Charter No. 13909 Reserve District No. 2

Report of Condition of

The Andover National Bank

Of Andover, in the State of New York, at the close of business on APRIL 24, 1950

Published in response to call made by Comptroller of the Currency, under Section 5211, U. S. Revised Statutes.

ASSETS

Cash, balances with other banks, including reserve balance, and cash items in process of collection	$ 291,539.24
United States Government obligations, direct and guaranteed	920,846.07
Obligations of State and political subdivisions	34,127.63
Other bonds, notes and debentures	20,329.60
Corporate stocks (including $3,850.00 stock of Federal Reserve bank)	3,850.00
Loans and discounts (including $94.34 overdrafts)	280,439.01
Bank premises owned $2,500.00, furniture and fixtures $2,250.00	4,750.00
Total Assets	$1,557,579.40

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	$ 705,860.99
Time deposits of individuals, partnerships, and corporations	624,462.13
Deposits of United States Government (including postal savings)	13,281.23
Deposits of States and political subdivisions	45,089.52
Other deposits (certified and cashier's checks, etc.)	434.96
Total Deposits $1,388,628.83	
Other liabilities	3,000.00
Total Liabilities	$1,391,628.83

CAPITIAL ACCOUNTS

Capital Stock: Common stock, total par $75,000.00,	$ 75,000.00
Surplus	52,000.00
Undivided profits	38,950.57
Total Capital Accounts	$ 165,950.57
Total Liabilities and Capital Accounts	$1,557,579.40

MEMORANDA

Assets pledged or assigned to secure liabilities and for other purposes	$ 134,000.00

State of New York, County of Allegany, ss:

I, John C. Lever, cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

JOHN C. LEVER, Cashier.

Sworn to and subscribed before me this 29th day of April, 1950.

REGINALD J. SOOTHERAN, Notary Public
Allegany County, New York, No. 114
Steuben County, No. 637,
My Commission expires March 30th, 1951

Correct—Attest:
ARLING R. BAKER
EVERETT N. CLAIR
A. D. FULLER, Directors.

Personals

—Prin. and Mrs. James H. Kessler and daughter were called to Panther Lake Saturday by the death of his uncle, Charles Van Alstein. They returned Tuesday.

—Mr. and Mrs. Marshall Gurnsey of Hornell, and Mr. and Mrs. Paul Seidel and daughters Geraldine and Joyce of Waverly were Sunday guests of Mr. and Mrs. Fred Potter and helped them celebrate their 48th wedding anniversary.

—Mr. and Mrs. Victor Oakes of Erie, Pa., were week-end at the home of his mother, Mrs. John Oakes and at the home of Mrs. E. J. Atwood.

—Mr. and Mrs. Kenneth Gath of Baltimore, Md., Mr. and Mrs. Charles Gath, Jr. and Mr. and Mrs. Charles Nelson of Rochester spent the week-end at the home of Mr. and Mrs. Charles Gath, Sr.

—W. D. Hunter returned Tuesday night from a business trip to New York City.

—Mr. and Mrs. Gilbert Buckline and son Bruce and Mr. and Mrs. George Matson and son Paul of Jamestown also Mr. and Mrs. R. M. Greenlee of Arkport were Saturday night and Sunday guests at the home of their sister, Mr. and Mrs. C. M. Holt.

—Rev. and Mrs. Leon Taggert of Audobon, N. J., were Wednesday guests at the home of Mr. and Mrs. Charles Loescher.

—Mr. and Mrs. Harry Smith, Mr. and Mrs. Walter Hurlburt and baby attended the wedding of Mrs. Rose Strait and Arthur Sprague, both of Hornell, which took place at the home of Mrs. Strait's daughter, Mr. and Mrs. Leonard Harvey at Hill Crest Manor in Canaseraga, Wednesday at 2 p. m.

—Miss Dorothy Havens of Canisteo spent the week-end guest of Miss Doris Church.

—Arthur Temple returned Tuesday from several weeks buisness stay in New York City.

—Harry Beil of Freedom was a Monday night guest of his parents, Mr. and Mrs. Henry Beil.

—Mr. and Mrs. Eugene Smith of Allentown were Monday evening callers of Mr. and Mrs. Glenn Skuse.

—Mr. and Mrs. Raymond Fedder of Dansville and Mr. and Mrs. James H. Backus were Sunday dinner guests at the home of Mrs. R. E. Temple.

