

One Hundred Fifty-fifth Condensed Quarterly Report
ANDOVER STATE BANK
 ANDOVER, N. Y.
 as rendered to
 NEW YORK STATE BANKING DEPARTMENT
 December 31st, 1932

RESOURCES

Cash and Due from Banks	\$ 39,567.70
Bonds	90,617.75
Bills Receivable	227,794.41
Real Estate Mortgages	40,142.94
Real Estate	2,500.00
Overdrafts	337.60
Accrued Interest	4,000.00

\$404,460.40

LIABILITIES

Capital Stock	\$ 50,000.00
Surplus Fund	50,000.00
Undivided Profits	3,002.72
Reserved for Contingencies	14,007.50
Reserved for Taxes and Interest	2,453.89
Due Depositors	281,496.29
Unpaid Dividends	1,500.00
Unearned Discounts	2,000.00

\$404,460.40

A. D. FULLER, President

FRANK S. CLARK, Vice President

R. O. SNYDER, Cashier

DIRECTORS

C. E. Brown, F. S. Clark, A. D. Fuller, Henry Horan, W. F. O'Connell, B. S. Brundage, J. L. Williams



—Rev. and Mrs. F. H. Bisbee and Mrs. Mae Williams were in Almond Monday.

—Mrs. Carrie Slade went to Alfred Saturday to nurse in the home of Dr. Coon.

—Mr. and Mrs. A. A. Porter were Savona and Bath visitors, Tuesday and Wednesday.

—Lee Millsap was in Whitesville Saturday to call on his mother, Mrs. Ella Millsap.

—Wm. Pease was in Bath Tuesday and Wednesday as director of the West Greenwood Grange.

—Ralph Whiting and Prof. Strong of Almond spent the week-end as guests of Mr. and Mrs. A. L. Jones.

—Mr. and Mrs. John Briggs attended the funeral of her brother, Carl Harding, at Angelica, Wednesday.

—Miss Inez Youmans was in Whitesville Friday to consult Dr. Benedict for neuritis, caused from the flu.

—Mrs. Carrie Chamberlain of Ithaca was a caller at the home of Mr. and Mrs. Granger Chamberlain Tuesday.

—Charles Church is visiting at the home of his daughter, Mr. and Mrs. Charles Bloss and family at Canisteo this week.

—Mr. and Mrs. Menzo Burdick and daughter of Elm Valley were Sunday dinner guests of Mr. and Mrs. George Carr.

—Mrs. Frank Holmes and Mrs. E. Gordon Cartwright accompanied by Mrs. Harold Fitch of Whitesville were Olean visitors, Monday.

—Mr. and Mrs. Everett Clark of South Hill and Mrs. Lou Bassett of Independence were Sunday dinner guests of Mr. and Mrs. H. G. Clark.

—Miss Jennie Louis of Whitesville and Fitz Sampson of Greenwood spent Sunday with Mrs. Mary Bunker and Mr. and Mrs. Louis Vanderhoef.

—Mr. and Mrs. Lyle Mulconery were guests at the home of his brother, Mr. and Mrs. O. E. Mulconery and family at Coudersport, Pa., Friday.

—Mr. and Mrs. Roland Stevens and John O'Hara of Whitesville were Sunday afternoon callers at the home of Mr. and Mrs. A. L. Youmans and family.

—Miss Reta Nottingham returned from the Jones Memorial hospital, Whitesville, Saturday afternoon where she has been under treatment from effects of the flu.

—Rev. Frank H. Bisbee attended the ministers' meeting in Park church in Hornell on Monday. Rev. H. L. Somers presented a paper on "Historic Backgrounds of India."

—Miss Betty Cannon entertained the following Rochester friends at a week-end house party at her home on Elm street: Miss Marjorie Brownell, Prof. Trafton Boules and James C. Fletcher.

—Mrs. Jennie Flint was home Tuesday and Wednesday from Hornell where she has been assisting in the care of her daughter, Mrs. Edgar Clair of Thacher street, who is very ill with nervous prostration.

—Miss Pauline Miner of the Bethesda hospital, Burdett Wallace of Hornell, Erwin Vanderhoef and Miss Veronica Smith of Whitesville were Sunday guests of Mr. and Mrs. Louis Vanderhoef and Mrs. Mary Bunker.

