

# In the Light of Foresight



The difference between an independent old age and one of jeopardy is simply a matter of foresight and careful provision. Come in today and let us tell you of various plans.

## Andover National Bank

Member of Federal Reserve System  
Member Federal Deposit Insurance Corp.

### PERSONALS

—Mrs. Everett Clark was a Wells-ville caller Saturday.

—Lyle Mulconery and son Donald were Hornell visitors, Tuesday.

—Miss Alice Baker of Hartsville visited Mrs. M. A. Orvis, Saturday.

—Mr. and Mrs. George Avery left Sunday for Olean where Mr. Avery has a position.

—Mrs. R. E. Shaff and Mrs. Chas. Hammond were business callers in Hornell, Tuesday forenoon.

—Mr. and Mrs. Lloyd Lauser visited his parents, Mr. and Mrs. John Lauser at Allegany, Memorial Day.

—Mr. and Mrs. George Avery of Elm Valley were weekend guests of Mr. and Mrs. W. W. Jones and family.

—Mr. and Mrs. Milton Hultquist of Jamestown spent Memorial Day with her mother, Mr. and Mrs. G. W. Wenz.

—Mr. and Mrs. Orris Parker were dinner guests of Mr. and Mrs. Ira Connors and family of Shovel Hollow Sunday.

—Mr. and Mrs. Ben Potter and son, Richard, of Allentown, called on Mr. and Mrs. Edward Carson, Memorial Day.

—Mrs. Sophia Slocum and Frank Emery motored to North Bingham Sunday guest of her sister, Mrs. Albert Robbins.

—Mr. and Mrs. Milton Graves of Olean were dinner guests of her brother and wife, Mr. and Mrs. C. H. Watson, Sunday.

—Mr. and Mrs. Kenneth Jones of Wellsville were supper guests of their parents, Mr. and Mrs. A. L. Youmans, Memorial Day.

—Mr. and Mrs. George Sharp and son Lawrence of Limestone were guests of Mr. and Mrs. G. A. Weresley Saturday night and Sunday.

—Mrs. Edgar Stout passed Memorial Day in Wellsville and visited her niece, Mrs. Benj. Allen at Proctor District the remainder of the week.

—Mr. and Mrs. J. J. Donnelly of Bolivar were guests of their sister and aunt, Mr. and Mrs. Victor Dailey and Mrs. Margaret Hallett, Sunday evening.

—Mr. and Mrs. Albert Randall returned to their home at Corning Sunday night after passing a week with her parents, Mr. and Mrs. F. S. Potter.

—Miss Mildred Jordan passed the weekend with her parents, Mr. and Mrs. L. M. Jordan at Cuba and also attended the centennial service at the Baptist church.

—Mrs. Dewey Northrup and sons Donald and Dewey Junior motored to Binghamton Saturday returning Sunday. Her mother, Mrs. Jennie Newman returning with them.

—Mrs. P. J. Dougherty daughter Irene and Mrs. Grace Howland and daughter Kathleen were dinner guests of Mr. and Mrs. Anthony Dougherty on South Hill Sunday.

—Albert Dennison of Hornell spent Sunday at the home of Mr. and Mrs. Henry Baker. Mrs. Dennison, who has been helping care for her mother, returned home with him.

—Mr. and Mrs. Robert Dean, daughter, Beatrice, and the Misses Mary and Kathryn Doran motored to Elmira Sunday, guests at the home of their uncle, Mr. and Mrs. Martin O'Donnell.

—Mr. and Mrs. Orville Kupp were called to Little Valley Saturday by the death of his half-sister, Miss Kathryn Kupp. Miss Freida Kupp of Salamanca accompanied them home to pass the week with her brother and wife.

—Mrs. Edward Carson was a caller in Wellsville, Friday.

—Miss Mary Kathryn Guinn was shopping in Wellsville Saturday.

—Mr. and Mrs. J. K. Boyer were Wellsville callers Sunday morning.

