

## One Hundred Twenty-third Condensed Quarterly Report

OF THE  
**ANDOVER STATE BANK**  
ANDOVER, N. Y.As rendered to the New York State Banking Department close of business  
**DECEMBER 15, 1924**

RESOURCES	LIABILITIES
Loans and Discounts \$129,303.81	Capital Stock ..... \$ 25,000.00
Bonds ..... 136,861.26	Surplus and Undivided
Real Estate Mortgages 50,216.98	Profits ..... 55,273.02
Overdrafts ..... 98.40	DEPOSITS ..... 292,400.70
Real Estate ..... 3,422.99	Unearned Discounts 1,050.00
Accrued Interest ..... 3,115.35	Reserved for Taxes
Cash and Due from	and Interest ..... 5,785.29
Banks ..... 56,490.22	
<b>\$379,509.01</b>	<b>\$379,509.01</b>

A. C. FRISBEY, Chairman J. M. BRUNDAGE, President FRANK S. CLARK, Vice Pres.  
A. D. FULLER, Cashier R. O. SNYDER, Asst. Cash.

**DIRECTORS**  
C. E. Brown, J. M. Brundage, Frank S. Clark, A. C. Frisbey, A. D. Fuller, Henry Horan, W. F. O'Connell



Miss Agnes DeLaney was in Hornell, Sunday.

W. A. Youmans was a Wellsville visitor, Tuesday.

Mrs. G. B. Proper was a Wellsville visitor, Tuesday.

Leonard Ruscitti was the guest of friends in Cuba, Sunday.

Frank Graves was in Hallsport, Tuesday installing a radio.

Mrs. Ed. Horan and daughter, Mary were in Hornell, Saturday.

Mr. and Mrs. Chas. Stebbins were in Wellsville Tuesday afternoon.

Mrs. Guy Wood was a business visitor in Wellsville, Wednesday.

Miss Loretta Quigg was a business visitor in Wellsville, Saturday.

Miss Katherine Guinn was visiting friends in Elm Valley, Monday.

Jas. McCormick of Greenwood was a business visitor in town, Monday.

Mrs. Wm. Alderson was a business caller in Wellsville, Wednesday.

E. B. Rollins and Chares Scott were business visitors in Wellsville Tuesday.

Leonard Ruscitti passed Thanksgiving with the Congella family at Wellsville.

William Garvey of Wellsville was the guest of Miss Alice Rogers, Thursday.

Mr. and Mrs. Ralph Temple and daughter were callers in Wellsville, Wednesday.

Mrs. Nina Palmer of Almond has been the guest of Miss Alice Clark this week.

Miss Alice Rogers was the guest of friends in Hornell several days last week.

John E. Wercley returned, Saturday, from several months stay at M. Jewett, Pa.

E. Lever of Milton, Mass., was a Sunday guest of his cousin and family, J. C. Lever.

Mrs. Guy Harder and Mrs. Robert Brundage were business visitors in Hornell, Wednesday.

Miss Mary Hinchey of Elm Valley, passed Wednesday at the home of her aunt, Mrs. Stratton.

Mrs. I. K. Regan was a pleasant caller in Salamanca Thursday, guest of Mr. and Mrs. T. F. Kelly.

Mr. and Mrs. Archie Youmans returned Tuesday, from ten days' visit with friends in Galeton, Pa.

Ronald Gibbs and Charles Downer are home from Rochester Business College for Thanksgiving vacation.

Mrs. A. B. Payne and little daughter, Perry, came Wednesday for a few days visit with D. M. Green.

Mrs. Earl Bassett of Buffalo is spending a few days, guest at the home of her sister, Mrs. Earl Richardson.

Mrs. Effa Meredith has returned to the home of Mrs. Stratton, after a visit at the home of her sister, Mrs. Ralph Coats.

Mr. and Mrs. Calvin Slocum were guests at the home of his daughter, Mr. and Mrs. Wm. Reed of Canisteo for Thanksgiving.

Mr. and Mrs. A. D. Fuller, Mrs. P. W. Richardson and Mrs. Harold Dawson were business visitors in Hornell, Wednesday.

Miss Katherine Will of Elm Valley was the guest of Miss Augusta Will Tuesday night and attended the Fremmen's dance.