—Mr. and Mrs. Robert Dean, Mr. and Mrs. James P. Dean, accompanied by Mr. and Mrs. Michael Garvin of Pittsburgh, Pa., were called to St. James Mercy hospital, Hornell, Friday, where their sister, Mrs. Margaret Sauter was to undergo an operation. The news is pleased to report Mrs. Sauter as gaining nicely at this writing.

—Mrs. F. H. Bisbee visited relatives in Almond, Monday.

—Jack Hart was calling on friends in Hornell, Sunday.

—Miss Mary Guinn was calling on her aunt, Mrs. B. Doran at Friendship, Sunday.

—H. H. Williams was in Whitesville Friday in attendance at the funeral of George C. Rosa.

—Miss Rose Ellen Casey, R.N., of Buffalo is visiting her mother, Mrs. Ellen Casey this week.

—Miss Margaret Brown of Scio was a guest of the Misses Coleman from Sunday until Wednesday.

—Mr. and Mrs. John Briggs were called to Angelica Sunday by the death of her brother, Carl Harding.

—Misses Margaret Prestine and Ethel Porter of Lancaster are visiting Mr. and Mrs. Charles Hammond.

—Mrs. Henry Lee of Whitesville spent Friday at the home of her brother, Mr. and Mrs. Realy Halliwell.

—Albert Rogers of Rochester passed the week-end with his sister and family, Mr. and Mrs. Denzel Baker.

—Mr. and Mrs. W. C. Bohne of Whitesville were calling on their parents, Mr. and Mrs. David Slocum, Monday night.

—Mrs. Luella Benton returned home Tuesday after visiting at the home of her brother, Fred Cronk on Greenwood Hill.

—Fred Shear of Woodhull spent from Saturday until Monday at the home of his sister-in-law, Mr. and Mrs. Glenn Ruger.

—Mrs. Claire Backus, son James and Mrs. Addie Coleman were guests at the home of E. I. Marsh at Eldred, Pa., Thursday.

—Mr. and Mrs. William Kibler of Rochester were week-end guests of her daughter and husband, Mr. and Mrs. Carol Ruger.

—Mr. and Mrs. George Carpenter and Mrs. E. J. Atwood were guests over the week-end of Mrs. Carpenter's people at Brocton, N. Y.

—Mr. and Mrs. Flay Pease and her mother, Mrs. James Wallace of Whitesville passed the day Tuesday at the home of Mr. and Mrs. Wm. Pease.

—Mr. and Mrs. M. T. Garvin, who have been visiting their brother, Mr. and Mrs. Robert Dean, returned to their home at Pittsburgh, Pa., Tuesday forenoon.

—Mrs. Wesley Hardy of Portville and Mr. and Mrs. Lewis Newcastle and Richard Crance of Hamburg were Thursday dinner guests of Mr. and Mrs. Herman Lehman.

—Mrs. W. C. Pero, Misses Velma Edwards and Carmen Youmans, Roger Tuttle and Wm. Cook were in Genesee, Pa., Thursday, to attend an Epworth League rally of the district.

—Mr. and Mrs. George Taylor of Hillsdale, Mich., and Miss Ruth Taylor of Addison, Mich., were called to Andover Tuesday by the illness and death of their daughter and sister, Mrs. Elton Green.

—Mr. and Mrs. Roland Laven and daughter, Mary Elizabeth, and Mrs. Donald Wilcox and son Richard were supper guests of Mr. and Mrs. Louis Arnold and called on Mr. and Mrs. Edwin Laven at Whitesville, Sunday.

—Rev. W. L. Greene has been in Atlantic City, N. J., in attendance at a meeting of the Church Boards of Education the fore part of this week, as a representative from the Seventh Day Baptist Education Society.

—Rev. Charles McHugh went to Pittsburgh, Pa., Friday, called there by the serious illness of his nephew, Paul McHugh. Father Valentine of Allegheny officiated at the services at Blessed Sacrament church here Sunday.

—Mr. and Mrs. W. H. Green, daughter, Orpha and son, Clayton and Mr. and Mrs. Wilmer Atwell were guests of Mr. and Mrs. Howard Green at East Valley, Friday. The occasion celebrated the last birthday of their son Howard Dale.

—Miss Annette Clifford and Miss Mary Jo Russ spent the week-end in Alfred.

—Miss Katherine Doran of Canisteo is spending a few days at her home here.

—Glenn Coleman and sister, Miss Neva Coleman were Olean visitors Thursday.

