

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
NOVEMBER 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 Banks 56,490.22 | and Interest 5,785.29 |
| \$379,509.01 | \$379,509.01 |

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



PERSONALS

W. G. Lloyd spent Thanksgiving with his family here.
James Guinn, Sr., was home from Patterson, N. J., for the week-end.
Mr. and Mrs. John Wahl were Hornell visitors, Tuesday afternoon.
Miss Frances Beebe was home from Buffalo to pass Thanksgiving.
Mrs. P. J. Dougherty and daughter, Irene, were shopping in Hornell, Saturday.
Miss Sara Jeanette Bettinger came home from Elmira College for Thanksgiving.
Miss Will Pardon is visiting at the home of R. E. Tullis and family at Emporium, Pa.
Mr. and Mrs. A. O. Kemp and family were calling on relatives and friends in Hornell, Saturday.
Miss Katherine Folsing spent Thanksgiving with Mr. and Mrs. Roger Lynch of Montour Falls.
James Guinn, Jr., and Burr Christor were home from Patterson, N. J., from Saturday until Sunday.
Dr. Louis Packard of Hot Springs, S. D., was the guest, last week, of his mother, Mrs. Libbie Packard.
Rev. A. W. MacDougald attended the meeting in Olean, Tuesday of the Methodist ministers of the Olean district.
H. M. Clarke of Independence has been visiting at the home of his daughter, Mrs. Clayton Green, the past week.
Rev. Walter L. Green was in Whitesville last Sunday morning and evening and preached in the Methodist church.
Miss Marion MacDougald of Portville, N. Y., was the guest of her parents, Rev. and Mrs. MacDougald over Sunday.
The Misses Enid Snyder and Roxa Walters of Belmont were from Thursday until Sunday guests of Mrs. Mary Snyder.
Mr. and Mrs. Roy Edgecomb of Knoxville, Pa., were guests of Rev. and Mrs. MacDougald at the M. E. parsonage, Thursday.
Mrs. Getta Widger returned Friday, from Jones Memorial hospital, Whitesville, where she was taken two weeks ago for treatment.
Mrs. Cynthia Scott has closed her home on Greenwood street and gone to Cuba to spend the winter at the home of her son, Floyd Scott.
Mr. and Mrs. G. W. Barrett and daughter, Edna, were Thanksgiving guests of Mrs. M. Bullard and daughter, Ruth at Friendship, N. Y.

Mr. and Mrs. Henry Bennett passed last week with their daughter and family, Mr. and Mrs. F. L. Scott, at Cuba.
Misses Evelyn Padden and Ellen Barrett of Buffalo spent Thanksgiving and the week-end with their grandmother, Mrs. Mary Barrett.
Miss Florence Dougherty and friend, Harold Driscoll of Hornell spent Thanksgiving with her parents, Mr. and Mrs. P. J. Dougherty.
Mrs. Callie Crance has returned home, after caring for Mrs. Frederick Kahlfleisch and infant son, the past two weeks, at their home in Whitesville.
Mr. and Mrs. A. C. Frisbey, Mr. and Mrs. M. J. Grey and Mr. and Mrs. A. A. Porter were Thanksgiving guests of Mrs. Fred Fassett at Whitesville.
Mr. and Mrs. J. M. Diffin, Mrs. W. H. Diffin and Miss Mira Diffin passed Thanksgiving at the home of Mr. and Mrs. J. F. Monaghan at South Dansville.
Mrs. John Rose and Mrs. Daphne Dexter of Whitesville and Will Dexter of New York City were guests of Mrs. Clara Crandall the last of the week.
Burrell Williams was in Hornell Monday for medical consultation.
Mr. Williams is gaining from several weeks' illness.
Harold Kemp, state trooper, is home from Batavia Barracks, where he has his headquarters, for a two weeks' vacation and visit with his parents, Mr. and Mrs. Ralph Kemp.
Mr. and Mrs. Steven Oltz, Miss Ruth Grantier, Miss Grace Churchhill, Malcolm Bool and Elmer Payne of Ithaca were guests of Mr. and Mrs. W. G. Lloyd, Thanksgiving.
Mr. and Mrs. J. L. Williams, Mrs. Will Bines and Mrs. Fred Stebbins were in Hornell, Monday and attended the production of "The Ten Commandments," at the Shattuck Opera House.
Miss Edna Caples who came home from Buffalo, where she is attending Business College, for Thanksgiving, has been detained here for the week by an attack of the prevailing cold epidemic.
Mrs. D. M. Green, Mrs. A. B. Payne and daughter, Frances were in Hornell Saturday to visit Mr. Green at the sanitarium. Mrs. Payne and daughter going from there to their home at Perry.
Mrs. Claire Backus and daughter, accompanied by James Cosman of Alfred University, returned from Knoxville, Pa., Thursday. Mr. Cosman, who accompanied Wm. Loughhead home for Thanksgiving has been ill at Knoxville since with a threatened attack of pneumonia.
Mr. and Mrs. Roy Edgecomb brought the party thru from Knoxville in their Buick sedan.

