

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 60,028.03
Overdrafts 223.93	DEPOSITS 312,340.71
Real Estate 2,500.00	Unearned Discounts 750.00
Cash and Due from Banks 38,567.93	Reserved for Taxes 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.

DIRECTORS

A. C. FRISBEY, Chairman J. M. BRUNDAGE, President FRANK S. CLARK, Vice Pres.
W. F. O'Connell Henry Horan C. E. Brown A. D. Fuller**PERSONALS**

Barrel Williams was in Wellsville Tuesday afternoon.

Mr. and Mrs. E. C. Langworthy were in Hornell Wednesday.

Mr. and Mrs. F. L. Bloss were in Hornell on business, Tuesday.

Kenneth Green was calling on Hornell friends Tuesday evening.

Roland Stephens and Ernest Theegee were Sunday guests in Hornell.

Mr. and Mrs. Ralph Rogers were down from Buffalo, over the week-end.

Mr. and Mrs. O. W. Robison motored to Rochester on business Tuesday.

Mr. and Mrs. A. A. Porter were business visitors in Wellsville Monday.

Miss Amelia Tubbs of Alfred was a week-end guest of Miss Emily J. Clarke.

A. O. Kemp and George Gleason were Wellsville visitors Tuesday afternoon.

Frank Bird of Almond was the guest of Mr. and Mrs. Grant Sherwood Sunday.

Harry Patterson of Hornell was a caller Monday, at the home of Henry Bennett.

Roland Stephens, Harry Joyce and Ernest Theegee were Wellsville callers Tuesday night.

Mr. and Mrs. H. D. Rogers, Mrs. B. B. Rogers, and son, Carl, motored to Buffalo Saturday.

Mrs. Clara Crandall of Andover was a caller in town Sunday afternoon.—Whitesville News.

Mr. and Mrs. Oscar Gustafsen and family of Wellsville were visiting Andover friends Tuesday.

President and Mrs. J. M. Brundage are expected home from their winter in Florida in a few days.

Mr. Brundage writes: "I've had a pleasant winter working for 'Ike,' but he does not need me during the summer so I am out of a job and coming home."

The annual meeting of the Past Masters Association of the Allegany Masonic District, will be held in the Masonic Temple, at Wellsville, N. Y., Tuesday, April 22nd, 1924, at 3 P. M., for the election of officers, for the ensuing year, and the transaction of any other business, that may lawfully come before the meeting.

Mrs. Leona Davis, who has been passing the winter in Dansville and Rochester and the past two weeks at the home of her daughter in Hornell, returned to her home in this village Saturday.

Mrs. Raymond Snyder, Mrs. Ralph Temple, Mrs. John Dolan, Mrs. Claire Backus, Mrs. Leo Snyder and Misses Mary Driscoll, Anna Gallagher and Mary Boyd, of the Andover Unit, were in Belmont Wednesday evening by invitation of the Belmont unit of the American Legion Auxiliary, and were installed into their respective offices by Mrs. U. G. M. Keeley of Lancaster, installing officer of this district. After the installation ceremonies, dainty refreshments were served by the Belmont ladies and a pleasant social hour enjoyed.

The annual meeting of the Past Masters Association of the Allegany Masonic District, will be held in the Masonic Temple, at Wellsville, N. Y., Tuesday, April 22nd, 1924, at 3 P. M., for the election of officers, for the ensuing year, and the transaction of any other business, that may lawfully come before the meeting.

The annual meeting of the Past Masters Association of the Allegany Masonic District, will be held in the Masonic Temple, at Wellsville, N. Y., Tuesday, April 22nd, 1924, at 3 P. M., for the election of officers, for the ensuing year, and the transaction of any other business, that may lawfully come before the meeting.

The annual meeting of the Past Masters Association of the Allegany Masonic District, will be held in the Masonic Temple, at Wellsville, N. Y., Tuesday, April 22nd, 1924, at 3 P. M., for the election of officers, for the ensuing year, and the transaction of any other business, that may lawfully come before the meeting.