—Mrs. Earl Kemp and Mrs. John Dolan were business visitors in Hornell, Saturday.

—Mrs. Vivian Sweet of Elm Valley passed the day Tuesday with Mrs. Byron Proper.

—Mrs. Nora Bassett of Independence was a dinner guest of Mr. and Mrs. Wm. Pease, Monday.

—W. J. McDonough and family of Belmont spent Monday with his mother, Mrs. Wm. McDonough.

—Mr. and Mrs. Fred Cook of Alfred Station spent Friday afternoon with Mr. and Mrs. Orris Park-er.

—Mr. and Mrs. Frank Davis spent Friday and Saturday at Dundee with Mr. and Mrs. James Gibson and family.

—Mr. and Mrs. Granger Chamberlain were Sunday dinner guests of Mr. and Mrs. W. F. Moulton at Belmont.

—Mrs. H. D. Rogers of Rochester came Sunday guest of her daughter, Mrs. Denzel Baker, who has been ill with the grippe.

—Miss Grace Fisher returned Friday from St. James Mercy hospital, Hornell, much improved after a week's treatment.

—Prof. and Mrs. Robert Hardy and children passed the week-end with his parents, Dr. and Mrs. W. J. Hardy at Belmont.

—Mr. and Mrs. Glenn Ruger were calling on Mrs. Addie Cook on the Greenwood road Sunday and found her gaining slowly.

—Mr. and Mrs. Avery Mead and daughter, Rosemary, were dinner guests of his parents, Mr. and Mrs. A. R. Mead at East Valley.

—Mr. and Mrs. Clarence Trowbridge and family of Syracuse spent the week-end with his parents, Mr. and Mrs. L. M. Trowbridge.

—Mr. and Mrs. R. O. Snyder entertained at a 7 o'clock dinner Sunday Dr. and Mrs. H. G. Storer of Olean, Mr. and Mrs. Leo Snyder.

—Mrs. Maude Prest, Mr. and Mrs. Philip Prest and Mrs. James Stratton of Bath were guests on Monday of Mr. and Mrs. J. J. Oakes and family.

—Mr. and Mrs. Wm. Nelson of Hornell and Mr. and Mrs. Wm. Pease were supper guests of their parents, Mr. and Mrs. Charles Updyke, Sunday.

—Mr. and Mrs. Irving Gilfillan returned to their home at Cumberland, Md., Saturday after being called here by the illness and death of her father Wm. McDonough.

—Supt. and Mrs. W. G. Pope attended a Parent-Teachers' meeting held at Whitesville, Tuesday evening. Sid Miles, physical instructor in the Whitesville High School was the speaker.

—Miss Gretchen Trenkle was unable to return from Portville to her school duties here the first of the week because of illness. Mrs. Richard Harder is substituting for her in the high school work.

Ladies' Aid Society Elect Officers

The Ladies' Aid Society of the Seventh Day Baptist church held their annual business meeting Tuesday afternoon at the home of Mrs. Fred Stebbins.

Officers for the year were elected: President, Lella Livermore; vice president, Fannie Backus; secretary, Mrs. W. L. Greene; treasurer, Laura Witter; work committee, Florence Bassett, Mable Rogers, Ida Williams, floral committee, Mrs. Dora Potter, Mrs. Lulu Stebbins.

A treble supper was enjoyed at the close of the meeting.



Washington, D. C.—President-elect Roosevelt is already making his influence felt in Washington. Everything was set for the enactment of a general manufacturer's sales tax law, with both the Republican Administration and the Democrats in favor of it, when word came from Albany that Mr. Roosevelt had different ideas—and that killed it. The belief is growing here, however, that there will yet be some co-operation. That belief is strengthened by the fact that Norman H. Davis, who has been Mr. Hoover's principal emissary in Europe, spent several days in conference with Mr. Roosevelt. Mr. Davis is a Democrat, and an admirer and supporter of the incoming President. He is understood to have given Mr. Roosevelt a comprehensive picture of the European situation and the necessity for early action not only in the matter of consideration of the war debts, but also the disarmament conference and the international monetary conference.

Firm on Debt Stand

Political Washington hasn't receded a bit from the attitude held by both Republican and Democratic leaders that there can be no cancellation of the war debts owing by Europe to America. That there will have to be some revision of terms, perhaps in some cases a reduction of the interest rate, perhaps in other cases an arrangement which will benefit American industry in return for concessions, is quite generally admitted.

