

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

LIABILITIES

Cash and Due from
Banks\$ 39,567.70
Bonds 90,617.75
Bills Receivable 227,294.41
Real Estate Mortgages 40,142.94
Real Estate 2,500.00
Overdrafts 337.60
Accrued Interest 4,000.00

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

\$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



Miss Mary Guinn was a caller in Wellsville Friday evening.

Mr. and Mrs. W. H. Green were Wellsville business visitors, Wednesday.

Miss Margaret Beman passed the week-end at her home in Ellipticville.

Mrs. Joe Murray of Hornell spent Wednesday at the home of Charles Fisher.

George Calhoun and Ernest Cartwright were in Lancaster on business Saturday.

Mrs. Carrie Slade came from Alfred to attend the funeral of Mrs. Elton Green on Friday.

Miss Margaret Kelley visited her friend, Miss Margaret Keller at Olean, over the week-end.

Mr. and Mrs. H. G. Clark were in Wellsville Monday to call on her aunt, Mrs. Martha Richmond.

Mr. and Mrs. Llewellyn Clair attended the funeral of his nephew, Bert Travis at Belmont, Friday.

Mr. and Mrs. John Burns and daughters were guests of Mr. and Mrs. Leo O'Connor at Hornell Sunday.

Mr. and Mrs. Edward Kilbane and son Paul, were dinner guests of Mr. and Mrs. J. B. Lynch at Hornell Sunday.

Mrs. E. J. Atwood, Mrs. George Carpenter and Mr. and Mrs. Frank Holmes were in Buffalo on business Monday.

Miss Pauline Miner and Burdette Wallace of Hornell were Sunday guests of Mr. and Mrs. Louis Vanderhoef.

Mr. and Mrs. Carrel Ruger were Friday evening callers at the home of Mr. and Mrs. Loren Lewis at Troupsburg.

Mrs. Myra Place of Jewettville and LeRoy Davidson of Nile called on their sister, Mrs. Henry Livermore, Friday.

Mrs. H. D. Rogers was called to the home of her father, Albert Robbins at North Bingham, Saturday by his illness.

Mrs. James Dunnigan passed Sunday and Monday with her daughter and family, Mr. and Mrs. T. F. Cronin at Wellsville.

Mr. and Mrs. H. S. Thorne and Mr. and Mrs. Harry Smith were calling on Mrs. Mary Applebee at Wellsville, Sunday evening.

Mrs. Treva Robbins of Whitesville called on Mrs. Mary Bunker, Thursday, and she accompanied her home for a few days' visit.

Mr. and Mrs. George Crosby of Canisteo and Mrs. M. A. Orvis were dinner guests Sunday at the home of Mr. and Mrs. E. E. Orvis.

Mr. and Mrs. David Slocum and Mr. and Mrs. W. C. Bohne of Wellsville attended the funeral of Miss Doris Bird at Almond, Saturday.

Dr. and Mrs. E. J. Sweet and Dr. and Mrs. A. Porter Sweet of Hornell were Sunday guests of Mr. and Mrs. A. L. Youmans and family.

Mr. and Mrs. W. H. Green and family were Sunday dinner guests at the home of their daughter, Mr. and Mrs. Wilmer Atwell at East Valley.

Mr. and Mrs. Albert Dennison and daughter, Margaret of Hornell were Sunday to spend the day with her parents, Mr. and Mrs. Henry Baker.

Mr. and Mrs. W. G. Kellogg of Greenwood were Sunday evening callers at the home of her aunt, Mrs. P. M. Swink and uncle, Mr. and Mrs. B. S. Brundage.

Rev. and Mrs. F. H. Bisbee, Guy Wood, A. R. Baker, G. H. Beebe and J. Harvey Backus were in attendance at the men's banquet of the Brotherhood of the Presbyterian church of the Steuben Presbytery at Bath, Tuesday evening.

Mr. and Mrs. S. F. Pelton visited relatives in Wellsville, Sunday.