Mr. and Mrs. H. S. Thorne and Mrs. Cynthia Scott passed Thanksgiving with Mr. and Mrs. F. L. Scott at Cuba.
Mr. and Mrs. Lee Millsbaugh passed Thanksgiving with Mrs. Millsbaugh's sister and family, at Whitesville.
Mr. and Mrs. L. T. Van Wie and family of Painted Post and Lynn Hammond of Hornell, were Thanksgiving guests of their mother, Mrs. Ida Hammond.

Chestnut Burrs From School

Andover High School opened the 1924-25 basket ball season with a win over Arkport high school.
The game was played in the high school gym Nov. 26, the final score being 39-11. Andover led at half time, 19-4. Alford's work was the feature of the game.
Line-up and summary:
Andover
Horton, Church
Alford
Downer

Livermore
Hornell, Jones
R. Eldridge
Howe
Hartman
M. Eldridge, Scotty
Davis
Field Goals: Horton 3; Alford 10; Downer 4; Howland 1; Church 1; Scotty 1; Hartman 2; R. Eldridge 2; Fouls: Alford 1; M. Eldridge 1.
Referee: A. H. Weller.
The high school basket ball schedule as arranged to date is as follows:
Dec. 5—Almond, at Almond.
Dec. 11—Alford, at Alford.
Dec. 18—Belmont, at Belmont.
Dec. 22—Arkport, at Arkport.
Jan. 1—Alumni, at Andover.
Jan. 15—Whitesville, at Whitesville.
Jan. 24—Whitesville, at Andover.
Feb. 7—Belmont, at Belmont.
Feb. 11-14—County tournament.
Feb. 26—Whitesville, at Andover.
Our high school team plays at Almond, Saturday evening, Dec. 6. The players would appreciate having as many Andover people as possible attend the game. Their first game being a success, they hope to make this one also a success.
January 22, 1925, has been set as the date for the Senior play "Home Came Ted." Remember the date.
Monday morning ended our Thanksgiving vacation. All reported a fine time.
Only three more weeks before our Christmas vacation—and also our report cards are due—some are glad and some aren't.
Lenford Horton, Gerald Hann and Wallace Cummings attended the Older Boys' Conference at Salamanca, Friday and Saturday of last week.
Jokes
Lenford is spending his evenings walking the streets, ask Priscilla.
Edna Smith has been practicing on the pupils of the Elm Valley school recently.
Wayland is rejoicing since Ronald has left.
Why is it that both Eva and Clifford Howland had their hair curled, Tuesday?
Miss Cross (in History C)—"Violence, what about the Johnson government?"
Viola (half asleep)—"He doesn't. I have my own way every time!"

OUR CHURCHES

SEVENTH-DAY BAPTIST

Rev. Walter L. Cannon, Pastor.
Sabbath Services at 2:30 o'clock; sermon by the pastor.
Sabbath School following the church service.
Prayer meeting and devotional service Friday evening at 7:30.
Theme: "The Stewardship of Possessions." The pastor will lead.

BAPTIST

Sunday, Dec. 7th.
10:30, preaching by Rev. J. G. York of Whitesville.
11:45, Sunday School.
6:15, Christian Endeavor.
Tuesday, afternoon the Woman's Missionary Society will meet with Mrs. E. Stearns at 2:30.
Tuesday evening, Dec. 9th, Rev. Strathearn will begin a series of evangelistic services in this church to which everyone is cordially invited. He will be accompanied by Mr. and Mrs. Angevine, who will conduct the music of the campaign.

