

Mrs. and Mrs. William Grossman

## Janet A. Woolworth and William Grossman Wed

The Andover Methodist Church was the scene of the wedding of Miss Janet Ann Woolworth, daughter of George Woolworth, Wellsville and William T. Grossman, son of Mr. and Mrs. Wesley Grossman, 1 Maple St., Andover.

The Rev. Gerald Wolter, pastor, performed the double ring ceremony Saturday afternoon, July 19, 1969 at one o'clock, before the altar decorated with baskets of yellow daisies and white gladioli. Mrs. Lawrence Godown, organist, rendered traditional wedding selections.

Given in marriage by her father, the bride chose a floor length white gown designed with Victorian neckline capped sleeves and an Empire waist, featuring a full length lace trimmed panel in front. A Dior bow held her Chapel length train, trimmed with lace that fell from the back of the gown. Her elbow length veil of illusion, was gathered at the crown with yellow daisy flowers. White bracelet

length gloves completed her ensemble. She carried a cascade bouquet of white daisies and white gladioli centered with a yellow rose.

Mrs. Vikki Hallock of Rochester, as matron-of-honor for her

sister, wore a yellow nylon dotted swiss gown over dacron. Her headpiece was yellow daisies.

Miss Camilla Cornish of Guilford, was the bridesmaid. Her gown was styled like the matron or honor, with yellow daisies headpiece and each carried a bouquet of yellow daisies and white gladioli. Sheila Hyslip, of Wellsville was the flower girl and carried a basket of white and yellow daisies. The attendants were nieces of the bridegroom.

Major Robert Grossman was best man for his brother. The ushers were Terry Berber of Rochester and Steven Baker of Andover.

Following the ceremony a reception was held at the home of the bridegroom for 150 guests.

Both are graduates of Andover Central School, Class of 1965. The bride is also a graduate of Olean Business Institute and the bridegroom is employed by Eastman Kodak in Rochester.

Following a wedding trip to the Thousand Islands, the couple will reside at 17 Fairview Ave., Rochester, N. Y.

A rehearsal party was held at the home of Mr. and Mrs. Mark Hyslip III in Wellsville and a bachelor party at the home of Mr. and Mrs. Hollis Peckham, Andover.

### SPCA Acknowledgement

In our recent campaign, THANK YOU to Ruth Dennis, Jasper, and Andover News, for voluntary publicity; to the Alfred Sun, Rex Fulam's Shopping Wise, and Wellsville Reporter, for tasteful arrangement of advertisements; to the following, especially, for contributing to advertising cost as a public service: Citizens National Bank, The Box of Books, Alfred; Cadillac Olds, Wellsville (Guy Schmidt); Coslo Inn, Almond, Ross Furniture, Wellsville-Scio Rd.; Stearns Poultry, Alfred Station; Weldonian-Mingues Dairy, Wellsville Travel Service; L. C. Whitford Co.

For the unexpected, unsolicited, magnificent \$200 gift from Wellsville Chapter, Women of the Moose, a chorus of hurrahs — or should it be purring and barks?

### Card Of Thanks

I wish to thank the members of my family and friends for their thoughtfulness, acts of kindness and expressions of sympathy extended to me at the time of my bereavement.

PATRICK G. CRANDALL

### Strange Bills Begin July 1, 1969

Beginning July 1st, consumers will be receiving strange appearing bills from local department stores, mens shops, banks, fashion boutiques and more than half a million creditors in all, throughout the United States.

July 1 was the day the Federal Consumer Credit Protection Act, more familiarly known as Truth-in-Lending, goes into effect and it will change the appearance of practically all bills. Even sales slips, the type the customer signs and receives a copy of when making charge purchase, will have a new look.

Truth-in-Lending introduces two new uniform terms, which form the basis for comparison shopping: Finance Charges (FC) and an Annual Percentage Rate (APR). Both terms will be clearly displayed on all bills. The FC is the dollar and cents amount the customer pays for all credit. The APR discloses the total yearly percentage being charged for extended credit on purchases made and/or for loans.

One of the leading New York banking systems, Marine Midland Banks, Inc., has developed a billing statement format which has become the prototype for other credit-issuing institutions throughout the country. The new statements for the bank's Master Charge credit cards give a very tremely clear picture of the APC,

FC, purchases, payments and loans. The bank has taken steps to inform its 700,000 cardholders of the pending changes in billing statements to alleviate any confusion and potential misunderstanding. Truth-in-Lending explanatory literature is being mailed to all customers with the new monthly billing statements in June July and August.

The APC and FC, while possibly the most confusing new elements appearing on future bills are the most important.

James A. Graham, director of the \$100 million Marine Midland Master Charge Program, has recommended that every consumer take time to thoroughly examine all bills after July 1. With a complete understanding of the Annual Percentage Rate and Finance Charges, Graham believes the consumer can "shop" for credit and have a complete understanding of what extended credit is going to cost, before he signs his name on the dotted line.

"APR? FC? As strange as they may seem today, Graham contends, will be the common denominator for all credit purchases in just a few tomorrows."

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