

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	Capital Stock \$ 50,000.00
Bonds 90,617.75	Surplus Fund 50,000.00
Bills Receivable 227,294.41	Undivided Profits 3,002.72
Real Estate Mortgages 40,142.94	Reserved for Contingencies 14,007.50
Real Estate 2,500.00	Reserved for Taxes and Interest 2,453.89
Overdrafts 337.60	Due Depositors 281,496.29
Accrued Interest 4,000.00	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



—Jack Holt visited friends in Belmont Sunday.

—Mr. and Mrs. Leo Snyder were business visitors in Wellsville Thursday.

—Miss Edna Barrett was a guest over the week end of friends in Hornell.

—Mr. and Mrs. R. O. Snyder were in Greenwood and Hornell, Tuesday, on business.

—Edson Langworthy was in Rochester in attendance at the automobile show, one day this week.

—Mr. and Mrs. W. F. O'Connell and daughters, Cecelia and Gertrude are Buffalo visitors this Friday.

—Mr. and Mrs. J. V. Stearns of Hornell spent Tuesday with his parents, Mr. and Mrs. E. F. Stearns.

—Mr. and Mrs. Frank Davis spent Sunday at the home of Mr. and Mrs. Frank Halsey on Davis Hill.

—Mrs. John Common spent Wednesday and Thursday of last week guest of Mrs. Wilma Preston at Hornell.

—Miss Dorothy Dean of the St. James Mercy hospital, Hornell, was a supper guest of Miss Mary Guinn Sunday.

—Mrs. James J. Lynch and family were guests of Mr. and Mrs. M. R. Murphy at Wellsville, Sunday evening.

—Miss Adelaide Reisman of Buffalo is passing a ten-day vacation with her parents, Mr. and Mrs. Simon Reisman.

—Mr. and Mrs. Wm. McDonough and family of Belmont visited his mother, Mrs. Wm. McDonough over the week-end.

—Mr. and Mrs. Louis Arnold of Wellsville were Sunday dinner guests of their son and family, Mr. and Mrs. Rolin Laven.

—Mr. and Mrs. Lawrence Flager of Wellsville were Saturday evening callers at the home of Mr. and Mrs. C. M. Nottingham.

—Mr. and Mrs. John Dodge and family, Mr. and Mrs. E. E. Orvis, and Mrs. M. A. Orvis motored to Canaseraga Sunday to see Mrs. Emily Swain, who is ill.

—Mrs. Frank Foster and Mrs. Melvin Matteson and daughter Lois Jeanne of Elm Valley spent Thursday with Mrs. E. A. Mullen.

—Mr. and Mrs. Ernest Smith and children of Elkland, Pa., were week-end guests at the home of her sister, Mr. and Mrs. George Carr.

—Mr. and Mrs. Robert Church, daughter Doris and Miss Virgil Slight motored to Geneseo, Sunday where the girls returned to school.

—Wm. McDonough, Jr., has returned to his home in New York City, after passing several weeks with his grandmother, Mrs. Wm. McDonough.

—Mr. and Mrs. Norman Joyce and son, Mr. and Mrs. Vincent McCormick of Greenwood and Mr. and Mrs. William Pease were supper guests of Mr. and Mrs. Charles Updyke Sunday.

—Rev. W. C. Pero, Mrs. Pearl Meeler, Mrs. Lee Millsbaugh, Mrs. DeEtta Bullard and John Deming attended a group meeting of the Methodist Olean District at the M. E. church in Wellsville, Wednesday.

—Mr. and Mrs. Lynn Trowbridge and family of Waverly were week end guests of his parents, Mr. and Mrs. L. M. Trowbridge. Richard Trowbridge, who has been with his grand-parents the past few weeks returned home with them.

—Mr. and Mrs. Lynn Trowbridge and family of Waverly, Mr. and Mrs. Clarence Meade of Elmira, Mr. and Mrs. John Nobles and family, Mr. and Mrs. Avery Meade and daughter Rosemary enjoyed Sunday dinner with their parents, Mr. and Mrs. A. R. Meade in East Valley.

