

# 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
	<b>\$404,460.40</b>		<b>\$404,460.40</b>

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

## PERSONALS

—Elton Green spent the week-end in Rochester.  
—Miss Anna O'Leary was a Hornell visitor, Saturday.  
—Mr. and Mrs. John Joyce were calling on friends in Wellsville, Saturday.  
—Mr. and Mrs. S. F. Pelton were in Ithaca for the day Sunday with relatives.  
—Miss Mary O'Boyle was a week-end guest of Miss Mary Harris at Genesee Normal.  
—Mrs. Lewis Webster and Mrs. H. W. Boyd were in Wellsville, Tuesday on business.  
—Mrs. Wm. Reed of Rochester visited Friday at the home of Mr. and Mrs. J. K. Boyer.  
—Mrs. Ted Jensen and mother Mrs. Rogers of Wellsville were recent guests of Mrs. Rolin Laven.  
—Mr. and Mrs. R. F. Schwarzenbach passed the week-end with relatives at Canandaigua.  
—Mrs. Milford Crandall of Independence visited at the home of Mr. and Mrs. C. S. Rennells Thursday.  
—D. L. Livermore of Independence was a caller Monday at the home of Mr. and Mrs. M. A. Crandall.  
—Mr. and Mrs. Percy Kilmer of Woodhull were Sunday callers at the home of Mr. and Mrs. Frank Davis.  
—Mr. and Mrs. Harold Emery and son Donald were Sunday guests of Mr. and Mrs. Charles Thomas at Wellsville.  
—Mr. and Mrs. David Slocum spent Tuesday in Almond at the home of her sister, Mrs. Frank Bird and family.  
—Guy Wood was in Buffalo Tuesday in attendance at a pre-view of the new 1932 Ford models for the Ford dealers.  
—Mrs. LeRoy Brundage has been visiting at the home of her brother, John Williams and family in Buffalo this week.  
—Mr. and Mrs. C. M. Nottingham and daughter Reta were calling on her mother, Mrs. Belle Corey in Wellsville Saturday.  
—Mr. and Mrs. Victor Dailey and son Victor spent Thursday guests of his parents, Mr. and Mrs. J. J. Dailey at Wellsville.  
—Mrs. Wm. Lang, Mrs. W. A. Green and Mrs. C. E. Hann were in Belmont, Wednesday to attend a Home Bureau meeting.  
—Rev. and Mrs. W. L. Greene and Rev. Frank H. Bisbee were in attendance at the funeral of Dean Arthur Main at Alfred, Thursday.  
—Bradford, Pa., were guests over the week end at the home of her sister Mr. and Mrs. A. R. Meade of East Valley.  
—Mr. and Mrs. Lee Millsbaugh and daughter were supper guests of their daughter, Mr. and Mrs. Lawrence McCracken in Wellsville Saturday night.  
—Mrs. James L. McCormick left for New York City Tuesday, where she is visiting Mr. and Mrs. John McDonough and also Mr. and Mrs. Harry Bagley at Corona.  
—Mr. and Mrs. Floyd Scott and little grandson of Cuba came up to pass the day with Mr. and Mrs. Frank Ingraham Friday, it being Mrs. Ingraham's birthday.  
—Mr. and Mrs. L. F. Davis and son Mrs. Wm. Dodge, Miss Jennie Dodge and Louis Dodge were guests of Mr. and Mrs. Walter Dodge and family at Wellsville Saturday night and Sunday.  
—Mrs. Bertha Pingrey, Mrs. Henry Livermore, Mrs. Charles Gath and Mrs. Marshall Earley attended the Woman's Christian Temperance Union luncheon conference at the Methodist church in Wellsville, Monday.  
—Att'y. Mira Diffin was in Belmont on business Friday.  
—Frank Davis and Leo Davis were Belmont visitors Monday.  
—Mr. and Mrs. Frank Davis were business visitors on Pingray Hill Monday.  
—Mr. and Mrs. Giles Grantier of Hornell were Sunday guests at the Porter home.  
—W. F. Snyder returned Saturday from Buffalo where he has been under treatment.  
—S. F. Lester of Canandaigua visited from Friday until Sunday at the Stearns home.  
—Clayton Bennett is visiting at the home of his uncle, Mr. and Mrs. Henry Gee at Wellsville.  
—Mr. and Mrs. B. A. Clair were Sunday dinner guests of Mr. and Mrs. Robert Kerr at Wellsville.  
—Mrs. Richard Harder, Mrs. E. J. Loughlin and Mrs. Ella Bundy were Hornell visitors Saturday.  
—Miss Mary Jo Russ spent the week end in Canandaigua with her uncle and aunt, Mr. and Mrs. Goodner.  
—Mr. and Mrs. Wm. Nelson of Hornell were Sunday evening callers on her parents, Mr. and Mrs. Chas. Updyke.  
—Andrew Huff of Rochester spent from Saturday until Monday guest of his cousin, Mrs. Bertha Pingrey.  
—John Fisher returned Saturday from a few days' stay and treatment at St. James Mercy hospital in Hornell.  
—Mr. and Mrs. Rolin Laven and children were calling on her parents Mr. and Mrs. Louis Arnold at Wellsville Sunday.  
—Mrs. C. E. Hann returned Saturday from Rochester where she had been assisting at the home of Carroll Tucker.  
—Mr. and Mrs. Elmer Ludden and family were in Arkport Sunday to visit his brother, Mr. and Mrs. William Ludden.  
—Mr. and Mrs. Allen Corwin of Wellsville were Sunday evening callers on her parents, Mr. and Mrs. Edwin Livermore.  
—Mrs. and Mrs. Louis Vanderhoff were guests over the week end of her parents, Mr. and Mrs. John Westcott, at Hornell.  
—Raymond Kemp returned Friday to Easton Pa., where he will resume work at the Gunning Silk Mills after some weeks vacation.  
—Mr. and Mrs. A. O. Kemp and family motored to Lake Waneta Sunday to visit Mrs. Alice Swarts and daughter, Miss Marjory Swarts.  
—Mrs. Myrtle Ghostley and Mrs. Paul Robbins were guests on Sunday at the home of Mrs. Mary Bunker and Mr. and Mrs. Louis Vanderhuff.  
—Mr. and Mrs. James Dunigan were in Hornell Sunday to visit their daughter, Mrs. T. F. Cronin and new grandson at the St. James Mercy Hospital.  
—Misses Doris Church and Virgil Slaght came home from Genesee Friday to take in the ball game. Mr. and Mrs. Robert Church motored back with them Sunday.  
—Mr. and Mrs. Otto Nye and children of Independence were Saturday afternoon visitors at the home of her mother and sister, Mrs. Wm. Dodge and Mr. and Mrs. L. F. Davis.  
—Mr. and Mrs. David Slocum and Mr. and Mrs. W. C. Bohne of Wellsville motored to Buffalo where they spent the week end with their daughter and sister, Mr. and Mrs. H. F. Horton.  
—District Chairman Mrs. James Pierotti and County Secretary Mrs. Nellie Harvey, both of Wellsville, were in attendance at the American Legion Auxiliary luncheon and initiation held in Legion Hall Tuesday afternoon.  
—Mrs. A. L. Youmans accompanied E. D. Baker to Rochester Friday where she remained for a few days at the home of Carroll Tucker. Mrs. C. E. Hann, who has been there for several days returned home with him.

