## Keeping Tabs

The Sacrred Heart Women's Club of St. Francis Xavier Church will present a speaker from the Eye Bank at 8:30 p.m. Monday, Oct. 12. The public is invited to the meeting in the parish hall, 316 Bay Street.

The Sacred Heart Society of Holy Ghost Church is sponsoring an "Autumn Happening" dance at 9 p.m. Saturday, Oct. 17, in the parish hall. Music will be by Pepper Kulpinski's

Prizes for costumes will be awarded at the annual Halloween dance to be held by the Men's Club of Holy Family Church, Rochester, at 9 p.m. Saturday, Oct. 17, in the parish hall.

Court Our Lady of the Cenacle 1139, Catholic Daughters of America, is sponsoring a garage sale Friday and Saturday, Oct. 9-10, from 10 a.m. to 5 p.m. at 303 Bayview Rd., Irondequoit.

The Rosary Society of St. Ambrose will sponsor a pancake and sausage supper Oct. 11, in Dailey Hall, from 6 to 7:30 p.m. Tickets may be obtained from Mrs. Lawrence Knapp, 288-0668.

The regular monthly meeting of St. Rose Guild, Lima, will be held on Tuesday evening, Oct. 13 in St. Rose School.

High Boots, midi skirts and wide brim hats will be seen at the Cardinal Mooney Women's Guild "Forecast of Fashions" Show on Monday, Oct. 19 at 8:15 p.m. Mothers and students will be among the models. Mrs. Arthur Koerner is general chairman and Mrs. William Smith, co-chairman.

Mother Cabrini Circle held ats 24th annual Scholarship Tea last Sunday at Cutler Union.

A Bavarian October Fest dance, sponsored by the Rosary Guild of St. Joseph's, Penfield, is to be held Oct. 10 at 8:30 p.m. in the school hall. Today is the deadline for reservations, through 586-9244 or 586-0344.

Mrs. Philip Goeltz of Crestview Drive will entertain the 12th Seton Branch at luncheon Tuesday, Oct. 13. Seton 13 members also will have a luncheon meeting Tuesday, at noon at the Wishing Well, Chili Avenue, with Mrs. Edward Lorscheider and Mrs. Charles Fox in charge.

The Catholic Mission Guild will meet at 1 p.m. Wednesday, Oct. 14, at the Knights of Columbus club, 513 Monroe.

Fur fashions will be shown at 8 tomorrow night, Oct. 8, at the opening meeting of the Women's Club of St. John of Rochester Church, Perinton.

Tomorrow night, Oct. 8, will be "newcomers' night" at Mother of Sorrows Rosary Society. The meeting will begin with Mass at 7:30 p.m. On Oct. 12 and 13, the Red Cross bloodmobile will be at the church hall, from 1 until 7 p.m. Donated articles may be left at the rectory Oct. 11-14 for the garage sale scheduled for Oct. 16 and 17. There will be a baked foods sale at the same time.

The Catholic Women's Club will have a "gourmet" luncheon Oct. 14 at 366 Rock Beach Road. Mrs. John Schantz is chairman. Joan Crissey will talk about "Today's Woman."

St. Christopher's Women's Guild has rescheduled its reception of new members for the November meeting, instead of the meeting called for 8 p.m. Tuesday, Oct. 13, at the church.

Officers will be installed and new members welcomed into the Sacred Heart Cathedral Rosary Guild at ceremonies in the church, at 7:45 p.m. Monday, Oct. 12. Afterward, a craft workshop will be held under the direction of Mrs. Leon Miller. Members are asked to bring

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The Sacrred Heart Women's pencils and paper, scissors and ub of St. Francis Xavier glue.

Antiques, craft work, fashions, wigs and home products will be found in the "Shoppers' Boutique" that the Mothers'

Club of Corpus Christi is setting up as a school fund-raiser. The shop, in the parish hall at East Main and Prince, will be open Oct. 10, 1 to 8 p.m., and Oct. 11, 9 a.m. until 2 p.m.

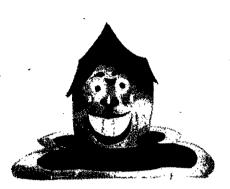
Our Lady of Good Counsil parish will sponsor a fair Oct. 10, featuring toys, Christmas decorations and hand made articles in booths open from 1 until 6:30 p.m. A chicken dinner will be served from 4 until 6, and at 7:30 there will be an auction.

A barn dance will be held at 8:30 p.m. Oct 24 at St. Philip Neri, under the auspices of the Women's Club. The Teen Twirlers will entertain.

## **EDUCATION TRENDS**

Father Daniel Brent, director of the general education division of the Diocesan Department of Education, will outline trends in the diocesan school system at 3 p.m. Sunday, Oct. 11,, in Holy Family School hall, Rochester. Sponsoring the meeting is the parish Home-School Association.

## Free Checking Vs. "Free" Checking



1 Our checking accounts are free. Absolutely free. No strings, no fine print.

As many personalized checks as you need, no minimum balances, free monthly statements, free postage-paid, bank-by-mail folders, free smiles from every teller.

2. We'll give transferable lines of credit to all qualified applicants, of course. Thing is, though, it isn't a requirement for one of our free checking accounts.

3. Since you're only human, you might accidentally overdraw on your account some time. We hope not—but, if you do, we'll call you and give you a little time to make your checks good.

Our free accounts include modestly attractive checks and check book covers. They're not gaudy but they beat plain brown wrappers. We think a check should be a servant—not just another pretty face. If you want something a little fancier, we'll give 'em to you at minimal cost.

We're still the only locally owned and governed commercial bank around. Big deal? Well, look at it this way: It lets us design and carry out our own policies. The kind that always put you first.



Other banks that make this claim are stretching the truth a bit. After all, if you've got to qualify for a transferable line of credit first, then the word "free" is a misrepresentation. For that matter, if there are any qualifications, the adjective becomes somewhat ridiculous.

2. In simple terms, here's what might happen to your wallet if you unknowingly overdraw with a built-in credit line. You'll get a thoughtful "automatic" loan. The kind that'll earn your present bank a hefty up-to-12%-a-year-or-more interest. Hmmmm.

3. As we told you, you're covered automatically on overdrawals with some banks.

After all, why shouldn't they make a little profit on *your* mistakes?

4. The Biggies will offer a spectacular array of pretty checks, and even prettier checkbooks. But, if they're not *free* checks, they're just another expensive frill.

The rest of the gang can't make this statement. They take their orders from huge, impersonal, out-of-town holding corporations. The kind that put *earnings* first, you second.

## 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.

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to any one	of our offices.	In fact, if you don	't, you're going to	hurt our feelings.	And we know you're	e not
that kind of	person.					

Name	Address	Zip
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I think First National's ads are a little nervy. Now I'd like you to prove how I can benefit by opening a checking or savings account with your bank instead of the one with which I now do business. And it had better be good.