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# CLASSIFIED ADS

**FIRST BAPTIST CHURCH**  
Andover, N. Y.  
Rev. Floyd Aldrich, Pastor  
Phone: 478-3022  
Sunday, June 8  
10:00 a. m. Bible Classes  
11:00 a. m. Morning Worship Service.

**FIRST PRESBYTERIAN CHURCH**  
Rev. Alan Minsch, Minister  
Study phone: 478-4185  
Manse Phone: 478-3992  
Mrs. Clara York, Organist and Choir Director  
Mrs. Anita Cahill, Sunday School Superintendent  
Sunday, June 8  
9:45 a. m. Morning Worship.  
10:45 a. m. Sunday School

**ANDOVER CHRISTIAN & MISSIONARY ALLIANCE CHURCH**  
Rockambeau Avenue  
Andover, New York  
Rev. Milton C. Hurne, Pastor  
Sunday, June 8

10:00 a. m. Sunday School for all ages.  
11:00 A. M. Morning Worship.  
7:30 p. m. Evening Gospel Hour.  
Wednesday  
7:30 P. M. Mid-Week Prayer and Bible Study

**ANDOVER METHODIST CHURCH**  
Gerald A. Wolter, Minister  
Mrs. Lawrence Godown, Organist  
Harold Huffcut, Choir Director  
Sunday, June 8  
10:00 a. m. Church School.  
11:00 a. m. Morning Worship Service.

**INDEPENDENCE S. D. B. CHURCH**  
Rev. Floyd Aldrich, Pastor  
Phone: 478-3022  
Saturday, June 7  
10:30 a. m. Morning Worship.  
11:30 a. m. Sabbath School Classes.

**BLESSED SACRAMENT CHURCH**  
Rev. John R. Shea, Pastor  
Phone: 478-5900  
First Friday Holy Communion at 6:30 A. M. Mass 7:30 A. M. Sunday Masses 8:30 A. M. and 10 A. M.

**MENNONITE CHURCH SERVICES**  
Robert Buckwalter, Pastor  
A hearty welcome is extended to all to attend the Mennonite Church Services held at the Independence Church every Sunday.  
Sunday School 9:30 a. m.  
Preaching Service 10:30 a. m.

**GREENWOOD METHODIST CHURCH**  
Gerald A. Wolter, Minister  
Mrs. Albert Lamphier and Miss Diane Smith, Organists.  
Clinton York, Superintendent  
Sunday, June 8  
9:45 a. m. Morning Worship Service.  
10:50 a. m. Church School.

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Donald G. Taylor, Secretary  
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**Managing Your Money**  
by Edward M. Donohue  
New York State Bankers Association

**What's Inflation?**  
According to the dictionary, it is a sharp increase in the quantity of money or credit (or both) relative to the supply of goods available for purchase.  
In other words, we have more money to spend than there are goods and services to be purchased. Of course, this is oversimplifying the problem but it illustrates a point. We, the consumers, help to create the very conditions we complain about i.e. the high cost of living.  
Inflation is a very deceptive economic force. Oftentimes it is disguised as prosperity. People have money. There are goods and services to be purchased. Unemployment is at a minimum. We are enjoying prosperous times.  
There is a fine line of demarcation between prosperity and inflation. Sometimes it is difficult to recognize. It is like a doctor trying to determine at what point a "social drinker" becomes an alcoholic.  
As long as consumer demand can be satisfied by the volume of goods and services available in the market place, we are enjoying prosperity. However, when our demands outstrip supply, prices are increased. Not noticeably at first but it is the beginning of the inflationary spiral that everybody talks about. As prices continue to rise, salaries and wages have to be increased. A boost in salaries and wages makes it more costly to produce goods. Prices continue to climb and the purchasing power of the dollar declines.  
A good example of this action and counteraction is contained in the following statistics.  
Personal income for 1968 was estimated at \$685.8 billion — a 9.1% increase over 1967.  
The Department of Agriculture's September 1968 quarterly report on the cost of a "market basket of food" (a balanced diet for a family of four with school children) rose 8 to 9% over the previous year. The increase in just this one item in the family budget offsets the increase in income. Consumers were running at full speed just to stand still.  
Through self-imposed discipline consumers can help to curb inflation by curbing their demands for goods and services. Restrain buying on impulse. "Make do with what you have" is the expression that describes it best. Save rather than spend. It's the best way to protect the money you already have in your savings account. You not only build your savings but you help to maintain the purchasing power of the dollar as you have accumulated.