mrs. C. A. Robinson is visiting relatives at Friendship for a few days.
Mr. and Mrs. P. J. Gallagher and family of Hornell spent Sunday in town.
Mr. and Mrs. James P. Cannon were Buffalo visitors Wednesday and Thursday.
Miss Mary Ellis of Auburn is visiting at the home of Mr. and Mrs. E. Sweet.
Supervisor Garfield Black of Wellsville was a business caller in Andover Wednesday.
Harold Dawson of Elmira is spending a few days with his mother, Mr. Madge Dawson.
Miss Mae Cocoman of Buffalo spent Sunday at the home of her father, John Cocoman.
Albert Everman of Dansville passed the week-end with Mr. and Mrs. Louis Keilenberger.
W. E. Dunham of Alfred was a business visitor and a pleasant caller on the News Saturday.
Miss Kathryn Doran of Canisteo spent Sunday at the home of her mother, Mrs. Eliza Doran.
Mr. and Mrs. John Ames of Hornell were Saturday guests of Mr. and Mrs. Louis Keilenberger.
John H. Johnson of the Whitesville Dairymen's League plant was in Andover on business Friday.
Mrs. Nellie Walsh of Dansville was home for the week-end, guest of her mother, Mrs. Ellen Walsh.
Norman Folsing of Bradford, Pa., is spending the week with his parents, Mr. and Mrs. Mike Folsing.
Miss Mary and son, Frances of Canisteo, spent Sunday at the home of her mother, Mrs. Mary Mulvihy.
Miss Elizabeth Leahy of Hornell was a guest Sunday at the home of Daniel McQuinn and family on Barney street.
Misses Mayme Doran, Julia Barrett and Anna O'Leary returned home Saturday, after spending the week in Buffalo.
Miss Ellen Young, of Greenwood was in Andover Friday afternoon, in attendance at the funeral of Mrs. Mary Warfield.

? Why Does Lightning Flash?

—because a cloud region becomes overcharged with electricity. Since this electric surplus must be discharged, it flashes to another cloud region or to the earth. As lightning "clears the air," so do

Purest ASPIRIN TABLETS

help clear the system of pains caused by colds, grippe or upset nerves. Absolutely true aspirin, tablets so skillfully made that their beneficial action begins in 15 seconds. Highest purity, never irritate or burn. One of 200 Purest preparations. Every item the best that skill and conscience can produce.

J. D. CHESMAN & CO.

The Rexall Drug Store

Mrs. Catherine McCarey, Miss Mary McQuinn and Mrs. John Quigg were shopping in Hornell last of the week.
Chas. Hammond of Lancaster and Lynn Hammond of Hornell passed the week-end with their mother, Mrs. Ida Hammond.
Mr. and Mrs. J. V. Steans and son, Judson of Hornell were Sunday guests at the home of his parents, Mr. and Mrs. E. F. Stearns.
Mr. and Mrs. George Gleason returned home Monday night from several days visit with relatives at Perry, Mr. Morris and Rochester.
Mrs. W. F. Smith and sons, Wilford and Raymond of Wellsville were guests at the home of Mr. and Mrs. J. Harvey Backus Saturday.
T. J. Penfold, Supt. of the Dairymen's League plants in this district, was in Andover in the interest of the association Thursday of last week.
F. C. Ball of Jamestown is a business visitor in Andover this week.
John Quigg was home from Knapp Creek to pass the week-end with his family.
Mr. and Mrs. P. W. Richardson, and Mrs. W. W. Longwell and son, Waldo, were guests of Mr. and Mrs. Leo Raufenbarth of Hornell, Monday.
Mr. and Mrs. Herbert Warfield of Bradford, Pa., who were called to Andover by the death of his mother, Mrs. Mary Warfield, are remaining for the week.
Jay Sergeant-Superintendent of the Brown & Bailey Condensed Milk Co., was in Andover Wednesday, looking over the business of his company.
Mr. and Mrs. Chas. E. Baker returned home Friday from several weeks visit at the home of their daughter, Mr. and Mrs. Ralph Burgett and family.
Mr. and Mrs. C. H. Watson returned home Thursday night of last week from Florida where they have been passing the winter. Miss Myrtle Smith of Largo accompanied them home and will pass the summer at the Watson home. They made the entire trip from Florida, 1,885 miles by motor in eleven days.

DAIRYMEN'S LEAGUE

APRIL PRICES
Producers' prices for April milk (3 per cent.) at the 201-210 mile freight zone, as recommended by the Board of Directors of the Dairymen's League Co-operative Association, Inc., are as follows:
Class 1 (fluid) \$2.33.
Class 2-A (cream) \$2.00 plus skim milk value.
Class 2-B (plain, condensed and ice-cream) \$2.25.
Class 2-C (soft cheeses) \$2.25.
Class 3-A (evaporated, sweetened condensed and milk powder) \$1.95.
Class 3-B (hard cheeses) \$2.80.
Class 4-A (butter) same as usual.
Class 4-B (American Cheese) same as usual.

CHARLES CAPLE WILL QUIT ANDOVER

Andover people are very sorry to learn that Charles Caple has decided to close his blacksmith and wagon shop, and look for greener pastures. Mr. Caple is a good workman, and a very pleasant and obliging business man, and it is a distinct loss to Andover for him to leave. Some other town will be mighty lucky to get him to locate with them.