The annual meeting of the Past Masters Association of the Allegany Masonic District, will be held in the Masonic Temple, at Wellsville, N. Y., Tuesday, April 22nd, 1924, at 3 P. M., for the election of officers, for the ensuing year, and the transaction of any other business, that may lawfully come before the meeting.

The annual meeting of the Past Masters Association of the Allegany Masonic District, will be held in the Masonic Temple, at Wellsville, N. Y., Tuesday, April 22nd, 1924, at 3 P. M., for the election of officers, for the ensuing year, and the transaction of any other business, that may lawfully come before the meeting.

The annual meeting of the Past Masters Association of the Allegany Masonic District, will be held in the Masonic Temple, at Wellsville, N. Y., Tuesday, April 22nd, 1924, at 3 P. M., for the election of officers, for the ensuing year, and the transaction of any other business, that may lawfully come before the meeting.

The annual meeting of the Past Masters Association of the Allegany Masonic District, will be held in the Masonic Temple, at Wellsville, N. Y., Tuesday, April 22nd, 1924, at 3 P. M., for the election of officers, for the ensuing year, and the transaction of any other business, that may lawfully come before the meeting.

The annual meeting of the Past Masters Association of the Allegany Masonic District, will be held in the Masonic Temple, at Wellsville, N. Y., Tuesday, April 22nd, 1924, at 3 P. M., for the election of officers, for the ensuing year, and the transaction of any other business, that may lawfully come before the meeting.

The annual meeting of the Past Masters Association of the Allegany Masonic District, will be held in the Masonic Temple, at Wellsville, N. Y., Tuesday, April 22nd, 1924, at 3 P. M., for the election of officers, for the ensuing year, and the transaction of any other business, that may lawfully come before the meeting.

The annual meeting of the Past Masters Association of the Allegany Masonic District, will be held in the Masonic Temple, at Wellsville, N. Y., Tuesday, April 22nd, 1924, at 3 P. M., for the election of officers, for the ensuing year, and the transaction of any other business, that may lawfully come before the meeting.

The annual meeting of the Past Masters Association of the Allegany Masonic District, will be held in the Masonic Temple, at Wellsville, N. Y., Tuesday, April 22nd, 1924, at 3 P. M., for the election of officers, for the ensuing year, and the transaction of any other business, that may lawfully come before the meeting.

The annual meeting of the Past Masters Association of the Allegany Masonic District, will be held in the Masonic Temple, at Wellsville, N. Y., Tuesday, April 22nd, 1924, at 3 P. M., for the election of officers, for the ensuing year, and the transaction of any other business, that may lawfully come before the meeting.

The annual meeting of the Past Masters Association of the Allegany Masonic District, will be held in the Masonic Temple, at Wellsville, N. Y., Tuesday, April 22nd, 1924, at 3 P. M., for the election of officers, for the ensuing year, and the transaction of any other business, that may lawfully come before the meeting.

The annual meeting of the Past Masters Association of the Allegany Masonic District, will be held in the Masonic Temple, at Wellsville, N. Y., Tuesday, April 22nd, 1924, at 3 P. M., for the election of officers, for the ensuing year, and the transaction of any other business, that may lawfully come before the meeting.

The annual meeting of the Past Masters Association of the Allegany Masonic District, will be held in the Masonic Temple, at Wellsville, N. Y., Tuesday, April 22nd, 1924, at 3 P. M., for the election of officers, for the ensuing year, and the transaction of any other business, that may lawfully come before the meeting.

The annual meeting of the Past Masters Association of the Allegany Masonic District, will be held in the Masonic Temple, at Wellsville, N. Y., Tuesday, April 22nd, 1924, at 3 P. M., for the election of officers, for the ensuing year, and the transaction of any other business, that may lawfully come before the meeting.

The annual meeting of the Past Masters Association of the Allegany Masonic District, will be held in the Masonic Temple, at Wellsville, N. Y., Tuesday, April 22nd, 1924, at 3 P. M., for the election of officers, for the ensuing year, and the transaction of any other business, that may lawfully come before the meeting.