—Lyle Mulconery was a Buffalo visitor Tuesday.  
—Mr. and Mrs. B. B. Hann were Hornell visitors Saturday.  
—A. A. Porter was a business visitor in Buffalo Wednesday.  
—A. O. Kemp and D. M. Greene were business callers in Alfred Monday.  
—Frank Lewis of Gold Pa., visited his cousin Mrs. Mila Pingrey Tuesday.  
—Mr. and Mrs. Walter Harris of Buffalo were guests last week at the Dunnigan home.  
—P. D. Perrone passed the week end in Alfred in attendance at a fraternity meeting.  
—Misses Metta Harris and Marjorie Brague were Rochester visitors Saturday and Sunday.  
—Mrs. H. D. Rogers and Miss Frances Reebe were visitors in Rochester over the week end.  
—Mr. and Mrs. Miles Green of Hornell were Saturday guests of Mr. and Mrs. L. M. Trowbridge.  
—Mr. and Mrs. Frank Davis were in Wellsville Sunday to call on her niece, Mr. and Mrs. Harold James.  
—Miss Katherine Folsing of Elmira visited her parents, Mr. and Mrs. M. Folsing over the week end.  
—Howard Lynn of Wellsville was a caller at the home of his uncle, Mr. and Mrs. George Calhoun recently.  
—Mrs. Clara Childs, Mr. and Mrs. Carl Childs and Mrs. George Calhoun were in Hornell Saturday on business.  
—James Fuller and Dan Farwell of Mechanics Institute of Rochester spent the week-end at their respective homes.  
—Miss Mary Guinn spent Sunday evening in Wellsville with her brother and wife, Mr. and Mrs. James Guinn.  
—Mr. and Mrs. Arthur Hemming and son Scott of Cuba were recent guests of her grandmother, Mr. and Mrs. O. Parker.  
—Miss Dorothea Snyder came home Tuesday evening for a few days' visit from her studies at Cornell University.  
—Mr. and Mrs. Richard Harder attended the Elmira Club luncheon held at the home of Mrs. Shaw at Hornell, Saturday.  
—Ernest Trowbridge of Greenwood is a guest at the home of his brother, Mr. and Mrs. L. M. Trowbridge this week.  
—Mrs. J. I. Martin of Alfred spent the day Saturday at the home of her sister, Mr. and Mrs. Wm. Woodruff and family.  
—Edward Walsh was in Hornell Sunday to visit his mother, Mrs. Ellen Walsh and sister and family Mr. and Mrs. James Dagon.  
—Mrs. Sophia Slocum and Frank Emery were in North Bingham Thursday to visit at the home of her sister, Mr. and Mrs. Albert Robbins.  
—Mrs. W. H. Hepker, Miss Christine Hepker and Mrs. Belle Corey of Wellsville were recent callers at the home of Mr. and Mrs. C. M. Nottingham.  
—E. D. Baker motored to Rochester Sunday night with Miss Roberta Wilder and Miss Ella Baker who passed the week-end at the Baker home here.  
—E. F. Stearns and daughter Miss Reta and Miss Myra Diffin attended the Sunday morning service at the Christian Temple by the Older Boys Conference at Wellsville.  
—Mrs. George Sharp and son, Lawrence, returned to their home in Cameron Hills Saturday after passing a week with Mr. and Mrs. G. A. Werley and visiting other Andover friends.  
—Rev. and Mrs. W. C. Pero, Wisner Cook, Raymond Geer and the Misses Pauline Gath, Velma Edwards, Carmen Youmans, Susan O'Donnell and Eleanor Greene attended the fellowship dinner of the Epworth League at Trinity Methodist church in Olean, Tuesday evening.