—Mr. and Mrs. A. A. Porter were in Rochester Thursday.

—Mrs. Raymond Snyder was a business visitor in Hornell, Tuesday.

—Mrs. F. A. Richardson of Hornell spent Tuesday with friends in town.

—Miss Margaret Beman spent the week end with her parents at Ellcottville.

—Misses Mary Guinn and Dorothy Dean spent the day in Wellsville Wednesday.

—Mr. and Mrs. Costello of Genesee Forks spent Sunday with Mr. and Mrs. George Calhoun.

—Mr. and Mrs. Lewis Ruger of Bath visited his brother, Mr. and Mrs. Burr Ruger, Wednesday.

—Mr. and Mrs. Charles Kingsley of Arkport were Sunday evening callers of Mrs. Wm. McDonough.

—Mrs. Mary Bunker returned Tuesday from a two weeks visit with Mrs. Teresa Robbins at Whitesville.

—Robert Common of the University of Buffalo passed the week end with his parents, Dr. and Mrs. John Common.

—Mr. and Mrs. Richard Harder were in attendance at the funeral of Mrs. Carroll Tucker, Saturday in Rochester.

—Mr. and Mrs. Arling Baker were in Rochester Sunday, calling at the home of Mr. and Mrs. Carroll Tucker.

—Ernest Trowbridge of Greenwood spent Saturday with his brother and wife, Mr. and Mrs. L. M. Trowbridge.

—Mr. and Mrs. L. F. Davis spent Thursday and Friday with his sister and family, Mr. and Mrs. Ruben Welty at Woodhull.

—Miss Elizabeth Cannon and James C. Fletcher of Rochester were guests of her parents, Mr. and Mrs. J. P. Cannon, Tuesday.

—Mr. and Mrs. Gorge Swanson and family of Hornell were guests of their uncle and aunt, Mr. and Mrs. Frank Davis, Thursday.

—Mrs. D. W. Witter and Mrs. Kruger of Wellsville were Wednesday evening callers at the home of Mr. and Mrs. Harry Kemp.

—Edward Cable was home from Kenmore for the week-end, his daughter, Mrs. Kenneth Bennion and children, accompanying him.

—Mr. and Mrs. Lawrence McCracken and children were calling on her parents, Mr. and Mrs. Lee Millsbaugh Wednesday evening.

—Mr. and Mrs. H. W. Sweet and Mr. and Mrs. Ross Sweet and family of Wellsville were dinner guests of Mr. and Mrs. Vivian Sweet, Sunday.

—Mr. and Mrs. H. D. Rogers and Mrs. Denzil Baker and daughter Audrey were in North Bingham Saturday to call on Mr. and Mrs. Albert Robbins.

—Mr. and Mrs. Walter Dodge and sons, and Miss Doris Dodge of Wellsville were Wednesday evening callers at the home of his sister, Mr. and Mrs. L. F. Davis.

—E. D. Baker, Mr. and Mrs. A. R. Baker, Mr. and Mrs. Richard Harder, A. L. Youmans and daughter, Miss Carmen Youmans were in Rochester the past week, called there by the death of Mrs. Carrol Tucker.

—Dr. and Mrs. A. L. LaCelle of Lacona and Rev. and Mrs. R. C. Shergur were in Andover Sunday afternoon and called on Mrs. R. J. Cook who was injured recently in an auto accident.—Rushford Spectator.

—Mr. and Mrs. Clifford Cleveland and daughters of Richburg, Mr. and Mrs. Albert Dennison and daughter of Hornell and Mr. and Mrs. Henry Baker were callers Sunday at the home of Mr. and Mrs. Harry Baker in East Valley.

—Mr. and Mrs. Nathan Edwards and Mrs. Jacob Pfaff of South Danville, Mr. and Mrs. Glenn Glover of Canaseraga and Mr. and Mrs. Kirk Ruger of Andover called on Mrs. W. P. Edwards of Elm Valley Sunday. Mrs. Edwards is convalescing from a serious illness of several weeks' duration.