PARENT-TEACHER ASSOCIATION

Friday, April 4, at 3:30 P. M. a business meeting for the election of officers will be held at the High School. All members are urged to be present. Executive Committee.

—The window glass factory, one of the largest in the world, which has been operated at Shinglehouse for the past twenty-three years is being dismantled. Much of the machinery has already been shipped to other plants, owned by the Interstate Window Glass company. At one time this plant employed several hundred men and boys.—Breeze

OUR CHURCHES

PRESBYTERIAN

Rev. Royal E. Macdonald, Pastor

Sunday, April 6th.

Morning Service, 10:30 A. M.

Evening Service, 7:30 P. M.

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

Christian Endeavor meeting at 8:30 in the evening.

Topic: "How Jesus Loved and Served."

We welcome YOU to all the services of OUR church.

BAPTIST

Rev. A. D. Shepard, Pastor

Morning worship, 10:30.

Subject: "Helping the Saints."

Bible School, 11:45.

Y. P. S. C. E., 4 P. M.

Topic: "How Jesus Loved and Served." John 11:3-5.

Evening worship, 7:30.

Theme: "The Gospel of Moses."

Monday: Recreation night.

Tuesday: Ladies Mission Circle

will meet at the home of Mrs. Ames

Study at 7:30 under the

leadership of Rev. P. C. Van Etten

of Alfred University.

Thursday: Communion meeting.

Friday: (this week) W. V. G.

Banquet at the church.

Saturday: Choir rehearsal.

METHODIST-CHURCH NEWS

Rev. C. H. Whelan, Pastor

Last Sunday morning we took a

look beyond the bulwarks of Chris-

tianity to see the gods of the other

half of the world. "How the other

half worships." It is literally true

that Christianity alone satisfies the

needs of man. If that is so, then

we owe it to the world to have the

missionary spirit of self-sacrifice for

the sake of other men.

"Man is not saved by law alone."

This was the heart of the sermon

Sunday evening. "Man is saved by

faith in Jesus Christ." Walking ac-

cording to the law will save no man

or the Kingdom; but it will at least

teach men how to behave decently.

If these men want to get into God's

Kingdom, they must live in the

spirit of Jesus Christ.

Next Sunday we shall worship

morning and evening at the regular

hours, with Sunday School a

little before noon.



Once Upon a Time--

Not so many, many years ago there was a man in a town just about the size of Andover.

He was an honest man and he tried hard to be a good citizen.

So he formed the habit of pausing each evening to review and think over his deeds of the day and resolve to correct such as did not bear the stamp of good citizenship.

By and by came the day when he felt his acts and dealings were above criticism and he was happy as he mingled with his fellow-townsmen.

All went well for some time—but one day he suddenly realized he was not as happy as he first thought.

The habit formed of self-questioning had not rusted or broken through disuse. Instead it was very much alive and active and he became aware that unconsciously he had been weighing himself, and some place, he knew not where, he was found wanting.

What it was he could not for the life of him tell, and his was a troubled brow as he wended his way to the corner mail box.

But the man did not drop the letter he carried into the mailbox. Conscience stepped in and told him his lack in citizenship.

It was in his failure to spend all of his money at home: money earned there; and money that would go right back toward making his a better town in which to live, if spent at home.

He destroyed the mail-order letter.

His resolve then made was to never again patronize mail-order houses and the nearby big city stores—but to do all of his trading at home.

Then he was a happy man.

And his town grew.

—BE A GOOD CITIZEN—

ANDOVER CHAMBER OF COMMERCE

EVERY BOOS FOR AND

VOL. XXXIX

ROAD

Organ

MORGAN, CHA

BUCHRING SE

Enthusiastic Ga Belmont—the F Committee

At the organization the Allegany County Committee, held at 8 P. M. day afternoon, Robert Cuba was elected Cor and Treasurer and Ka of Wellsville, County The Executive Com mended by Chairman approved by the com W. F. O'Connell of Williams, of Bolivar; of Hume; F. C. Mulk ship and G. L. Dye Following are the m Allegany County De mtee as elected at April 1st.

- Alfred, Archie S. Gow
- Hazel E. Gow
- Allen, A. S. Phenny
- Ang
- Chas. E. Dam
- Alma, H. Ward Tayl
- Ethel Ball, Al
- Almond, 1st Lavene
- Almond 2nd, Rena T
- Geo. L
- Amity, 1st B. W. Fa
- C. E.
- Amity, 2nd Thos. D.
- Beulah S
- Andover, 1st James
- Mary K
- Andover, 2nd W. P.
- Rosa
- Angelica, 1st Harry
- Sidney
- Angelica, 2nd Chas.
- Claude
- Belfast, 1st Grace B
- Frank M
- Belfast, 2nd Arthur
- Mary R
- Birdsall Dennis McC
- Kathern Mc
- Bolivar, 1st Wm. T.
- A. P.
- Bolivar, 2nd C. H.
- Grant
- Burns, 1st Jane Wi
- Stephen
- Burns, 2nd John W
- Myrtle I
- Caneadea, Frank D.
- Kirk E.
- Centerville, J. E. H
- Mary M
- Clarksville, Guy E.
- S. S. La
- Frien
- Cuba, 1st Robert D
- Geo. I
- Cuba, 2nd E. G. W
- Maud T.
- Cuba, 3rd Eva M.
- L. H. C
- Friendship, 1st F. C
- Tho
- Friendship, 2nd Fre
- Dan
- Genesee, Ralph Hi
- Fr