—Miss Virgil Slaughter of West Greenwood visited Miss Doris Church Sunday.

—Miss Mary J. Russ entertained Miss Helen Vogt of Wayland as a weekend guest.

—Mr. and Mrs. Herbert Warfield of Geneva were calling on Andover relatives Tuesday.

—Mr. and Mrs. Roland Laven and children motored to Cuba Lake, Sunday for the afternoon.

—Mr. and Mrs. Arthur Morris of Bolivar were guests of Mr. and Mrs. Gordon Steadman, Sunday.

—Mr. and Mrs. Harry Baker of East Valley visited their parents, Mr. and Mrs. Henry Baker Sunday.

—John Vincent left for Cape Vincent Saturday for a two week visit with his mother, Mrs. Ellen Vincent.

—W. G. Saunders of Wellsville was a caller at the home of Mrs. LaRue Crandall, Tuesday on his way from Alfred.

—Mr. and Mrs. H. F. Lynton are passing the week at Hornby, Pa., guests of his sister, Mr. and Mrs. John Raver.

—Mr. and Mrs. Claire Broughan and two daughters of Rochester visited Mr. and Mrs. George Calhoun, Memorial Day.

—Mr. and Mrs. John C. Wetzel of Utica were visiting their parents, Mr. and Mrs. W. E. Chase, Wednesday and Thursday.

—Mr. and Mrs. Robert Church and family motored to Whitesville, Memorial Day, guests of her mother, Mrs. Polly Edwards.

—Misses Elsie and Aletha Rowe of Olean visited their aunt and uncle, Mr. and Mrs. Lloyd Lauser from Friday until Sunday.

—Mr. and Mrs. Paul Eno and Mr. and Mrs. George Weber of Hornell were guests of Mr. and Mrs. A. O. Kemp and family, Decoration Day.

—Mrs. Orville Kupp and Mrs. Albert Rogers attended a linen shower given by Miss Marjory Green at Scio, Friday night, for Miss Edith Paine.

—Carl Lauser and Miss Gladys Garringer of Allegany spent one evening last week with his brother and wife, Mr. and Mrs. Lloyd Lauser.

—Mr. and Mrs. Harry Pease of Wellsville and Mr. and Mrs. Charles Tracy of Stanards were callers of Mr. and Mrs. Lyle Mulconery, Sunday evening.

—Mr. and Mrs. W. H. Green and family were dinner guests of their son and family, Mr. and Mrs. Howard Green and Clifford Green at East Valley, Sunday.

—Mr. and Mrs. R. E. Shaff, son Roland and Mrs. Bealy Hollowell were guests of their brother and son and family, Mr. and Mrs. Leon Hollowell at Allentown, Sunday.

—Mr. and Mrs. Elmer Bixby visited their son and family, Mr. and Mrs. Harold Bixby at Towanda, Pa., Saturday and on Sunday visited their father and sister at Nichols.

—Mr. and Mrs. Arling Baker were calling on Miss Caroline Hincer Tuesday evening at the St. James Mercy hospital. They report her as improving from her recent operation.

—Mrs. Kenneth E. Alvord and Postmaster James D. Cheesman went to Sussex, N. J., Saturday and Sunday guests of Mr. and Mrs. N. C. Searles and Kenneth E. Alvord of Forest Hills, L. I.

—Franklyn H. Murphy of Hornell spent Sunday at the home of Mr. and Mrs. John Quigg to visit his little daughter Miss Ellen Marie who is staying with her grandparents during the absence of Mrs. Murphy in New York City.

—Lee Trowbridge was in Allentown on business Tuesday.

—Mr. and Mrs. Frank Davis motored to Belfast Sunday afternoon.

—Mrs. Margaret Cable visited her aunt, Mrs. Brown in Wellsville, Sunday.

—Miss Edna Youmans was a caller of Mr. and Mrs. Joe Walden at Wellsville, Sunday.

—Miss Eva Rennells returned Friday after visiting friends at Fredonia for a week.