Washington is still applauding Secretary Stimson's reply to the inquiry transmitted from the new Premier of France thru Ambassador Edge. The head of the French government asked the Ambassador to find out from his government what steps were necessary to open up the discussion of distribution. Mr. Edge passed the question on to the State Department and Mr. Stimson replied in effect: "The first necessary step is for France to pay us that \$19,000,000 that was due on December 15th. After they have paid that then we will talk about the rest of it."

The French government is very much concerned over the effect in America of its failure to pay. It is not going too far to say that England's stock is higher than it has been in many years, and France's is lower. Reports received by the Foreign Trade Bureau of the Department of Commerce indicate that something like a national boycott against French goods is being promoted among the women of America that many millions of dollars of orders for French garments, ladies' underwear and the like have been cancelled, and that the tourist travel to France has been sharply reduced.

No Elaborate Inaugural

Mr. Roosevelt insists upon simplicity in connection with his inauguration. He has said that this is no time for the states to spend immense sums sending in National Guard troops to take part in an inaugural parade, and that he doesn't see the need of an expensive and elaborate inaugural ball. He probably will accept an escort of the Philadelphia City Troop, the impressive squadron whose black horses and black horsehair plumes in their silver helmets have been a picturesque feature of Presidential inaugurations since Lincoln's time. The City Troop is sometimes called "The President's Own." Its function has been to escort the incoming and outgoing Presidents as they ride together from the White House to the Capitol, and then serve as a bodyguard for the new President as he goes back to the White House alone.

It is quite likely, Washington understands, that the inaugural ceremonies will consist of nothing more than the incoming President taking the oath of office on the east front of the Capitol building, facing the Capitol Plaza, in which a crowd of 100,000 can easily gather. The oath will be administered, as usual, by the Chief Justice of the Supreme Court, attired in his robes of office, and some picturesque color will be added to the scene by the brilliant full-dress uniforms of the members of the diplomatic corps, and high officers of the army, navy and marines.

It probably will be the first time in history that one former governor of New York has sworn in another former governor of New York as President of the United States. Chief Justice Hughes was Governor of New York from 1907 to 1911.

Look for Farm Veto

The domestic allotment farm relief plan will probably be passed by Congress and the expectation is that it will be vetoed by President Hoover. That is expected for two of three reasons. First, it is out of line with all of his recommendations and beliefs in the matter of farm relief. Second, it is understood to be Mr. Roosevelt's pet measure, and the President's attitude is that he would rather have Mr. Roosevelt handle it. If it is passed promptly and the President vetoes it, it may be possible to muster a sufficient vote

in both Houses to re-enact it over his veto, but the outlook is that there will not be time to do that before the present session comes to its legal end at noon on March 4th.

Where They Will Go

Washington gossip is interested in what the high officials of the present Administration are going to do when they are thru with these jobs. The President has said that he is going to "hibernate" for a year.

Secretary of State Stimson will go back to his New York City law practice. The Secretary of the Treasury, Mr. Mills, who is quite wealthy, may, it is said, buy an important newspaper and try to have some fun with the Roosevelt Administration.

Pat Hurley, Secretary of War, will go back to his oil and real estate business in Oklahoma. It is understood Leland Stanford University wants Dr. Ray Wilbur, Secretary of the Interior, to come back as its president again.

The Secretary of the Navy, Charles Francis Adams, will go back to his home in Boston, and it is rumored that he may be chosen president of Harvard. The Postmaster General, Mr. Brown, has no plans other than to enjoy himself as well as he can in his home town of Toledo, Ohio. The only Democrat in Mr. Hoover's cabinet, the Attorney General, Mr. Mitchell, may be the only Democrat not in Mr. Roosevelt's Cabinet. The Secretary of Agriculture, Mr. Hyde, proposes to go back to his home state of Missouri. Roy D. Chapin, Secretary of Commerce, who has not been very long away from his job as president of the Hudson Motor Company of Detroit, is expected to resume that industrial post, while Secretary of Labor Doak will probably resume his work as an official of the Brotherhood of Railway Trainmen.

Too wide a kitchen shelf makes searching for supplies and utensils a game of hide and seek.

Some farmers are seed growers and most farmers are seed users; the seed users would make more money if they bought new seed every few years from the growers.