—Misses Teresa and Reta Dean visited relatives in Wellsville, Saturday.

—Miss Pauline Martin visited her mother, Mrs. James I. Martin at Alfred, Tuesday.

—Mr. and Mrs. Carroll Wellington of Arkport called on Mrs. W. P. Edwards, Saturday.

—Mr. and Mrs. W. Jones and family and Mrs. A. L. Jones were Hornell visitors Saturday.

—Mr. and Mrs. John Lever and family and Mrs. Alice Lever were calling in Wellsville Saturday.

—Mrs. James Guinn spent Thursday in Wellsville with her son and wife, Mr. and Mrs. James Guinn.

—Mrs. Leah Dugan has returned to Shinglehouse, Pa., to resume her work in the silk mill at that place.

—Mrs. Wm. Woodruff was in Wellsville, Sunday afternoon, guest at the home of Mr. and Mrs. Floyd West.

—Little Miss Ellen Marie Murphy of Hornell called to see her great grand-father, Daniel McGuckin Monday.

—Mr. and Mrs. Charles Scott and sons of Greenwood were Sunday guests of Mr. and Mrs. John Burns and family.

—Charles Buono of Hornell and Bernie Murray of Greenwood were week-end guests at the W. P. Edwards home.

—Mrs. A. L. Youmans returned Monday night from several days passed at the home of Carroll Tucker at Rochester.

—Mrs. Belle Corey of Wellsville spent Sunday at the home of her daughter, Mr. and Mrs. C. M. Nottingham and family.

—Mrs. Bealey Hollowell visited Saturday at the home of her son and family, Mr. and Mrs. Leon Hollowell at Allentown.

—Mr. and Mrs. Wm. Nelson of Hornell were callers Sunday evening at the home of her parents, Mr. and Mrs. Charles Updyke.

—Mr. and Mrs. Albert Trowbridge of Greenwood were Friday callers at the home of his brother, Mr. and Mrs. L. M. Trowbridge.

—Mr. and Mrs. Clifford Gillman of Great Valley spent Sunday afternoon and evening with her mother Mrs. Bertha Pingrey at the Pingrey home.

—P. D. Perrone, Miss Margaret Kelley and Mr. and Mrs. Emmett Robinson were in Rochester, Monday evening to see Eddie Cantor in person.

—Mr. and Mrs. L. T. VanWie and family of Painted Post visited her mother, Mrs. Ida Hammond and sister and husband, Mr. and Mrs. George Blank, Sunday.

—The Misses Ruth Baker, Margaret Beman, Ruby Jordan, Dorothy McLaughlin and Gretchen Trenkle motored to Rochester, Monday night to see Eddie Cantor in person.

—Miss Mary Horan and Miss Ellen Horan of Nazareth College, Rochester, enjoyed a few days with their parents, Mr. and Mrs. Edward S. Horan, the past week, during the mid-term recess.

—Mr. and Mrs. Albert Dennison and daughter Margaret of Hornell and Mr. and Mrs. Clifford Cleveland and daughters of Richburg were Sunday guests at the home of their parents, Mr. and Mrs. Henry Baker.

—Mrs. H. E. Rabuck of Knoxville, Pa., is visiting at the home of her daughter, Mrs. Claire C. Backus and family. Mrs. Rabuck had been passing the holidays with her son, Wm. H. Loughhead and wife at Ilion and with relatives at Honesoye Falls.

—Mr. and Mrs. Charles Hammond, the Misses Margaret Prestine, Ethel Porter and Eleanor Swarts also Myron Prestine and Kenneth Grossman motored to Depew Saturday guests of relatives and friends. The Misses Margaret Prestine, Ethel Porter and Eleanor Swarts and Myron Prestine remained, after several days visit at the home of Mr. and Mrs. Hammond.

—W. S. Calhoun was in Rochester Friday on business.

—John and Lewis Joyce were business callers in Belmont Friday.

—Officer and Mrs. Edward Kilbane visited relatives in Wellsville Sunday.