—Mr. and Mrs. Hugh Barlow were Sunday evening callers at the home of Rev. and Mrs. Harley Sutton and family of Alfred Station.

—Mr. and Mrs. William Connor and family, Mr. and Mrs. Harold Howard, Mr. and Mrs. Kenneth Howard and Mr. and Mrs. Donald Howard and family and Merton Howard spent Sunday at Rushford Lake.

—Mrs. Grace Croyle and grandchildren, Harry and Norma Jean Button of Olean spent the week-end with Mr. and Mrs. Clyde Yorton and daughter.

—Mr. and Mrs. Richard Hesselton were Saturday guests at the home of her parents, Mr. and Mrs. Earl Schoonover of South Hill.

—Mr. and Mrs. Kenneth Howard were business callers in Elmira Sunday.

—Mr. and Mrs. Wilson Woodworth and Mr. and Mrs. Jack Woodworth and families of Canisteo were callers at the home of Mr. and Mrs. Donald Nichols Monday evening.

—Mr. and Mrs. Lyle Beil and family of Fillmore, Mr. and Mrs. Richard Coats were Sunday guests of their parents, Mr. and Mrs. Henry Beil of East Valley.

—Mr. and Mrs. Clarence Kemp and family were Sunday guests of her mother, Mrs. Minnie LaFever of Wolf Run, Cuba.

CARD PARTY
Blessed Sacrament Club House
TUESDAY EVENING
May 9th
Tickets 50c - Lunch

MOTHER'S DAY....
SUNDAY, MAY 14th
Remember MOTHER with the right card a
Hallmark Card
from
CLAIR'S PHARMACY

ANDOVER THEATRE
Saturday and Sunday, May 6-7
"Mr. Belvedere Goes to College"
CLIFTON WEBB - SHIRLEY TEMPLE
"FOUR FACES WEST"
JOEL McCREA - FRANCES DEE
— COMING —
"The Gallant Legion," "Luxury Liner"

RED & WHITE
Grand Opening!
Lang's New
Red & White Store
Corner Main and Greenwood Sts.
New Store - New Stock - New Low Prices - New Life - BUT the same top Quality as Always!
Every Adult Customer coming into our store this week THURS., FRI. & SAT., MAY 4-5-6 will receive a ticket good for one drawing on a valuable Door Prize, plus a very useful souvenir. We are proud of our new location and cordially invite each and everyone to come in and LOOK IT OVER!

BANANAS
Large Yellow Fruit
2 lbs. 25c

ORANGES
Florida - Juicy and Sweet
lg. 5 lb. bag 39c

FREE! With purchase of Oranges .... Large 7-INCH JUICER
GRAPEFRUIT - Large, juicy, seedless ..... 8 lb. bag 69c

Fresh TOMATOES
2 tubes of 4 - 29c

Fresh Calif. CARROTS
3 lg. bunches 25c

Big Annual Canned Foods Sale held over - by popular demand.
PEACHES - Sun Spun ..... No. 2½ can 19c

Red and White
Cream Style CORN
2 cans 25c

Sun Spun
TOMATO JUICE
lg. 46 oz. can 21c

— COFFEE SPECIAL —
R. & W. VACUUM PACK ..... lb. 77c
OUR VALUE - a mild blend, flavorful ..... lb. 59c

BUTTER, Sunny Brand, fresh creamery ..... lb. 67c
CHEESE, Cool Spring, cured ..... lb. 59c
COTTAGE CHEESE, fresh daily ..... lb. 15c
FRESH and SMOKED MEATS - - All Kinds
Moore's Home Baked Goods
Formerly Distributed by BROWN'S TRUCK — — — FRESH DAILY

ANDOVER NEWS

A PROGRESSIVE FAMILY NEWSPAPER FOR ALLEGANY COUNTY PEOPLE — IN POLITICS INDEPENDENT BUT NEVER NEUTRAL.

VOL. 65, NO. 19. For the Week Ending Thursday, May 11, 1950. $3.00 year; 7c copy

Jesse S. Phillips Retires From Insurance Business

The Eastern Underwriter magazine of April 14 announces the retirement of Jesse S. Phillips, formerly of Andover, as chairman of the Great American Indemnity from which article we quote the following:

Jesse S. Phillips, whose retirement as chairman of the Great American Indemnity was announced last week, can well be proud of the record he has made since he started his insurance career in 1912 when Governor Whitman of New York appointed him superintendent of insurance. He was an exceptionally able head of the department; leaving the state's employ, he took over the management of National Bureau of Casualty and Surety Underwriters at a time when it needed a forceful, far-seeing personality and he greatly strengthened that organization; and he has seen a company of which he was head from the start, selecting the original keymen and department heads, become prominent in the industry.