Walter Edwards of Elm Valley called Friday at the home of Charles Fisher.

Donald Wilcox of Hornell spent Sunday at the home of Rolin Laven and family.

Wendell Crowfoot of Wellsville called on Mr. and Mrs. S. F. Pelton Sunday evening.

Miss Pauline Martin spent the week-end with Mr. and Mrs. F. L. McIntyre at Hornell.

Richard Harder was in Buffalo the first of the week in attendance at the automobile show.

Editor and Mrs. Frank Herrick of Bolivar were business callers in Andover, Tuesday evening.

Mr. and Mrs. James Guinn of Wellsville spent Friday night with his mother, Mrs. James Guinn.

Mr. and Mrs. David Slocum visited Mr. and Mrs. Abram Slocum on Voorhees Hill, Sunday afternoon.

Mr. and Mrs. Burr Ruger were guests of his brother and wife, Mr. and Mrs. Lewis Ruger at Bath, Sunday.

Mr. and Mrs. Richard Harder were dinner guests of Mr. and Mrs. Carl Biehler at their home in Olean Sunday.

Mr. and Mrs. Vivian Sweet passed the day Friday at the home of Mr. and Mrs. H. W. Sweet at Wellsville.

Rev. and Mrs. A. R. Potrafke of Wellsville were callers at the home of Mr. and Mrs. Roland Laven Wednesday.

Miss Josephine Butler visited her grandmother, Mrs. James McCormick over the week-end on the Greenwood road.

Mr. and Mrs. D. C. Cartwright and family were callers Sunday with her sister, Mr. and Mrs. Elmer Ribble, at Corning.

Clarence Vickery of Buffalo visited Monday and Tuesday at the home of Mr. and Mrs. Simon Reisman and family.

Mr. and Mrs. Fred Williams of Wellsville and Dr. C. W. O'Donnell were dinner guests of Mr. and Mrs. V. C. Sweet, Sunday.

Mrs. Sherman Hurd and Mrs. Maude Miner of Wellsville were Sunday afternoon visitors at the home of Mrs. LaRue Crandall.

Mrs. Robert Kerr, Jr., and little son, Richard, of Hornell were Sunday guests of her parents, Mr. and Mrs. Frank Ingraham.

Mr. and Mrs. Robert Church were Sunday guests at the home of her sister, Mr. and Mrs. Earl Green and family of Independence.

Tod Kemp and daughter, Mrs. Florence Turner of Millport, Pa., visited at the home of her grandfather, Jay Bunt, Friday afternoon.

Mr. and Mrs. C. L. Lehman and son Christopher of Wellsville were Sunday guests of his brother and family, Mr. and Mrs. Herman Lehman.

Mr. and Mrs. Simon Reisman and family were dinner guests Sunday at the home of their daughter, Mr. and Mrs. Harold Higgins at Wellsville.

Mr. and Mrs. Charles Calhoun of Lancaster, Mrs. Forrest Gee and son Lloyd of Canastota were Sunday dinner guests of Mr. and Mrs. George Calhoun.

Mrs. Louis Arnold, Mrs. Augustus Herman and Mrs. Carl Reuning of Wellsville were Tuesday afternoon callers at the home of Mr. and Mrs. Rolin Laven.

Rev. and Mrs. John McIntosh, Miss Florence Williams and Mr. and Mrs. Mahlon Mitchell were in Hornell Tuesday evening to attend the Elm Bible school meeting.

Mr. and Mrs. Charles Calhoun of Lancaster, Mrs. Forrest Gee and son Lloyd of Canastota were Sunday evening with Mr. and Mrs. Floyd Cartwright in East Valley.

B. F. Armstrong and Mrs. Ellis of South Dayton, missionaries for the American Sunday School Union, were in town Sunday and Monday and gave talks in the interest of their work at some of our churches.

Jack Hort attended the funeral of Bert Travis at Belmont Friday.

Miss Mary Guinn was in Rochester Sunday evening and attended a show.