Mr. and Mrs. Gates Saunders and Jack of Buffalo, spent Sunday and Monday with her parents, Mr. and Mrs. W. F. Snyder.

Howard Leahy is home from Fordham University, New York to pass the Thanksgiving with his mother, Mrs. Michael Casey.

Mrs. U. W. Stratton returned Sunday from several weeks visit at the home of Wm. Wahl and A. A. Hinkley of Elm Valley.

Mrs. E. A. Mullen and Lucile

Dawson visited friends in Hornell, Saturday and attended church services in the city, Sunday.

Emmett Dawson returned to his school duties in Depew, Sunday after spending a few days with his mother, Mrs. Madge Dawson.

Miss Marion Rogers is home from business college at Rochester to pass the Thanksgiving vacation with her parents, Mr. and Mrs. E. P. Rogers.

Mr. and Mrs. Rae Rogers and family of Whitesville were Thanksgiving guests at the home of their brother, Mr. and Mrs. Hayden Rogers.

Mrs. M. A. Fowler returned to Buffalo Monday morning having received word of the illness of her daughter, Mrs. Grace Fowler of that city.

Mr. and Mrs. Nelson Fiske of Bradford, N. Y., and Mrs. Jennie Mullatt of Jasper were guests at the home of Mrs. Fiske's niece, Mrs. Claire Backus, Wednesday.

Messrs. R. O. Snyder and Porter Richardson were in Wellsville Tuesday evening in attendance at an initiation of the Elks. The Hornell degree team putting on the work.

Messrs. George and Lloyd Robinson and families of Alfred and Rodney Robinson of Rutherford, N. J., passed Thanksgiving with their parents, Mr. and Mrs. C. A. Robinson.

Mrs. Guy Harder and son Richard, Mrs. Archie Bloss and Mrs. Ray McGill of Andover were Friday callers at the home of Mr. and Mrs. F. L. Scott on Main street—Cuba Patriot.

Mr. and Mrs. J. H. Backus, Mrs. Addie Coleman, Mr. and Mrs. Claire Backus and daughters and Wm. Loughhead were guests of Mrs. Jennie Loughhead at Knoxville, Pa., for Thanksgiving.

Mrs. Ruth Langworthy and daughter, Miss Susan Langworthy, Mrs. Mae Truman and daughter, Miss Edith, and Thomas Place of Alfred were in Andover Saturday to call on D. M. Green.

Mr. and Mrs. Frank Taft, Sr., Mr. and Mrs. Frank Taft, Jr., and Arthur Taft of Jasper, Arthur Cooper of Whitesville, Mr. and Mrs. Reed Cooper, Mrs. Adelia Jenkins, Ronald Gibbs and Miss Mary McFetridge of Andover were dinner guests at the home of Mrs. Eliza Cooper on Greenwood street, Sunday.

Mr. and Mrs. Lee Trowbridge entertained a company of thirty-two at Thanksgiving dinner Thursday at their home, including the following guests from out of town: Mr. and Mrs. O. B. Trowbridge of Pulaski, Mr. and Mrs. Clarence Trowbridge and son, Ridgeway of Hudson Heights, N. J., Mr. and Mrs. A. L. Trowbridge and Mr. and Mrs. H. C. Caffery and family of Greenwood.

**Ninety-Six Years Old**

Cuba, Nov. 17.—Mrs. Amanda K. Brokaw, 96 years old, of this village is one of the oldest residents in Allegany county. Mrs. Brokaw, born in Romulus on September 11, 1828, is a direct descendant of Ithiel Stone, one of the original settlers in Cuba. Stone street here is named after him.

Mrs. Brokaw spent her early years in Romulus, attending public school there. She later spent seven years teaching in Romulus schools. She is a daughter of Mr. and Mrs. John D. Coe, the former at one time a supreme court judge.

**Crossed U. S. Six Times**  
During her life she has been an extensive traveler, having crossed the United States six times, the last being in 1912, when she spent nine months in Seattle, Wash. She attended the Centennial exposition in Philadelphia in 1876, and the world fair in Chicago in 1893.

Altho Mrs. Brokaw has never voted, she is interested in politics. She is very active and spends much time painting, embroidering, crocheting and sewing. She writes four and five letters every day.