One reason for this continuous success is the ability Mr. Phillips has always had in both making and holding friendships he started making at an early date. Born and raised on a farm he got his early academic education in the district schools and high school of Andover, N. Y. Then, leaving high school for a time he went behind the counter of a country store, where he sold everything from bolts of cloth to pounds of butter. Reporting for work hour for him was 6:45 o'clock in the morning. Salary at the start, $20 a month, at the finish $30.

Young Phillips got a kick out of the work, but after two years he met the high school principal who suggested that he return and he graduated, which he did, also deciding that he wanted to become a lawyer. So he went to the University of Michigan Law School where he also took some liberal arts courses and managed to spend 16 hours a day in his studies and classes. After graduation he returned to Andover where he opened a law office. As a young lawyer he practiced over a considerable mileage of territory, most fun being appearance at trials before justices of the peace at which courts he would arrive by horse and buggy. These decidedly informal court proceedings drew crowds of farmers and others who came because they found so much entertainment at these events—a good show—no regular theatres being available.

As a trial lawyer in Andover Mr. Phillips somehow managed to work on nearly every case of importance, either as attorney direct or as counsel for lawyers.

Because of the friends he had made in the country store or as a lawyer it was natural that politics should call him and in 1898 he was elected supervisor of Andover and then re-elected for two years, in the meantime becoming leader of the board of supervisors.

In 1900 he was first elected to the legislature as representative from Allegany county, and the voters kept on re-electing him until he had served in the legislature eleven years in all. Quickly making his mark in Albany he was on such committees as Special Joint Educational Committee of the Senate and Assembly in 1903 which recommended the unification educational system now in force in this state, and was vice chairman of the Special Joint Legislative Committee appointed to investigate the primary system.

By 1912 he felt he had done his duty in Albany, and, declining a renomination, he moved to Hornell where he practiced law in partnership with Fred A. Rob-

(Continued on page seven)

Dewey Northrup Transferred to Groveland

Dewey Northrup has been transferred by the Dairymen's League to Groveland where he will be area manager of the Groveland plant. The transfer is effective next Monday, May 15 and Mr. and Mrs. Northrup are moving next week to Dansville, where they will reside.

Twenty-five years ago February 8, Mr. and Mrs. Northrup came to Andover at which time Mr. Northrup took over the management of the local Dairymen's League plant. During these years the Northrups have been active in the social and fraternal life here and a host of friends regret their leaving our community and wish for them much success and enjoyment in future endeavors.

Harold Sisson has purchased the Northrup home, corner of West Greenwood and Second streets and Miss Ruby Jordan has purchased the building lot on Greenwood street.

Legion Installs New Officers

Allegany County American Legion Commander Edward Mergler of Friendship and members of his staff installed the newly elected officers of Lynch-Burgett Post No. 397, American Legion at the regular meeting of the post held Monday evening.

The newly installed officers include:

Carlyle Myers, Commander.
John L. Cannon, 1st Vice Commander.
Roger Tuttle, 2nd Vice Commander.
William Dugan, Adjutant and Finance Officer.
George Karcanes, Chaplain.
Miles Corsuch, Sergeant-at-Arms.

Firemen's Auxiliary Elects Officers

Officers of the Andover Firemen's Auxiliary were elected for the ensuing year at the regular meeting of the auxiliary held Wednesday night.

The newly elected officers are:

Mrs. Margaret Sackett, president.
Mrs. Edith Wheaton, vice president.
Mrs. Helen Nichols, secretary.
Mrs. Hazel Barlow, treasurer.

George Bennett Dies in St. James Hospital

George A. Bennett was born December 25, 1878 in the township of Alfred where he lived until his parents, Henry and Roxa Bennett, moved to Andover. He and his father ran the dray business here for several years. Later he built several houses in Andover.

He has resided in Hornell, Canisteo, Binghamton and Rochester where he engaged in carpentry. He helped in the building of the Soldiers Hospital at Tupper Lake. For the past two years he has lived with his sister, Mrs. Grace Schneider of Cohocton.