Winifred Cartwright and Mrs. D. C. Cartwright were Bolivar visitors, Tuesday.

L. M. Trowbridge and Earl Richardson were in Pennsylvania on business Tuesday.

Mr. and Mrs. Charles Stebbins spent Sunday with Mr. and Mrs. D. D. Bement at Olean.

Mearl Hibbard of Petrolia spent Friday afternoon at the home of his sister, Mrs. Wm. Dodge.

Mrs. Wm. Woodruff and Miss Pauline Martin were shopping in Wellsville, Monday afternoon.

Mr. and Mrs. A. G. Stillman of Independence were calling on Mr. and Mrs. Kirk Ruger, Monday.

Mr. and Mrs. Richard Harder Mr. and Mrs. Harry Pease attended the auto show at Buffalo, Tuesday.

Mr. and Mrs. Harry Bassett of Whitesville were Sunday guests at the home of Mr. and Mrs. T. R. Bassett.

Mr. and Mrs. A. O. Kemp were guests at the home of her brother, John Swarts on Greenwood Hill, Sunday.

Mr. and Mrs. Avery Mead and daughter, Rosemary, spent Sunday with her parents, Mr. and Mrs. Henry Joyce.

Mr. and Mrs. Louis Arnold of Wellsville spent Sunday evening with their son and family, Mr. and Mrs. Rolin Laven.

Mr. and Mrs. Harold Keough and daughter Marie of Wellsville spent Monday with her sister, Miss Nora McAndrew.

Mrs. V. G. Graves and Frank Graves motored to Coopers Plains, Elmira and Wellsboro, Sunday where they made calls.

Mr. and Mrs. Allen Corwin and family of Wellsville were Sunday visitors of her parents, Mr. and Mrs. Elwin Livermore.

Mr. and Mrs. Dow Scribner of Whitesville were Sunday guests at the home of Mrs. Gady Rogers and Ames Rogers, recently.

Charles Hann of Hornell called at the home of his sister, Mrs. Alice Lever and nephew, John Lever and family, Saturday evening.

Miss Elizabeth Fuller was a Friday night guest at the home of her uncle and aunt, Mr. and Mrs. Frank Farwell of Belmont.

Mr. and Mrs. Henry Holly of Shinglehouse, Pa., were week-end guests at the home of their cousins, Mr. and Mrs. J. D. Burbank.

M. T. Garvin and son, Robert of Pittsburgh, who came thru on a business trip, called at the home of Mr. and Mrs. Robert Dean, Monday.

Mr. and Mrs. E. E. Shaaf and son, Roland motored to Oseola, Pa., Sunday. Mrs. Nettie Doan returned home with them for a few days' visit.

Mrs. Bealy Hollowell, Mr. and Mrs. Glenn Ruger and Mr. and Mrs. Carol Ruger attended the funeral of Miss Bird at Almond, Saturday afternoon.

Mr. and Mrs. Hervey Thorne, Mrs. Dewey Northrup and Mrs. J. D. Burbank were in Belfast Wednesday in attendance at an officers' conference of Granges.

Mrs. Belle Corey of Wellsville and Mr. and Mrs. V. H. Graves and daughter, Rilla, of Friendship visited at the home of Mr. and Mrs. C. M. Nottingham, Sunday.

Louis Flohr and daughter, Clarabelle and Mrs. Sarah Clarkson of Canisteo and Mr. and Mrs. E. A. Mullen were dinner guests of Mr. and Mrs. Jay Bunt, Sunday.

Mr. and Mrs. J. V. Stearns and son, Judson, Miss Viola Monahan of Hornell and Carl Hann of Avon were guests for the day Sunday to celebrate the birthday of E. P. Stearns.

Mr. and Mrs. Glenn Ruger, Mr. and Mrs. Carol Ruger and Mrs. Cora Baker motored to Whitesville Sunday to call on Mrs. Ruger's sister, Mrs. Samuel Deming, who has been ill.