—Mr. and Mrs. Arthur Teribury and five daughters visited her parents, Memorial Day.

—Mrs. Edward Walsh and daughter, Madeline, motored to Hornell on business, Saturday.

—Mrs. E. J. Atwood returned Sunday night from two weeks passed with friends in New York City.

—Mr. and Mrs. Howard Hunt and family of Canisteo were guests of Mr. and Mrs. John Horton, Sunday.

—Mr. and Mrs. Albert Green of Alfred were callers Monday night at the home of Mr. and Mrs. W. A. Youmans.

—Mrs. William Nelson of Hornell spent Saturday night and Sunday with her parents Mr. and Mrs. Charles Updyke.

—Mrs. Reed Cooper, Mrs. Dewey Northrup, son Donald and Miss Reta Stearns motored to Hornell Friday on business.

—Miss Margaret Dougherty returned to Athens Memorial Day after a visit with her mother Mrs. P. J. Dougherty.

—Mr. and Mrs. James Guinn of Wellsville were Monday afternoon callers at the home of his mother, Mrs. James Guinn.

—Mr. and Mrs. Roland Stevens of Wellsville were dinner guests Memorial Day of their parents, Mr. and Mrs. A. L. Youmans.

—Mr. and Mrs. John Dorsey and son Junior of Stanards were guests of Mr. and Mrs. John Boyer Sunday afternoon and evening.

—Miss Dorothy McLaughlin of the Andover High School faculty, was in Smethport officiating as bridesmaid at a wedding Saturday morning.

—Miss Eva Rennells, Miss Pauline Gath and John Crayle were in Whitesville, Monday evening, where they assisted on the program for the Grange.

—Mr. and Mrs. A. A. Brooks and daughter, Olive Jane, of Wellsville, were callers at the home of Mr. and Mrs. Ray Geo and family Tuesday evening.

—Mrs. Will VanNoy of Rochester formerly of Andover, where Mr. VanNoy was proprietor of a drug store, was a caller of Mr. M. A. Orvis, Sunday.

—Mr. Hoff and daughter, Elizabeth and Mr. and Mrs. Earl Bassett of Buffalo were Sunday guests at the home of Mr. Bassett's parents, Mr. and Mrs. T. R. Bassett.

—Mrs. George Calhoun was a recent visitor of friends in Rew City, Pa. While there they had a surprise birthday dinner in her honor and she received many nice gifts.

—Mr. and Mrs. Charles Hammond Miss Margaret Prestine and Dewitt Hammond were guests of relatives at Depew Saturday. Miss Prestine remained for a few weeks.

—Rev. Frank Cleary of New York who passed three weeks with Mr. and Mrs. Mahlon Mitchell left for Olean, Tuesday, but the tent meetings will continue during his absence.

—Mr. and Mrs. William Pease and Mr. and Mrs. Frank Dean and daughters passed the evening with Mr. and Mrs. Carl Tracy at Scio and also their son, Norman Tracy, who was home from Buffalo.

—Mr. and Mrs. W. A. Youmans entertained for dinner Sunday Mr. and Mrs. H. H. Nicholson and daughters Meda and Fern and Forrest E. Johnson, pastor of the Calvary Baptist church of Wellsville.

—Mr. and Mrs. James Wentworth and family motored to Wellsboro, Pa., Sunday guests at the home of his cousin, Mr. and Mrs. Lloyd Carpenter and were in attendance at a birthday party in honor of Mrs. Carpenter.

—Mr. and Mrs. George A. Weresley, Mr. and Mrs. George Sharp and son, Mr. and Mrs. Albert Rogers, Mr. and Mrs. George Avery and Mr. and Mrs. W. W. Jones and family enjoyed a picnic supper and outing at Cuba Lake Sunday afternoon and evening.

—Miss Flossie Williams was a visitor in Cuba Thursday.

—Mrs. Jay Bunt visited Mrs. Anne Appier at Alfred Station, Saturday.