He died very suddenly at St. James Mercy hospital in Hornell, Thursday, May 4, 1950. Services were held at the Landon Funeral Home in Hornell, Monday May 8 with burial on the Bennett lot in Hillside cemetery, Andover.

He is survived by his wife, Nina Bennett and an adopted son, William of Rochester, two sisters, Mrs. Edith M. Thorne of Andover and Mrs. Grace Schneider of Cohocton, a brother J. Clayton Bennett of Cohocton, two nieces Mrs. Alice Kaple Wilcox of Hornell and Mrs. Radah Scott Henning of Cuba, two great nieces and four great nephews, two great-great-nieces and one great-great-nephew.

Always a good investment—U. S. Savings Bonds.

Mother's Day
Sunday, May 14

Timothy J. Regan

Timothy Joseph Regan, lifelong resident of Andover, died at the Jones Memorial hospital in Wellsville, where he had been a patient since Thursday, at 6:30 Sunday morning, May 7, 1950, following a brief illness.

Mr. Regan was born in Andover, November 10, 1870, the son of Patrick and Ellen Kennely Regan. He was a retired telegrapher for the Erie Railroad, a position he held for about 40 years.

"Timmy" as he was popularly known throughout the years, was an ardent lover of sports, both as a participant in his younger years and as a fan in latter days, especially in baseball and prize fighting. He made many trips to see World Series ball games and championship fights and for the past few years you could find him in the same grandstand seat at the Wellsville Pony League baseball games. After his retirement he made a hobby of the grounds about the Regan home and had one of the finest lawns in Andover.

He is survived by the following nieces and nephews: Mrs. John McCaffery, Belmont; Mrs. Vincent Lynch, Colorado; John Regan, Andover; Thomas F. Regan, Wellsville; Thomas L. Regan, Rochester; Engene E. Regan, Colorado, and Francis Kelly, Detroit, Mich.

A prayer service was held at the home at 9 o'clock Tuesday morning followed by services at the Blessed Sacrament Church at 9:30, the Rev. John R. Shea officiating with burial in St. John's cemetery.

Boy Scout Contest Winners Announced

Scoutmaster James B. Mulholland has announced the winners in the Boy Scout contest held to determine the two scouts and one explorer scout who will attend the National Jamboree at Valley Forge in July.

The winners are: James Yannie, explorer scout, sponsored by the Andover Chamber of Commerce; Charles Loescher, sponsored by the American Legion and Auxiliary, and Robert Sherman, sponsored by the Andover Exchange Club.

Cancer Dressing Meeting Next Wednesday

There was a good turnout at the cancer dressing meeting held Wednesday and considerable work was accomplished. In view of the need for these dressings another meeting will be held at the Recreation Hall next Wednesday afternoon at 2 o'clock. Anyone interested in this work is earnestly requested to come and help.

Sister Dies in Johnstown

Mrs. D. A. Murphy of Johnstown, Pa., sister of Mrs. James Guinn of Andover, died Thursday, May 4, following an illness of about six weeks.

She leaves to mourn her loss six daughters, five of whom reside in Johnstown and one in California; two sisters, Mrs. E. O'Leary of Sugar Grove, Ohio and Mrs. James Guinn of Andover and seven nieces and nephews.

Services were held Monday morning at 10 a. m., at the Catholic church in Johnstown, with burial at Johnstown.

Saturday Bad Day for Doctors at Keuka Lake

Dr. J. Robert Common of Andover, Dr. Harvey Spencer, Wellsville and Dr. J. Lee Kinner, Elmira, will tell you that the waters of Keuka Lake were cold last Saturday.

Doctors Common and Spencer were trout fishing on the Hammondsport end of the lake when they were dumped into the water by a large wave. They were picked up by a nearby fisherman and with the exception of losing their tackle and getting cold and wet suffered no ill effects.

Dr. Kinner of Elmira was thrown into the lake while endeavoring to start his outboard motor. He was rescued by two men who were operating a newly constructed houseboat.

Village Clean-up Friday, May 19

The village board has announced that the annual clean-up day in Andover will be Friday, May 19.

Junk for collection should be placed at the curb the night before if possible or EARLY Friday morning to be sure that the trucks get it.

Hospital Pledges Can Be Paid at Local Bank

The Andover National Bank will act as a collection point for payments on pledges to the Jones Memorial Hospital Building Fund.

The first paymment is due next Monday and citizens of this area may make their payments at the bank.