Mr. and Mrs. John Nobles were shopping in Hornell, Monday morning.

W. S. Calhoun and R. E. Shaaf were business visitors in Addison, Thursday.

Charles Smith and family of Olean were week-end visitors at A. W. Kaufman's.

Mrs. Blanch Kemp of Millport, Pa. spent Sunday with her father, Jay Bunt and wife.

Mrs. E. J. Atwood and Mrs. George Carpenter left Wednesday by motor for Florida.

Mrs. C. M. Nottingham spent Saturday in Wellsville with her mother, Mrs. Belle Corey.

Mr. and Mrs. Ralph Burgett and Mr. and Mrs. Ernest Higby were Wellsville visitors, Monday.

Mr. and Mrs. Clifford Burdick were in attendance at a Grange meeting in Belfast, Wednesday.

Mr. and Mrs. Edgar Cornell of Jasper were guests Sunday at the home of Charles Fisher and sisters.

Mr. and Mrs. John Horton attended the funeral of his uncle, John Horton, at Hornell Monday afternoon.

Leon Hollowell and two sons of Bolivar were callers of his parents, Mr. and Mrs. Bealy Hollowell, Wednesday.

Mr. and Mrs. John Croyle, Sr. and Mr. and Mrs. Earl Button of Olean were Monday evening callers at the home of Mr. and Mrs. James Burbank.

Mr. and Mrs. George Haskins of Genesee, Pa., spent the week-end with Mr. and Mrs. Mahlon Mitchell and family.

Mayor and Mrs. Robert D. Mingus were Sunday guests of their son, Mr. and Mrs. Howard Mingus of Stannards.

Mr. and Mrs. Rahr of Yorks Corners were guests Sunday of her aunt and husband, Mr. and Mrs. Frank Ingraham.

Mr. and Mrs. S. F. Lester of Canandaigua were guests Monday at the home of Mr. and Mrs. E. F. Stearns and family.

Mrs. A. W. Kaufman and Miss Zedie Smith were in Buffalo, guests of Mrs. Grace Herrick and son, John Monday and Tuesday.

Mr. and Mrs. Ben Potter and son, Richard of Allentown were Sunday evening callers at the home of Mr. and Mrs. Jay Bunt.

Mrs. F. A. J. Waldron and son, A. Lee Waldron of Rochester were Sunday guests at the home of Mr. and Mrs. J. Harvey Backus.

Dr. J. H. McGill and Miss Crystine Beyer of Buffalo were guests of his brother and family, Mr. and Mrs. C. R. McGill over the week-end.

R. J. Hammond of Odebolt, Ia., motored thru and visited at the home of his mother, Mrs. Ida Hammond and other relatives a few days this week.

Mr. and Mrs. Lee Millsap and daughters spent the week-end with his mother, Mrs. Ella Millsap at Whitesville, who was ill with gripe.

Mr. and Mrs. John Briggs and family were in Arkport to call on Mr. and Mrs. Will Harding and also visit an aunt, Mrs. S. E. Harding, at North Hornell Sunday.

Raymond Kemp and mother, Mrs. Ralph Kemp visited several days last week at Webster with their brother and son, Sergeant and Mrs. Harold Kemp and family.

Mrs. P. J. Dougherty and Mrs. Anthony Dougherty were in Hornell Sunday to see the new son of Mr. and Mrs. Harold Griswold, at the St. James Mercy hospital.

Mr. and Mrs. John Quick and daughter Lula of Allentown and Evangelist Elsie M. Ream of Buffalo were supper guests Thursday of Mr. and Mrs. Mahlon Mitchell.

Mr. and Mrs. Kenneth Bennion and children of Kenmore were week-end guests of Mr. and Mrs. Edward Cable. Mr. Cable, who has been in Buffalo for medical treatment, came up with them and returned.

Mr. and Mrs. Ray Church and two children, Lytle and Muriel and Mrs. Eliza Sherwood attended the funeral of Miss Doris Bird at Almond, Friday. Mrs. Sherwood remained for a few days at the Bird home.