M. E. CHURCH

Rev. A. W. MacDougald, Pastor.
The usual Sunday morning service at 10:30 o'clock.

Services at 10:30 o'clock, Sunday, at the pastor.
Sunday School at 12 o'clock.
This being Rev. Mr. MacDougald's last Sunday there will be no evening service in the church. Let the constituency of the Methodist church attend the Presbyterian church this evening.
Mid-week Service next Thursday evening at 7:30 o'clock.
Miss Wildman and Mrs. MacDougald will meet the Junior League next Thursday afternoon at the close of school.

PRESBYTERIAN

Rev. Royal E. MacGowan, Pastor.
Sunday, December 7th.
Morning Service, 10:30 A. M.
Sermon: "The Preparation of the Way."
Evening Service, 7:30 P. M.
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. We will meet as usual, at six o'clock for a half hour of fellowship, and begin the regular meeting at 6:30.
Midweek Service every Thursday evening.
We welcome YOU to all the services of OUR church.

JOHN E. CANNON & COMPANY
[THE BURROWS STORE]

for Her

Happiness Comes With Giving!
Below we suggest gifts that will appeal to any woman, be she

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|---|--|---|
| <p>A Mother When it comes to choosing a gift for mother, one cannot be too particular. She will surely appreciate any of the following suggested gifts. A Coat—A practical gift that is always received with joy. A Blouse—Tailored of finest quality Crepe de Chine or Knit Silk. A Toilet Set of Ivory—The gift that bespeaks thoughtfulness and care in selection. A Pocket Book—Very chic and distinctive purses for every occasion. In black brown or grey Mocka with clasps enameled on Sterling Silver.</p> | <p>A Wife A husband is in a much better position to choose a gift for his wife than anyone else. Certainly he should know just what she wants — but sometimes a suggestion brings to mind just the thing she most desires. A Sweater—Bobby, Coat or Slip-overs, make a very practical gift. Table Linens—Every woman appreciates fine Table Linen. Hosiery—Silk, Silk and Wool, or all Wool Hosiery in blue, grey, brown and black. Lovely Silk Lingerie—The dainty things that every woman loves. In complete sets or separate pieces.</p> | <p>A Sweetheart Whether you wish your Christmas remembrance to HER to be an inexpensive trifle or an elaborate gift, you will find it here. A complete assortment of holiday merchandise from which to select. Vanity Cases Novelty Jewelry Purses Umbrellas Handkerchiefs Rhinestone Bracelets Barretts and Bar Pins Compacts Delicate Perfumes in special Holiday Boxes.</p> |
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Cash & Carry Grocery
High Grade Coffee
OWING to the sharp advances in the Coffee Market there are many poor grades of Coffee offered at low prices, but we are still buying High Grade Coffees in bulk and package at reasonable prices.
B. C. WILLIAMS
Open Every Night Except Tuesday and Friday

12 PAGES

VOL. XXXIX

HOW WESTERN PRESIDENT CAGREES W

Believe Opening Canal to Give Practical Facts

By EDWIN J. Washington, Dec. 5, proposed measures which the West has in St. Lawrence ship canal vessels to sail cargo, Duluth and ports.
In the minds of states which form the St. Lawrence Tideway, which is fighting for it would blast open the rapids, which the American and give the heart of a direct outlet to the Great Lakes for export, wanted this all-water route to the bone. With sailing direct from the pool, the railroads had most of their goods as the great lakes. Coolidge for President Coolidge project in his annual congress saying: "Every effort to promote an open Canada to build a canal to build a waterway." Since the St. Lawrence of its distance, is stream, the ship canal constructed jointly by the United States and Canada. The American and Canadian engineers have made exact estimates and make doubly sure, engineering board is required.
When that review canal treaty will be two governments. make the appropriation work can probably within three years.
Figure Enormous The west is not guely on what the Canal will do for it. figured out by men grain exporter, former Grain Export Corporation Godrich of I. error Harding of nor Allen of Kansas the St. Lawrence A. In the opinion of cheap transportation will put more in our every two years cost of the improvement. Some of them, like are not sure that the ers will come to the ports even if we build

What

With America of more than World's gold all readjusted played at us wages; with farm at last ably good pi our foreign partially pai minishing; v ernment gra the World V mehdous ord abeyance no tailors and simism dead and vibrant, greatest year history of A