## TODAY and TOMORROW

FRANK PARKER STOCKBRIDGE  
DICTATOR Europe's third Adolf Hitler, leader of the "Nazi" movement in Germany, has become Chancellor of the German Republic and head of the government. This makes the third European nation to come under the control of a virtual dictator. Stalin in Russia, Mussolini in Italy and now Hitler in Germany are manifestations of the failure of the peoples of those countries to manage their own affairs successfully.

I hear a great deal of loose talk to the effect that "what America needs is a dictator." I don't think we need anything of the kind, and don't think that the vast majority of Americans want to be organized, disciplined and controlled in the way that people living under a dictator have to submit to.

We have never failed yet in America to work our own way out of our troubles, and I think we are on the way out now.

are we headed? We are much more likely in America to come to some mild form of socialism than we are to arrive at either communism or a dictatorship. But we are not likely to call it socialism any more than England calls her present system of government socialistic—which it practically is.

All the signs of the time are pointing to increasing government control, if not ownership and operation of public utilities, natural resources, means of transportation and communication. It would not surprise me, if I were here to see it, to find the United States 20 years from now owning all of the mines, oil wells, railroad, telegraph and telephone lines, radio broadcasting systems, electric light and power plants, steamship lines and other enterprises which are essentially monopolistic in their nature.

And, incidentally, if any more people stop paying taxes it won't be long before the nation or its governmental sub-divisions own all the land.

CO-OPERATION in a new way A group of 63 unemployed New York business men are opening up a co-operative store with the aid of manufacturers and jobbers of merchandise of all kinds. They are getting their rent on a percentage basis of sales, and their merchandise on consignment.

This is only one of hundreds, perhaps thousands, of co-operative efforts at self help which are being made in all parts of the United States. Some will succeed and some will not, but out of them may grow some valuable lessons which can be supplied when good times come again, and which will make it easier, because of this experience, to meet the next economic crisis.

I heard from an English friend the other day that the members of the great British co-operative society are getting thru the depression much easier than the general run of the people.

The hardest thing for most Americans to learn is teamwork.

TREASURE hidden away If all the money that has ever been buried and its whereabouts forgotten could be dug up and put into circulation, there might be enough to ease the depression materially.

I learned the other day from a Russian friend that he knew the exact spot when ten million dollars was buried just before the Bolshevik army arrived, and if there were any possible way of getting the money out of Russia he could lead me to the spot. I declined the offer, but I was reminded of it when I heard from down on the Eastern shores of Maryland that a young man who had bought an abandoned graveyard as a site for a filling station had found an iron pot containing thirty thousand dollars in old coins buried in the ground. And from out in Arkansas comes the report that workers for the American Red Cross have turned up nearly six thousand dollars that was hidden by an ancient hermit who committed suicide a few weeks ago, after writing instructions to the Red Cross workers how to find his buried treasure.

Adventurers are still searching for pirate gold on various islands of the West Indies, and dredging the deep seas for sunken treasure ships. It is the most fascinating fame imaginable, but those who play it seldom win.