Mr. and Mrs. Milford Sweet and daughter, Lois, Mr. and Mrs. Oliver Sweet and son, Oliver, Jr., and Miss Nieta Fleischman of Wellsville spent Sunday afternoon at the home of Mr. and Mrs. Vivian Sweet and family.

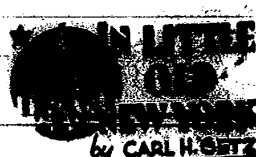
Mr. and Mrs. S. F. Pelton and Mrs. James Baker were called to the St. James Mercy Hospital at Hornell Wednesday to see Will Clark of Whitesville who is a patient there. They also called on relatives at Burns in the evening.

Republican "Harmony" (?)

The oft vaulted "peace and harmony" (?) of the Grand Old Republican party was demonstrated last Tuesday in the efforts of Representative Fadden, Republican of Pennsylvania, to impeach President Hoover in the House, by presenting a resolution declaring Mr. Hoover guilty of "high crimes and misdemeanors" that merited impeachment. The accusation was directed at alleged misconduct in war debts. The resolution was tabled by an overwhelming vote and a noisy demonstration.

Brown sugar will not become lumpy if it is kept covered with a damp cloth in a cool place.

When soup is too salty, put a piece of raw potato into the kettle for a few minutes to absorb some of the salt.



Sign on Sixth Avenue shop:

"During alterations, no business as usual."

You can buy steamship tickets to Europe here in New York on the deferred payment plan.

New York is a great city for sandwiches. It is said that sandwich shops and restaurants here sell 948 different kinds of sandwiches. They sell for 5c to \$2.

Saw a well-dressed young lady selling men's neckties on the street last week.

There are many business men here who believe work must be distributed to relieve employment, that the work day must be shortened to five hours and the work week to five days.

Another New York company claims to have perfected a synthetic fabric which will make it unnecessary to grow cotton.

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.**

Entertain King's Daughters

Mrs. William Childs and Mrs. Claire C. Backus entertained the evening division of the King's Daughters of the Presbyterian church Thursday evening at the home of Mrs. Backus on Chestnut street.

SUIT PRESSING 50c
SUIT DRY CLEANED \$1.25 up
MEN'S HATS CLEANED and
BLOCKED 50c
2 TIES CLEANED 25c
and **WEAR-U-WELL SHOE STORE**
M. HOVER, The Tailor

"EVERYBODY'S FAVORITE FROM COAST TO COAST"

Don DeForest
and his Orchestra

COLISEUM
CERES, N. Y. M

SATURDAY EVEN'G.
JAN. 21st

9 P. M., Park Plan

Gentlemen 50c — Ladies Free

This Band has been broadcasting over the NBC Chain for over a year. Hear them over WEAF and WJZ

"WHAT'S A WEEK-END WITHOUT A DANCE AT THE COLISEUM?"

SPECIALS FROM JAN. 19th to 25th

Oven Baked Pork and Beans, can.....5c
Old Southern Coffee (our finest), lb.27c
Favorite Flavor Cocoa, 2 lb. pkg.17c
Hecker's Flour, the quality never varies,
24½ pound sack59c
Honor White Soap Chips, pkg.25c

— FRUITS and VEGETABLES —

10 pound bag Onions17c
Hubbard Squash (cooks dry) lb. 5c
Turnips (yellow, sweet) lb. 3c
Celery (tall, tender) bunch 5c
Large Grapefruit (yellow) 3 for25c
Fresh Calas, special, pound 8c
Weiners, (Armour's) 2 lbs.21c

LARKIN STORES
EVERY SALE MEANS SATISFACTION



ONE CENT will run
a washer for more
than an hour. Electricity
is the biggest
bargain you buy . . .

The more you use the
less each unit costs.

NIAGARA HUDSON

NIAGARA, LOCKPORT & ONTARIO POWER CO.