The annual meeting of the Past Masters Association of the Allegany Masonic District, will be held in the Masonic Temple, at Wellsville, N. Y., Tuesday, April 22nd, 1924, at 3 P. M., for the election of officers, for the ensuing year, and the transaction of any other business, that may lawfully come before the meeting.

The annual meeting of the Past Masters Association of the Allegany Masonic District, will be held in the Masonic Temple, at Wellsville, N. Y., Tuesday, April 22nd, 1924, at 3 P. M., for the election of officers, for the ensuing year, and the transaction of any other business, that may lawfully come before the meeting.

The annual meeting of the Past Masters Association of the Allegany Masonic District, will be held in the Masonic Temple, at Wellsville, N. Y., Tuesday, April 22nd, 1924, at 3 P. M., for the election of officers, for the ensuing year, and the transaction of any other business, that may lawfully come before the meeting.

The annual meeting of the Past Masters Association of the Allegany Masonic District, will be held in the Masonic Temple, at Wellsville, N. Y., Tuesday, April 22nd, 1924, at 3 P. M., for the election of officers, for the ensuing year, and the transaction of any other business, that may lawfully come before the meeting.

The annual meeting of the Past Masters Association of the Allegany Masonic District, will be held in the Masonic Temple, at Wellsville, N. Y., Tuesday, April 22nd, 1924, at 3 P. M., for the election of officers, for the ensuing year, and the transaction of any other business, that may lawfully come before the meeting.

The annual meeting of the Past Masters Association of the Allegany Masonic District, will be held in the Masonic Temple, at Wellsville, N. Y., Tuesday, April 22nd, 1924, at 3 P. M., for the election of officers, for the ensuing year, and the transaction of any other business, that may lawfully come before the meeting.

The annual meeting of the Past Masters Association of the Allegany Masonic District, will be held in the Masonic Temple, at Wellsville, N. Y., Tuesday, April 22nd, 1924, at 3 P. M., for the election of officers, for the ensuing year, and the transaction of any other business, that may lawfully come before the meeting.

The annual meeting of the Past Masters Association of the Allegany Masonic District, will be held in the Masonic Temple, at Wellsville, N. Y., Tuesday, April 22nd, 1924, at 3 P. M., for the election of officers, for the ensuing year, and the transaction of any other business, that may lawfully come before the meeting.

The annual meeting of the Past Masters Association of the Allegany Masonic District, will be held in the Masonic Temple, at Wellsville, N. Y., Tuesday, April 22nd, 1924, at 3 P. M., for the election of officers, for the ensuing year, and the transaction of any other business, that may lawfully come before the meeting.

The annual meeting of the Past Masters Association of the Allegany Masonic District, will be held in the Masonic Temple, at Wellsville, N. Y., Tuesday, April 22nd, 1924, at 3 P. M., for the election of officers, for the ensuing year, and the transaction of any other business, that may lawfully come before the meeting.

The annual meeting of the Past Masters Association of the Allegany Masonic District, will be held in the Masonic Temple, at Wellsville, N. Y., Tuesday, April 22nd, 1924, at 3 P. M., for the election of officers, for the ensuing year, and the transaction of any other business, that may lawfully come before the meeting.

The annual meeting of the Past Masters Association of the Allegany Masonic District, will be held in the Masonic Temple, at Wellsville, N. Y., Tuesday, April 22nd, 1924, at 3 P. M., for the election of officers, for the ensuing year, and the transaction of any other business, that may lawfully come before the meeting.

The annual meeting of the Past Masters Association of the Allegany Masonic District, will be held in the Masonic Temple, at Wellsville, N. Y., Tuesday, April 22nd, 1924, at 3 P. M., for the election of officers, for the ensuing year, and the transaction of any other business, that may lawfully come before the meeting.