SECURITY in old age pension My friends of the American Association for Old Age Security report that efforts are being made by politicians in several states to abolish their old age pension systems, on the plea of economy, and go back to the horrors of the town and county poor houses. It seems to me that this is about the last place to practice economy. Of course, the poor houses made jobs for politicians and profits for local tradesmen, supplying bad food at high prices. The experience has always been that almshouse support of the indigent poor costs twice as much as providing the small pension of five or six dollars a week to every needy person of advanced years.

Twenty Legislatures have old age pension bills up for consideration now. I hope and believe that the

time will come soon when every American can look forward to have at least enough to live on after reaching the age of 65 or perhaps 70. If this be socialism, make the most of it.

New York City buyers have a choice of about 40 different kinds of vegetables in the winter months.

Yellowstone National Park is the last stand of the trumpeter swan, the largest of all American waterfowl.

God-fearer off feed to hives improves the hatchability of the eggs about ten to 25 per cent.; milk, five to fifteen per cent; and green feed, five to ten per cent.

## Plenty Of Milk, Vegetables On Hand — Especially Cabbage

New York Well Supplied With "Protective Foods"—Commissioner Offers Kraut Recipe

Editor's Note—This article is one of a series on economy and food appearing in this paper in cooperation with the Consumers Information Service of the New York State Department of Agriculture and Markets.

By CHARLES H. BALDWIN  
Commissioner, Department of Agriculture and Markets  
Albany, New York

WE have noted that investigators have found the food habits of the American people to be defective, chiefly because of failure to use sufficient "protective foods"—milk, vegetables and fruits. It will be obvious to all that it is the easiest thing in the world to remedy part of this deficiency by increasing the use of milk, which we find easily accessible everywhere in New York State in the finest quality and at the most reasonable prices.

Inexperienced housewives might be a bit concerned, however, as to how to increase the use of vegetables during the winter months, without putting a strain on the family budget. Happily, that, too, is easily possible in our State, especially this year.

Let us consider as an example just one good sturdy winter vegetable which is available now in great quantity and low price—the cabbage. New York's cabbage crop was excellent both as to quantity and quality, and now is the time to take advantage of this splendid aid to better dietary habits.

Cabbage may be classed with potatoes as to nutritional value. Filling when eaten, cabbage digests rapidly and so rightly possesses a high food value. Everyone is familiar with the recent widespread use of sauerkraut juice, due to its high place as a health food. Cabbage may be purchased everywhere on the markets now most reasonably, and you still have plenty of time to put down a barrel

or crock of good sauerkraut for late winter days.

Cabbage is among the most delicious and delicate of vegetables when properly cooked. In common with many other vegetables, such as broccoli, Brussels sprouts, cauliflower, celery, spinach and green corn on the cob, cabbage loses its natural fresh flavor and color when overcooked. Overcooking makes most of these vegetables strong in flavor, and all are darkened.

When boiled cabbage is mentioned, do you think of disagreeable odors clinging to the house all day long? Do you vision a mass of dark, unattractive pulp, strong and unpleasant to the taste? It should not be so, for properly cooked cabbage is delicate in flavor and odor and attractive in appearance.

Try boiling cabbage the next time not more than ten minutes, preferably six to nine. Be sure the water is boiling when you place the cabbage in it, quartered or shredded. Leaving the kettle uncovered will improve the color. Remove from the stove just as soon as it is tender, and the color should be a delicate green, much the same as before cooking.

The making of sauerkraut for home use is simplicity itself—the only equipment needed is an earthenware jar or a straight-sided cask of cypress or white pine, an earthenware or wooden cover to fit inside the container, a clean stone weight down the top, a kraut-cutting board to shred the cabbage, and a few layers of cheesecloth.

If you would like a good sauerkraut recipe, write to Consumers Information Service, State Department of Agriculture and Markets, Albany, N. Y. You may also receive free a copy of the new pamphlet "Spending Less for Healthful Food."

## SPECIALS

For Week of Feb 9th to Feb. 15th

Pure Cane Sugar (and not beet), 10 lbs. .... 45c  
Pure Lard (not ordinary tub) lb. .... 5c  
Sauer Kraut, Slim Floss, large can. .... 7c  
Tomato Juice, Favorite Flavor, 2 cans. .... 15c  
Pork and Beans, (oven baked), can. .... 5c  
Rice (bulk), 3 pounds .... 10c  
Jack Frost 4X Sugar, package. .... 7c  
Mother's Oats, Quick, 2 large pkgs. .... 25c  
Evaporated Apricots, lb. .... 10c

See our display of Vegetables & Green Goods  
FISH EVERY DAY

LARKIN STORES  
EVERY DAY LOW PRICES

Only Two Days More  
OF OUR BIG  
9 Cent Sale

We have received one re-order of goods for this sale and have another order on the road, which should make us a complete stock for Friday and Saturday selling.

SALE CLOSES SATURDAY NIGHT

The Variety Store  
ANDOVER, N. Y.