—Mr. and Mrs. J. J. Oakes were guests of Mr. and Mrs. Scott Preat at Bath, Monday.

—Mr. and Mrs. B. B. Hann were Sunday guests of Mr. and Mrs. Henry Snyder at Belmont.

—Mrs. Lillian Harrington of Wellsville visited her sister, Mrs. E. S. Horan during the past week.

—Miss Vera Moran of Buffalo was a Saturday guest of Miss Mary A. O'Boyle of Greenwood street.

—Mr. and Mrs. Harry Pease and family visited her parents, Mr. and Mrs. Ray McCullum at Olean, Sunday.

—H. D. Rogers of Rochester spent the week-end with his daughter and family, Mr. and Mrs. Denzil Baker.

—Mrs. Clara Hann, Mrs. Jennie Carr and Mrs. C. S. Kennells and daughter, Eva, were Hornell visitors Monday.

—Mr. and Mrs. John Lemler of Angola, N. Y., were guests of Mr. and Mrs. Richard Harder, Saturday and Sunday.

—Miss Ella Shimwell and Bernie Murray of Greenwood called on Mr. and Mrs. Alvin Edwards of Wellsville, Monday.

—Mr. and Mrs. Charles Stebbins attended the I. O. O. F. meeting at the Methodist church in Allentown, Saturday evening.

—Levi Dodge of Petrolia spent Sunday with his mother, Mrs. Wm. Dodge and sister and family, Mr. and Mrs. L. F. Davis.

—Mr. and Mrs. Dewey Northrup and Mr. and Mrs. Lee Millsbaugh were in Whitesville Saturday to call on Mrs. Ella Millsbaugh.

—Mr. and Mrs. Francis Ludden of Wellsville were Friday dinner guests of his brother and family, Mr. and Mrs. Elmer Ludden.

—Mr. and Mrs. David Slocum were overnight guests at the home of their daughter, Mr. and Mrs. W. C. Bohne at Wellsville, Friday.

—Mrs. P. J. Dougherty spent from Wednesday until Friday in Hornell at the home of her daughter, Mr. and Mrs. Harold Griswold.

—Mrs. Frank Holmes and Mrs. E. Gordon Cartwright were guests of Mr. Harold Fitch in Wellsville Tuesday evening and attended a Parent-Teachers' meeting at the Martin school.

—Mr. and Mrs. Harvey Stisser and Mr. and Mrs. Charley Foss of Lyndonville were at the Presbyterian manse on Thursday celebrating the birthdays of Mrs. Bisbee and Mrs. Stidays.

—A. L. Youmans and daughter, Miss Carmen, were in Rochester, Sunday, Mrs. Youmans having been there during the past week on account of the illness and death of Mrs. Carroll Tucker.

—Mrs. Franklyn Murphy and daughter, Ellen Marie, of Hornell were calling Saturday at the home of her parents, Mr. and Mrs. John Quigg. Miss Ellen Marie remained for a few days' visit while her mother was in Buffalo.

THINGS WORTH KNOWING

A new petroleum region on the borders of the Caspian sea has been reported.

The ordinary diet contains more protein and less carbohydrates than formerly says the department of agriculture.

Lemmings, the short-tailed rodents which overrun Scandinavian countries in periodic swarms, do great damage to crops and fields.

It is believed that Eskimos acquired their characteristic heavy-jawed faces from the kind of food they have to eat and from their habit of chewing skins to soften them for leather.

Among the peasants of India, scarcely one person in 100 is able to read or write.

Only ten automobiles are registered on the island of Bermuda.

Radio dials and pen holders are among the everyday articles now being made from oat hulls.

A camera and lighting device perfected by a government scientist

makes it possible to take good pictures of insects 800 times their natural size.

Dried fruits are especially valuable in winter when fresh fruit is scarce and usually expensive. They may be used in cooked cereals, muffins, cakes and sauces or as a wholesome substitute for candy.



The Andover News

JIG SAW PUZZLES FOR RENT

200 to 300 Pieces

10c for first 24 hours
10c for each additional day.