PAY YOUR GAS BILLS on or before the 20th of month and save discount. Bring your gas card to be receipted. EMPIRE GAS & FUEL CO., Ltd.

Births

Dec. 25.—To Mr. and Mrs. Gerald Crowell of Rushford, a son, Ted Eugene.

Dec. 30.—To Mr. and Mrs. Richard Jacobs of Elm Valley, a daughter, Virginia Helen.

Dec. 31.—To Mr. and Mrs. Carl Vossler of Whitesville, a daughter, Marilyn Margaret.

Jan. 7.—To Mr. and Mrs. George Cretekos of Whitesville, a son.

Dec. 27.—To Mr. and Mrs. Malvin Brands of Whitesville, a daughter, Myrtle Lucille.

Marriages

Dec. 29.—Mrs. Mertie Hammond of Lockport and Lawrence Paul of Cuba.

Dec. 22.—Miss Ruth Ingalls and Rex Guild, both of Allentown.

Deaths

Dec. 27.—Mrs. Hulda Stillman Whitford, of Alfred Station, at the home of her daughter, Mrs. Thomas Emerson at Alfred. Deceased had always been active in the church and its auxiliaries. Surviving are a son, Silas Whitford of Hartsville, two daughters, Mrs. Bernard Pettibone of Fillmore and Mrs. Emerson.

Jan. 1.—Curtis S. Searl at his home in Black Creek, after three days' illness of influenza, aged 77 years. His widow and two sons survive.

Dec. 31.—Mrs. Harriet F. Craig, 86, for more than 50 years a resident of Canaseraga, died at the home of her daughter, Mrs. S. B. Scott of that village. Surviving are a son and two daughters.

Jan. 5.—Mrs. Langford Whitford, aged 95 years, died at the home of her daughter, Mrs. Hattie Beyea of Alfred. Besides her daughter, a son A. L. Whitford of Alfred Station survives, also three grandsons.

Jan. 2.—Mrs. Dorcas Hitchcock at the home of her son, Ward Willard in California Hollow, Bolivar township. Deceased was born in Andover in 1852, but had lived at Millport, Pa., most of her life. Her death resulted from a fractured hip. She leaves four sons. Funeral and burial were at Crystal, Pa.

Jan. 5.—Mrs. Amelia Phinney of Friendship, where she was born on Jan. 25, 1843, and had lived most of her life. Deceased was held in high esteem and was affectionately known in her home town as "Grandma" Phinney.

The Second Week of Larkin's
Warehouse Clearance
 Brings New Savings

FLUFFY WHITE FLOUR
 24½ lb. sack—39c 98 lb. sack—\$1.55

Larkin Rolled Oats, quick or reg., 55-oz. pkg. 10c

Larkin Jell, five flavors, pkg. 5c

Pancake Flour, fluffy white, pkg. 7c

Economy Coffee, fresh roasted, lb. 17c

Palmolive Soap, 3 bars 16c

Super Suda, 3 pkgs. 19c

Octagon Laundry Soap, 2 giant size bars. 9c

Pimentos 5c

4-ounce can

Pumpkin 7c

Del Monte Brand, lg. can

Spinach 16c

Del Monte Brand, lg. can

Tomatoes 8c

Flag Brand, No. 2 can

Tomatoes 10c

Flag Brand, lg. can

Asparagus 17c

California State, No. 1 can

Cut Green Beans 5c

No. 1 can

Cut Green Beans 9c

No. 2 can

Lima Beans 11c

Purity Brand, No. 2 can

Cut Wax Beans 5c

No. 1 can

Cut Wax Beans 9c

No. 2 can

Diced Beets 5c

No. 1 can

Sliced Beets 7c

No. 2 can

Diced Carrots 7c

Favorite Flavor, No. 2 can

Golden Btm. Corn 8½c

No. 2 can

Sweet Corn 7c

No. 2 can

Peas 11c

Maid o' the Mist Brd., No. 2 can

Campbls. Tom. Soup 6c

can

Tomato Juice 7c

Favorite Flavor, can

Tomato Paste 5c

6-oz. can

Smithfield Hash 17c

can

Smithfield Lunch 17c

Tongue can

Red Salmon 14½c

Tall can

Shrimp 9½c

Tall can

Alamo Tunafish 12½c

can

Red Pitted Sour 12c

Cherries No. 2 can

Apricots 5c

Libby's Brand, 8-oz. can

Fruit Salad