The annual meeting of the Past Masters Association of the Allegany Masonic District, will be held in the Masonic Temple, at Wellsville, N. Y., Tuesday, April 22nd, 1924, at 3 P. M., for the election of officers, for the ensuing year, and the transaction of any other business, that may lawfully come before the meeting.

The annual meeting of the Past Masters Association of the Allegany Masonic District, will be held in the Masonic Temple, at Wellsville, N. Y., Tuesday, April 22nd, 1924, at 3 P. M., for the election of officers, for the ensuing year, and the transaction of any other business, that may lawfully come before the meeting.

OUR CHURCHES

BAPTIST

Rev. A. D. Shepard, Pastor

Morning worship, 10:30.
Subject: "The Lesson of Easter."
Bible School, 11:45.Y. P. S. C. E., at 6:45.
Topic: "Easter, a Time of Joy."

I Cor. 15: 1-8.

Evening worship, 7:30.
Special service of song and praise appropriate to Easter.

Thursday: Midweek service of prayer and praise.

Friday, (this week) union service at the M. E. Church from 12 to 3 P. M.

Saturday: Choir rehearsal.

METHODIST CHURCH NEWS

Rev. C. H. Whelan, Pastor

UNION GOOD FRIDAY SERVICES

Methodist Church, Friday, 12:05 to 3 P. M.

The ministers of the Baptist, S. D. Baptist, Presbyterian and Methodist churches call you to prayer and worship on Good Friday. They will speak on "The Seven Words of the Cross."

Come for a while, if you cannot stay for the entire service. Opportunity will be given for you to be seated and to retire during the service.

EASTER SUNDAY AT THE METHODIST CHURCH

6 A. M.: Sunrise Prayer and Praise Service.

10:30 A. M.: Easter Morning Service.

7:30 P. M.: Evening Service, "What Does it Matter?" A study of the doctrine of immortality.

PRESBYTERIAN

Rev. Royal E. MacGowan, Pastor

Sunday, April 20th.

Morning service, 10:30 A. M. Sermon: "The Eternal Christ," an Easter sermon.

At our Morning Service, we will celebrate the Sacrament of the Lord's Supper, administer Baptism to infants and adults, and receive new members by letter and on confession of faith.

Special Easter music will be rendered.

Evening Service, 7:30 P. M. A special Easter evening service, with a program of music and exercises by the Sunday School.

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 6:30 in the evening.

Topic: "Easter, a Time of Joy." Leader: Miss Margaret Folsing.

Midweek Service of prayer and praise every Thursday evening.

On Friday of this week, we will unite with the other Protestant churches of the community in a Union Service at the Methodist church from 12:05 until 3:00 P. M. Everyone is invited to attend; persons who cannot remain for the three hour service may come and go during the singing of the hymns.

The annual Preparatory Service, looking forward to the celebration of the Sacrament of the Lord's Supper on the following day, will be held in the church on Saturday afternoon.

The annual Spring Meeting of the Presbytery of Steuben will be held April 21st and 22nd in the Bath Presbyterian Church.

We welcome YOU to all the services of OUR church.

JOHN E. CANNON COMPANY

EASTER SALE

We invite you our sale OPENING FRIDAY MORNING. A collection of Women's Wearables which represent Fifth Avenue Fashions for Easter and all at prices that mean a distinct saving



COATS

Fine Poiret Twills, Downy Wool Angorias, Velatones and Soft Sport Fabrics.

Styles that will capture your heart at prices temptingly low—\$19.75, \$24.50, \$27.50 and \$29.75.

Easter Suits in a variety of styles, \$19.50 to \$25.00.

EXCLUSIVE EASTER HATS

Scores of lovely model hats in modes for Dress, Sports and the Faillieur. Hats of Bengaline, Crepe, Satin, Silk and Straw.

Plumage effects, Flower trimmings, rich embroideries and bright ornaments. Priced from \$2.50 to \$6.50, for Hats worth up to \$10.00.