—Mr. and Mrs. R. V. Allen were business callers in Hornell, Wednesday.

—Mrs. Maude Clarke of Hillview Farm is spending this week guest of Miss Alice Clark.

—Mr. and Mrs. Harold Bixby and son visited Mrs. Bixby's parents at Wellsville Sunday.

—Mr. and Mrs. Harry Bisbee of Rochester spent the week-end at the Presbyterian manse.

—Mr. and Mrs. Vincent O'Connor of Hornell were business callers in town, Monday afternoon.

—Mr. and Mrs. George Calhoun of Lancaster visited Mr. and Mrs. Floyd Cartwright, Memorial Day.

—Roland Laven attended the funeral of John Schantzler at the Lutheran church at Wellsville, Sunday.

—Mr. and Mrs. E. Palmer and Mr. and Mrs. B. Palmer of Almond were at the Presbyterian manse Sunday evening.

—Mr. and Mrs. W. F. Snyder and Jack Saunders were calling on Mr. and Mrs. Ross Woodworth at Colby Creek, Sunday.

—Mr. and Mrs. Harold Griswold and family of Hornell spent Memorial Day with her mother, Mrs. P. J. Dougherty.

—Mr. and Mrs. Frank Nobles, Mr. and Mrs. Robert Southerland and Miss Alice Nobles motored to Niagara Falls Sunday.

—Mr. and Mrs. Clayton Baldwin and daughter Jeanne and Mr. and Mrs. Charles Caple enjoyed the day at Cuba Lake, Sunday.

—Mr. and Mrs. James Harkenrider and son Cornelius of Rexville were Sunday guests at the home of Mr. and Mrs. Edward Walsh.

—Mr. and Mrs. Lawrence Teribury and family of Angelica were guests at the home of her mother, Mr. and Mrs. George Calhoun, Sunday.

—Miss Grace Fisher returned Sunday night from the St. James Mercy Hospital and reported her sister, Miss Agnes Fisher as slowly improving.

—Mr. and Mrs. Alfred Lincoln and Mr. and Mrs. John Barker and son John of Henrietta were guests for the day Sunday of Mr. and Mrs. Hervey Thorne.

—Mr. and Mrs. Clifford Cleveland and family of Richburg were guests of her parents, Mr. and Mrs. Henry Baker last week. Mrs. Cleveland assisting during her mother's illness.

—Mr. and Mrs. Eugene Nobles and daughter Patricia of Towanda are passing the week in town at the home of her brother, Mr. and Mrs. Robert Church and other relatives.

—Mr. and Mrs. Louis O. Hineckley and Mr. and Mrs. Leon Lamoreaux, son, Richard and daughter Joan, of Rochester passed the week-end at the home of Mr. and Mrs. W. E. Chase.

—Miss Doris Robinson of Alfred spent several days last week at the home of her aunt, Mr. and Mrs. F. L. Hann. Mrs. George Robinson visited them on Monday and she returned home with her mother.

—Mr. and Mrs. Avery Meade, daughter Rosemary and Mr. and Mrs. A. R. Meade of East Valley motored to Elmira, Sunday, guests at the home of their brother and son, Mr. and Mrs. Clarence Meade.

—Mrs. G. W. Wenz left this morning for Jamestown where she will spend a few days on Chautauqua Lake at the home of her daughter, Mr. and Mrs. Milton Hultquist. From there she will go to Cleveland to visit her son, Mr. and Mrs. C. A. Wilbur.

—Those who attended the Seventh Day Baptist Western Association held at the Alfred Station church on Saturday were Rev. and Mrs. W. A. Green and daughter, Eleanor, Mrs. Mary Crandall, Miss Alice Clarke, Mrs. Jennie Flint, Mrs. Lelia Livermore, Miss Emily Mae Green, Mrs. Dan Witter, Mrs. Park Rogers, Mrs. Will Bines and Mr. and Mrs. J. L. Williams.