**Cuba People Swindled**

A magazine agent "worked Cuba" lately the Patriot says: "The man sold a woman's weekly publication at 10 cents a copy or \$3 a year, for

which five cents a copy would have been an extravagant price. The agent on his first visit persuaded housewives to give him 50 cents for a trial subscription and asked them to sign an order for the same. A few weeks later he appeared and when he found no men at the homes told the lady he had her signature for a two years subscription to the paper payable in advance, and had called for the money. If they refused the money he became very abusive and threatening in some cases even talking of shooting the defenseless woman."

It seems strange, with all the warnings sounded by the public press against buying from unknown people who appear at your door so many will continue to do so. This fall has made the old saying of Barnum, that the American people enjoyed being fooled, more believable than ever.

## The Nestle "LANOIL" Home Outfit for Permanent Waving Brings Natural, Lasting Curlieness to Your Hair



How does YOUR hair look after a shampoo?

No other waving method comes up to a Nestle "LANOIL" Permanent, because once you have this, shampoos and perspiration will improve your curls and waves (see picture at right) instead of taking them out (as in picture on left).



Fill in the coupon now. The Christmas rush has always been great at Nestle's, so do not delay. If you prefer, send no money, but pay the postman when your Home Outfit arrives. If, however, you desire further particulars before ordering, send for our FREE illustrated booklet on the coupon below. This puts you under no obligation, but explains everything about the wonderful Nestle "LANOIL" Waving Process and the Home Outfit.

The Nestle "LANOIL" Home Outfit Performing Its Work  
Nestle LANOIL Co., Ltd., Dept. 104  
Established 1905  
12 and 14 East 49th Street, New York City**JUST** as the marvelous radio brings the best music to your home, so does the Nestle LANOIL Home Outfit for permanent hair waving bring to you not only the best method of curling your hair, but the ONLY method which gives you curls, waves and ringlets that resist water, perspiration, shampoos and fog just like naturally curly hair.

Even Professor Metchnikoff, of the Paris Pasteur Institute, marveled at the wonderful success of Mr. Nestle's hair treatment. Celebrated scientists everywhere commend it. Imagine transforming your life-long straight hair into natural curls and waves in just a few hours. This dainty device does this wonder—actually in just a few minutes, because the winding and wetting of the hair with the LANOIL lotion takes up most of the time, while the warming of the hair itself only requires seven minutes! No more nightly curling pins, fluids or hot tongs after that. You will have a Nestle Permanent Wave, which stays with you through rain and shine.

The Outfit itself lasts you a lifetime, and any number of heads may be waved with it. Indeed many women and girls make pin money—or even a comfortable living—by waving their friends and relatives.

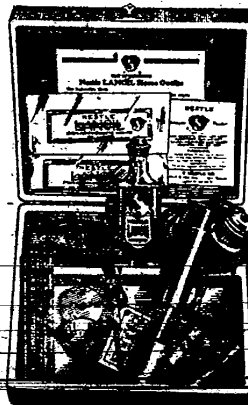
**Price Only \$15—Thirty Days' Trial—Money Refunded**

So simple are the illustrated instructions that accompany the Home Outfit that even school-girls of twelve are successfully using it. Each Outfit contains free trial supplies which you may use to satisfy yourself that the Outfit does all we claim for it. If you

find it does not come up to expectations, you have only to return it after thirty days, and your money is immediately refunded. Ask your bank about Nestle's commercial standing. Nestle's are in business in London and New York since 1905, and have sold this Outfit in the past year alone to over 50,000 happy homes.

**A Truly Ideal Christmas Gift**

A Nestle Home Outfit is both ideal and useful as a Christmas gift. The opportunity to give such unique pleasure comes but rarely. Remember, the wave and curls it gives will bring satisfaction not only on Christmas Day, but every day in the year, whenever the looking-glass reflects the transformation it has made.

**30 Days' FREE TRIAL Coupon**  
Fill In, Cut Out and Mail TODAYNestle LANOIL Co., Ltd., Dept. 104  
12 and 14 East 49th Street  
New York City

Please send me on thirty days' trial a Nestle LANOIL Home Outfit with booklet of detailed instructions and free waving materials. It is my understanding that should I decide for any reason to return the Outfit to you within thirty days, you will refund to me every cent of its \$15 purchase price.

I enclose no money. Please send C.O.D. ☐I enclose money order, bank draft or check for \$15. ☐Please send me ONLY your FREE illustrated booklet. ☐Name Street Address City