



FOOD DIRECTOR

Roy L. Holman has been promoted to director of food services at St. John Fisher College for Serv-Rite Food Service and Consulting Corp. Holman will be responsible for the House of Studies, Ward Hall Cafeteria, Kearny Snack Bar and all special events.

Business In Diocese



Norman J. McGowan has been named president of Foley-O'Brien Associates with offices in the Foley Bldg., 1469 Monroe Ave.

Foley Associates, a Rochester-based fund raising firm, and O'Brien Associates, its wholly owned fund raising firm from Rockville Center, N.Y.; merged over the weekend.

Foley-O'Brien Associates is a division of Census Management Inc., Washington, D.C.

John J. Foley, founder and past president of Foley Associates, will serve as chairman of the board of the firm and continue to serve as president of Census Management, Inc.



Schwartz



Broikou

Rochester Telephone Corp. has elevated Adam J. Schwartz, former corporate secretary, to the new post of vice president-human resources, and Peter A. Broikou, former treasurer, to the position of secretary-treasurer. Both will report directly to president George S. Beinetti.

Schwartz will be responsible for industrial relations, community relations, environmental affairs, relations with educational institutions, contributions, and public affairs.

As secretary-treasurer, Broikou assumes responsibility for all shareholder relations and legislative relations, in addition to the normal functions of a secretary-treasurer.

Schwartz is a native of Saratoga Springs. He was graduated from St. Peter's Academy there and received his A.B. degree, magna cum laude, from Holy Cross College before joining Rochester Telephone as an installer in 1926.

Mr. and Mrs. Schwartz live at 37 Inglewood Drive, Rochester, and have six children, including father James A. Schwartz, assistant pastor of St. Theodore's Church in Gates.

Beware of checking accounts that bite

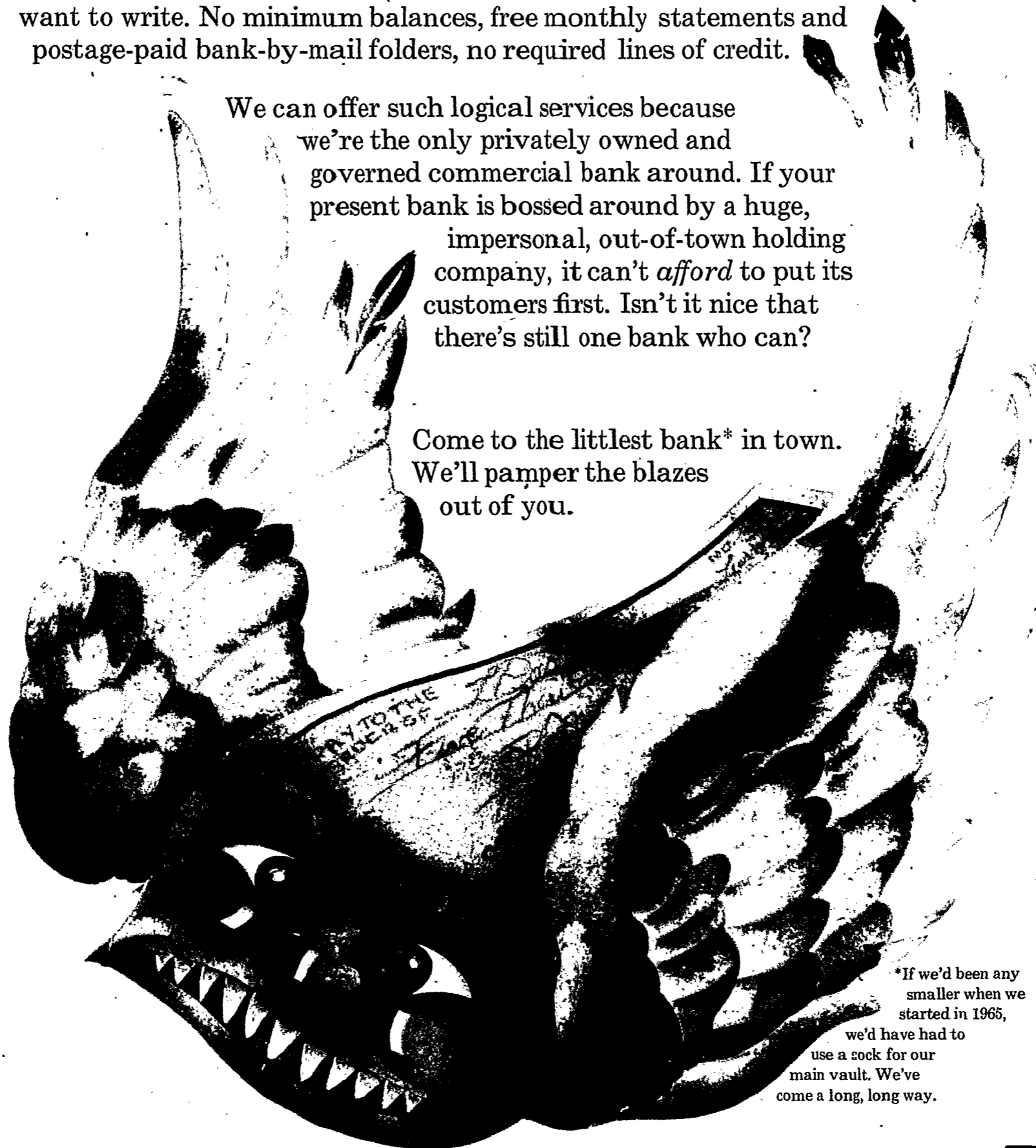
Most of them do, you know. Right in the old wallet. Say you write an average of about four hundred checks a year on one of those Fancy Dan regular or economy checking accounts. More than likely it'll cost you an unnecessary \$40.00 for the privilege. Money right down the chute. Money which might have been spent for additional insurance. Or a bicycle.

Another bank (besides us) advertises "free" checking accounts. No strings attached, etc. Baloney. As long as you've got to qualify for a line of credit first, it's about as free as a week in Verona. If you accidentally overdraw on one of those babies, you're going to get stung with some nasty old interest on an "automatic loan." It's enough to give a thinking person the shakes. The up-to-12% or more-a-year shakes.

Look, our checking accounts really *are* free. As many personalized checks as you want to write. No minimum balances, free monthly statements and postage-paid bank-by-mail folders, no required lines of credit.

We can offer such logical services because we're the only privately owned and governed commercial bank around. If your present bank is bossed around by a huge, impersonal, out-of-town holding company, it can't *afford* to put its customers first. Isn't it nice that there's still one bank who can?

Come to the *littlest* bank* in town. We'll pamper the blazes out of you.



*If we'd been any smaller when we started in 1965,

we'd have had to use a sock for our main vault. We've come a long, long way.

First National Bank of Rochester

Main Office: 35 State Street, at Four Corners; 3140 Monroe Avenue, across from Pittsford Plaza* ; 1370 Lyell Avenue, at Mt. Read Blvd.*

*Hours: Monroe office: Mon.-Wed. 9-3; Thurs. 9-6; Fri. 9-8. Lyell office: Mon.-Wed. 9:30-3; Thurs. 9:30-6; Fri. 9:30-8.

Member Federal Reserve System and F.D.I.C.