## A Guide To Real Motoring Economy

Local Ford Dealer, Guy S. Wood, Gives Factors for the "Dollar Wise" to Consider When Purchasing a Car.

When considering economy in a motor car, four factors should be taken into account—first cost, operating cost, maintenance cost, and trade-in value after a period of years.

The matter of first cost can be definitely determined only by ascertaining the "delivered" price. Freight costs differ. So, too, do "handling" costs. To get a true picture of first cost, the buyer should be governed not by "F.O.B." prices but the delivered price of the fully equipped car.

Operating costs vary with drivers as well as with cars, for no two persons drive alike. Excessive speed is not conducive to economy; and sudden spurts—the sudden opening and closing of the throttle—cause gasoline waste; so also does excessive use of the choke.

Operating economy therefore depends on driving methods as well as the efficiency of the engine. Whether a car has four, six or eight cylinders is not so important as the design of the engine. The present Ford car with its eight-cylinder engine is the most economically operating Ford car ever built. This economy is made possible by the design and construction of the engine. The use of eight cylinders does not mean the addition of two or four extra fuel chambers. The Ford V-8 takes the fuel supply of an ordinary four-cylinder engine and divides it eight ways. Reducing four larger explosions into eight smaller ones, gives engine smoothness and quietness. Eight cylinders indicate the way the gas is used, not the amount. It is just the difference between going upstairs in four long jumps or in eight ordinary steps.

With its dual down-draft carburetor, the fuel feed of the Ford V-8 is more direct and more accurate, and the addition of this type of carburetion together with other engine refinements have greatly increased the fuel economy of the present cars.

So far as oil economy in the Ford V-8 is concerned, one of the greatest factors is the efficient cooling system. It is the only engine made in America with waterjackets around both the cylinder walls and the upper crankcase walls. Unless driven at excessive speeds there should be no need for adding oil in the Ford V-8 between regular changes at 1,000 miles.

Low maintenance cost is an important factor in Ford motoring. This is achieved thru the high quality of materials used, exceptionally low cost for parts, and an exclusive exchange service. Instead of repairing worn parts, the Ford owner is able to have them replaced with factory reconditioned units at a considerable saving. An example of this is the engine exchange service. He can have a factory-reconditioned engine installed in a few hours at a cost of only \$49.50, plus freight—a cost which is much less than that of the average "overhauling" job. This same exchange service offered by no other manufacturer, is also available on many other units.

Probably the most vital factor of all in the economy of Ford ownership is the high re-sale value of Ford cars after a period of years. A recent survey in five widely separated distributing territories in the United States showed that Ford cars for every year since 1928 had a greater re-sale value than the average of all the cars of other makes for the same year which sold when new for \$750 or less, F.O.B. factory.

Motorists of today are "dollar wise" as well as "motor wise"—they insist upon having the most that their dollar will buy, and it is not only low first cost but also low operating cost, low maintenance cost, and high re-sale value that have made the Ford V-8 America's fastest selling car.

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

### To The Motoring Public

We are now ready to service any car for the following:

**Power Car Washing - Car Simonizing**

**Complete Lubrication by the CHEK-CHART System, which we would like to explain to you.**

We would appreciate any business that you can give us.

## McGill's Service Station

ANDOVER, S. Y.

THE RIGHT GAS OR OIL FOR ANY NEED

YOU'LL FIND IT AT

## THE VARIETY STORE

SHOP AT HOME - IT'S ECONOMICAL

### Something New

We are opening a Bargain Counter in our Store this week. It will pay you to keep in touch with this Counter at all times.

### Ladies' Full-Fashioned Hose

We are showing a complete line of B. V. May and Nittany Lion full-fashioned Hose in Service and Chiffon weights—all the new Summer Colors

**priced from 79c**

Fine line of Summer Curtain Sets and Curtain Material

**Curtain Sets - - - - - 59c to \$1.19**

**Curtain Material - - - - - 12 1/2 to 39c**