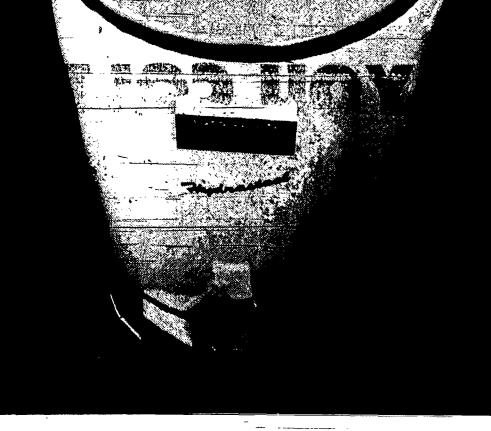


Don't trust to luck ... protect your pocketbook with Internat think — you get a full 20-YEAR national furnace you select! Co free heating survey today!

CALL ANYTH



# The Water Heater for the Growing Family

Active growing families need lots of hot water. There's many, many, baths, many, many washings and much, much cleaning to be done. And, as the family grows, so grow the number of helpful appliances to make life easier. Soon an automatic dishwasher is added, then a newer and higger washer all to keep you, your family and your home as neat as a pin.

But many times, as you grow, your old water heater seems to shrink. You find you're running out of hot water right in the middle of a shower, or the water isn't hot enough for the second batch of clothes. If this is the case now is the time to switch to the water heater that grows with Your family an A. O. Smith Permaglas gas water heater.

Because A. O. Smith is-quality constructed throughout, it's able to keep up with your growing demands. The glass lining is built to take the numerous changes that occurs when converting-cold water to hot. And the thick blanket of insulation keeps the hot water in the tank—where you want it!

So, if your old water heater can't keep, up with your growing family-stop in and see us. We'll see that you get an A.O. Smith that grows with you,

#### 10 Year Guarantee . . .

RGE

If within the 10 year period your tank leaks or you have rusty water due to a defect in the glass lining, you will receive a new water heater free. On any heater purchased after October 1, 1965 installation will also be free within 5 years of purchase. A. O. Smith Permaglas Gas Water Heater \$14995

. 30 Gallon Model Includes Delivery and Normal Installation Budget Terms — As Low as \$5.00 a Month

• Open Tues, and Thurs, till 9----Sat, till noon

ROCHESTER GAS and ELECTRIC 546-2700

VESTOR OWNED COMPANY WITH MORE THAN 26,000 SHAREHOLDERS 89 EAST AVE.

A SPECIAL SERVICE AND A SPECIAL RATE FOR DEPOSITORS How would you like to save money — real money — when you finance your next car? Your Corning/FIRST NATIONAL banker can show you the way. He offers depositors new car financing at \$4.50 per \$100 per year.

> This is an effective annual rate of 8:4% when figured on the unpaid balance. If you have ever taken pencil and paper in

hand to calculate the real cost of car loans elsewhere, this rate will be good news to you. It's the lowest rate available in the entire Corning area, whether you're considering, bank, dealer, credit or finance company interest charges.

• . ·

#### HOW THIS RATE WORKS

You can figure it out yourself: the interest you pay is only \$4.50 a year on each \$100 you borrow. For example, on a \$2,000 loan for 36 months, your interest payments would total \$270.00. You repay interest and principal at a monthly rate convenient for you -- providing the loan is paid up within 36 months. (If you are not already a Corning EIRST NATIONAL depositor, you may want to become one right now, so that you can benefit from this low rate, offered exclusively to depositors.)

## ARRÂNGE YOUR LOAN IN ADVANCE, AT THE BANK

Shake hands with your Corning First National

Banker, who did some thing about the problem.

We recommend that you make the financing arrangement in advance of your purchase. Just find out the Total Purchase Price, and talk with any of our loan officers —we do the rest.

	_		•	
	Loan Crist Per \$100 Per Year		If charged on an "ADD-ON" basis the true annual rate of interest is:	If charged on a "DISCOUN" basis the true annua rate of interest is:
•	\$4.50	This is The Rate Of- fered By Corning- First National	8.4%	9.67%
	\$5.00	THESE ARE RATES Often Referred To As	9.3%5	10.88%
	\$5.50	or "7%" Ioans, They are sometimes even		<b>12.</b> 11 <u>%</u>
	\$6.00	called "low bank rates." Obviously, they are much higher than	11.08%	- 13.38%
	\$7.00	the rate offered by Corning First National	-12.8% -	16.1%

Please Note: The rates above are computed on the actuarial or declining balance method for a 33-month repayment schedule. They will vary slightly if your loan is for 12 or 24 months. We will be happy to show you corresponding figures for a loan of any duration.

FIRST NATIONAL car loans are not available at your dealer's showrooms. Other types of financing plans may be available<sup>3</sup> "on the lot," but these cost you more interest — New York State law allows up to \$7.00 per \$100 on new cars. (And up to \$13.00 per \$100 on used cars!). Both of these rates are substantially higher than the rate offered to you by Corning/FIRST NATIONAL.

### AS A DEPOSITOR, YOU CAN SAVE LITERALLY HUNDREDS OF DOLLARS ON A CAR LOAN AT CORNING FIRST NATIONALI

This is the sensible, lowest-cost way of borrowing money for your next car: come in or telephone one of our loan officers for complete information before you buy. He will tell you exactly what your car loan will cost you-and comparé it with other financing plans available, making the true costs known to you even if someone has hidden them in language like, "just \$13.40 a week." Come in soon, and shake hands with the banker who has solved the problem of high auto financing costs . . . in your favor. You'll find him as FIRST NATIONAL:

**FIRST** 

NATIONAL

of CORNING

# ROCHESTER AUTOMA 1459 LAKE AVE COMFORT



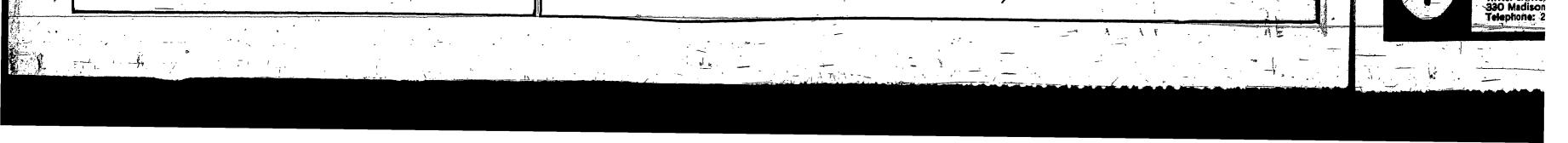
THE HOLY FATHER'S MISSION-/

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CORNING, NEW YORK



FIRST NATIONAL BANK AND TRUST COMPANY