The announcement was made this week by the trustees of the Building Fund: Denton A. Fuller, Jr., Lee Harder and Earl Miller, all of Wellsville.

The bank will have official receipts which will be given when you make your pledge payment.

Anyone who finds it inconvenient to visit the bank may mail payments to the following address: "Jones Memorial Building Fund, P. O. Box, Wellsville, New York.

Claude B. Blowers

Claude Byron Blowers, resident of Andover for the past eight years, died at 11:00 o'clock Wednesday morning, May 10, 1950 following a short illness.

He was born in Troupsburg, June 27, 1862, the son of George and Hannah Winship Blowers and resided in Perry most of his life where he was a dairy farmer.

He was married December 25, 1891 to Lottie Brundage whose death occurred Feb. 1, 1950.

Surviving are three daughters, Mrs. Claude Page and Mrs. Hector Yette, both of Andover and Mrs. Bernice Page of Rochester, a son Claud Page of Perry, four grandchildren and two great grandchildren.

He was a member of the Andover Baptist church.

Services will be held Friday afternoon at 2:30 at the home of Mrs. Yette on North Main street. Rev. Carl Maxson will officiate and burial will be in Hillside cemetery, Andover.

New Arrivals

A son was born Monday, May 8 to Mr. and Mrs. Jack Coats of Wellsville at the Jones Memorial hospital.

A son was born Friday, May 5, at Bethesda hospital, Hornell, to Mr. and Mrs. Earl Houghtling of Andover.

County Firemen's Auxiliary to Meet Here

The Allegany County Firemen's Auxiliary will meet in Andover next Thursday evening, May 18. Tureen supper at 6:30 followed by the business meeting.

Public Invited to Inspect New Sub-Station Sunday

The new $25,000 village substation is now completed and the public is invited to inspect it this Sunday, May 14 between the hours of 5 and 7 p. m., at which time employees of the electric department will be in attendance to show those interested through the station and answer questions.

The new sub-station, which was placed in service on March 26, 1950 consists of a 22 foot by 52 foot cinder block building housing the trucks for the electric and street departments, together with storage for electrical supplies and the indoor switch station, consisting of the meter panels and switches to distribute the three 2400 volts circuits, the power company's meters, street lighting regulators and station transformers. Outside and enclosed by a seven-foot chain link fence is the outdoor station consisting of a steel tower on which is mounted the 35,000 volt disconnect switches, fuses and lightning arresters, together with the 2400 volt bus, instrument transformers, disconnect switches and voltage regulators. On a concrete pad under the tower is located the three 250KVA 35,000 volt to 2400 volt transformers to furnish the village with a potential supply of 750 kilowatts at 2400 volts.

This installation, made necessary by having 2400 volt current no longer available from Niagara Hudson, was financed by money borrowed from the local bank which has been repaid from earnings and $19,000 by issuing bonds paying 1.6 per cent interest, $3,000 of which has already been paid from earnings and $4,000 is to be paid this year from earnings, the balance to be paid off at $4,000 per year from earnings.

The savings from the project are $60 per year for garage rental for the electric department truck and saving on the purchase of electric current from the Niagara and Hudson company which based on the March bill (a good average month) amounts to approximately $1,600 per year. The interest payment amounts to $256, leaving a gain of $1,404, which will be used to pay off the bonds, so the construction of this modern station will not cost the village taxpayers anything.

Hospital Notes

Little Rose Ann Dugo was taken from the Jones Memorial hospital in Wellsville to the Strong Memorial hospital in Rochester last Thursday. Yesterday no change was reported in her condition.

Mrs. Sidney Kaple suffered a heart attack Monday evening and was taken to the St. James Mercy hospital in the Mulholland ambulance. She is reported as improving.

Richard Steadman underwent a tonsilectomy at the Olean General hospital, Friday. He is now convalescing at his home here.

Mrs. Abram Slocum of Voorhees Hill was admitted to the Jones Memorial hospital Thursday as a medical patient.

Joanne Marsh Winner Of Local Grange Contest

Andover Grange has announced Joanne F. Marsh as local winner in the nation-wide essay contest sponsored by National Grange on the subject of "Soil Fertility and the Nation's Future."

Miss Marsh will receive an attractive certificate of award and an embossed pin, and her essay will be forwarded to the State Grange to compete for further honors.

The United States built the first submarine ever to be employed in war in 1776.