G. M. COLEMAN
Atwood Apartment
Greenwood Street

58th Anniversary Sale
Prices Lower Than in 58 Years of Larkin Products

- FLUFFY WHITE FLOUR, 1/8 sack 41c
- ECONOMY, lb. 17c
- COFFEES - LAROMA, lb. 21c
- OLD SOUTHERN, lb. 25c
- DelMonte Peaches, large can 15c
- Smithfield Hash, large can 17c
- Pink Salmon, No. 2 can 10c
- Larkin Corn Starch, pound pkg. 5c
- Baking Soda, pound pkg. 5c
- Larkin Vanilla, pure 15c
- LAND O' LAKES BUTTER, Sweet Cream, 2 lbs. 43c
- HILLSDALE BUTTER, 93 score, lb. 19c

LARKIN STORES
EVERY SALE MUST SATISFY

9c STORE WIDE SALE

Begins Saturday, Feb. 4th
Ends Saturday, Feb. 11th

A Big Money-Saving and Get-Acquainted Event!
Merchandise of Standard Quality
Courteous Treatment — Prompt Service
A FEW EXAMPLES OF THE MANY BARGAINS

20x40 In. Thrifty Turkish Towels

"Cannon" made 'em as only "Cannon" can. The same thick, spongy 2-ply weave that carried the name to fame in thousands of homes! Double-terry loop face, self-edge sides hemmed ends. Colored stripe borders.

Opening Day Only
9c

Kitchenware with Catalin Handles

Each piece fitted with a mold-ed-on CATALIN handle — the new rock-hard composition that looks like green jade! It resists heat and won't chip or break! Each piece of substantial weight and quality — metal brightly nickel-plated!

each
9c

Sewing Thread

Buy for winter sewing! 100-yard spools of No. 40, 50 and 60. Black and white.

4 spools for 9c

27x36 inch Pure Rubber Sheets

You'll note three points of extra value! . . . larger size, finished edges, grommets!

9c

Ladies' Fancy Hankies

Sheer white lawn, in the loveliest patterns—color embroidery, woven borders, tints!

4 for 9c

Men's Jersey or Canvas Gloves

Try on a pair! Feel their warm inner nap . . . extra fullness. Choice at 9c a pair.

9c

Heavy Gauge Broad Pans

Made of first quality, bright tin sheets! Wired top, rounded corners.

9c

Strong 50-Foot Clothes Lines

Long enough to go across the widest yard! Braided cotton with jute center.

9c

Over 100 other Practical Articles at 9c not listed above—just drop in at our store and look for yourself!

YOU ARE ALWAYS WELCOME
A limited quantity on a few items. Shop early and not be disappointed.

The Variety Store
ANDOVER, N. Y.



At 22 West 17th street is the Depression Cafe.

New York has a Prosperity Emblem Corporation, a Prosperity Laundry, Prosperity Textile Corporation and prosperity this and prosperity that.

New York undertakers complain business is terrible.

The other day a New York department store displayed Russian royal jewels valued at a million dollars.

General, famous Indian peacock at the New York Bronx zoo, got ambitious the other day and flew into a den occupied by grizzly bears. That's the whole story. There's no more peacock.

The International Music Hall in Radio City here has a weekly overhead of \$120,000.

An army of starling birds, estimated at 50,000 made a night sanctuary of the exterior of the Metropolitan Museum of Art here, the other night. Naturalists declare this vast conclave of birds here to be one of the most curious phenomena ever witnessed in New York City.

For five years Central Park police have watched a certain character occupy the same bench in the park. The other day he was missing. Investigation showed that the man had been ejected from his room for not paying his rent. He stayed away from the park to find another place to live.

A recent Tuesday was the 100th anniversary of the purchase by the United States of the last of three parcels of land upon which stands the old Sub-Treasury Building on the northeast corner of Wall and Nassau streets. The Government usually finds the patriotic societies up in arms at every suggestion to sell the property and is reported to have refused an offer of \$15,000,000 for it some years ago.