EASTER GLOVES

Fine, light weight Cashmerette Gloves for Spring wear in new and varied assortment. Strap wrist with embroidered band, greys and tans, \$1.25

Fancy Gauntlets, embroidered, Spring shades, \$1.39

Kid Gloves in new shapes and shades, \$2.00 to \$3.00

EASTER SCARFS

The Knitted Scarf is a feature of much importance this Spring. We have them in varied colors and styles.

Priced at \$2.00 to \$3.95

30c all Linen, red and white checked Glass Toweling 25c

Women's Cashmere Suede Gloves, black, 79c quality.

Special 59c

EASTER SALE SPECIALS FOR FRIDAY AND SATURDAY

29c Cameo Nainsook, fine quality, 36-in. wide. Special 24c

Twenty new pieces of 32c Dress Gingham, 32 inches wide, plaids and stripes in new colors. Special 24c

Yard wide Madras Shirtings, ten choice patterns to choose from, regularly 39c. Special 25c

The new Nude, Fawn and Champagne colors in fine Silk Hose of the \$1.69 quality. Special \$1.25

JOHN E. CANNON CO.

Dry Goods

Barrows Building

Millinery



Why do we dream?

Puretest RUBBING ALCOHOL

brings them its bracing action. After strenuous exercise, Puretest Rubbing Alcohol is an invigorating rub-down. In the dressing room, a splendid deodorant and a rose-fragrant balm after shaving.

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

J. D. CHEESMAN & CO.

The Renell Drug Store

CAN YOU BELIEVE IT?

See my display window and be convinced.

SILVER PLATED WARE which cannot RUST or CORRODE.

Here are just some of the superior qualities of the

YOURTEX SILVER

1. Beautiful in design.

2. Knives may be sharpened like a paring knife.

3. Will not rust or turn black.

4. An indefinite guarantee with each piece.

JUST THE SILVER FOR YOU.

A GOOD JEWELRY STORE

WATSON'S

WHAT ANDOVER is not so much new industry as new money flow in, as he is to keep the old money in out.

VOL. XXIX.

NO DE PATRICK

ANOTHER EXAM OF AMERICAN

New President of N...
tral Started at 1...
Messenger E...

New York, April 22.—Pat Crowley wanted a job. He was fourteen years old, just finished eight grades in school, and because men folks in his family, roaders, Pat naturally boyish blue eyes toward road yards.

It was necessary for to work, so he went down yard master. Perhaps earnestness—anyhow, he as messenger boy, salary hours 7 A. M. to 9 P. M. meant that little Pat at 5:30 every morning.

That was 46 years a little home town of Cat... on the Erie Railroad.

Today, at a salary \$10,000 a month—or \$120,000 per year,—man is paid the Presi...

United States, Patrick is still railroad—work-wakeful hour. He is the dent of one of the wor...

railroad lines—the New...

Modest in Suc...

Patrick E. Crowley, enough to receive re... prised that his "arrival" idency of this great t...

line interest the world is interpreted as success man, with bristling g...

from beneath which m... look at one, appears r...

embarrassed at being As a working man, he...

tomed to such public asked a question he...

rectly in the soft, firm working man who kn...

Asked about himself— isn't anything to tell— gone to work—and k...

ing." It is necessary t Crowley to get facts a...

First—the selection ley, to fill the vacan...

the sudden death of t... dent Smith, was a su...

who expected a great get the job. However,...

hired to the New York ley of choosing an "o...

for the presidency—an ley was the logical m...

Briefly told, the life Crowley is of another...

who, thru knowing h... work and perseverance...

success unavoidable— earnest workers—surpr... should be a glory to...

ments. How Crowley Starting as a mess... 14, Mr. Crowley had...

"ede" and was a te... 16. Two years later a train dispatcher. D...

Sudden

Expired Unexp... Vancouver, B... Monday N...

Elmira, April 22. Fassett, Elmira's fox died at Vancouver, evening at 6:15 o'clock.

The sad news wa... a telegram, received Fassett, his son, in the night at 10:30 o'clock.

"Your father di... and without warn...