

Family Camping To Begin in July, Consultative Bodies Meet with Bishop

For eight weeks this summer during July and August, under the guidance of the Rochester Diocese, Camp Koinonia, a Methodist camp, will be the site of families experiencing Christian Family Renewal.

In previous years, the Family Renewal took place at Camp Stella Maris. Stella Maris has expanded its own summer camp program this year, however, making it necessary for Family Renewal to relocate.

Family camp is a "family experience designed to bring each family closer to God and to each other. It is a vacation, with a learning experience

thrown in; but the emphasis is on the vacation," according to a release from the Pastoral Office.

The staff is headed by a priest, seminarians and young

people from the Teen Seminar movement.

For more information interested persons may write: Christian Family Renewal, Box 32, Webster, N.Y. 14580.

Bishop Matthew H. Clark met briefly in Rome last week with the presidents of the Priests Council, the Sisters Council and the Diocesan Pastoral Council.

He encouraged the groups to begin their preliminary work for full activity during the coming year. Father Douglas Hoffman reported. Father Hoffman, director

of Pastoral Ministry, indicated that, while official activity will not begin before Bishop Clark's arrival, the leadership in the various bodies will begin convening their membership very soon.



MUSIC FOR PRE-SCHOOLERS— Isaiah Jackson conducting RPO Chamber Players, 10 a.m. Saturday, June 9, Rochester Museum and Science Center, Eisenhart Auditorium; \$1 at box office Eastman Theatre lobby, 454-7091.

MIME WORKSHOP— Eliot Fintushel performs his story, *The Moon Is in the Way*, Saturday and Sunday, June and 10, 2:30 p.m., at 50 Chestnut Plaza; \$2.

PLAYHOUSE THEATRE— With Nazareth Arts Center company presents *Whoopie!*— *The Twenties in Revue*, Thursdays and Saturdays, 8 p.m., and Sundays 3 p.m. June 7-17, at 3797 Rush-Mendon Rd.; \$5.

ROCHESTER COMMUNITY PLAYERS— Auditions for Arlene Fancle's play about Susan B. Anthony, 8 p.m. June 11, 12, in Bldg. 4, Monroe Community College; 21 parts for men, women and children. Details: 473-8130.

GARAGE SALE— At St. John the Evangelist, 55 Martha St., Spencerport, Saturday, June 9, 9:30-4; also food sale.

HERB SALE— Tuesday, June 12, noon-3 p.m., in Garden of Fragrance, Rochester Museum and Science Center (in Eisenhart Auditorium if rainy); free.

SENIOR CITIZENS MATINEE— Tomorrow, 4:30 p.m., Dryden Theatre, Eastman House; 1971 comedy, *Made for Each Other*.

CORNERSTONE PARK— Mitzi Collins, Monroe Trio in concert Friday noon, June 8.

CURBSTONE CRAFT FESTIVAL— Tomorrow through Saturday, June 9, downtown Rochester.

MARRIAGE EN-COUNTER WEEKENDS— June 8-10, 22-24; reservations through 716-385-4762; for Spanish speaking couples, June 22-24, reservations through 716-482-2532.

"All NOW accounts are not created equal."



Read on to learn how Lincoln's Checking+5 offers a better way to earn interest on your checking money.

So you thought all NOW accounts were the same because they all pay 5% interest on checking.

- Q.** They're not the same?
- A.** No. But to understand the differences in NOW accounts, you must first understand the difference between "minimum balance" and "average monthly balance."
- Q.** What makes Lincoln's Checking+5 NOW account better than other accounts that pay 5% interest on checking?
- A.** Lincoln's Checking+5 bases service charges not on a minimum balance but on your average monthly balance. This can work greatly to your advantage.
- Q.** What does "average monthly balance" mean, and how can it benefit me?
- A.** Quite simply, your average monthly balance is the amount you keep in your account on the average during a given month. All of your daily balances—highs as well as lows—are taken into consideration and averaged together. Service charges, if any, are based on that amount.
- Q.** And other banks don't offer the same deal as Lincoln?
- A.** No. Most NOW accounts require that you maintain a minimum balance. This means you must keep a certain minimum amount in your account at all times. If your balance drops below that minimum even for a single day, you must pay a monthly service charge. So, you could end up paying more in service charges than you earn in interest, even if you usually maintain a substantial checking balance.
- Q.** You mean if all my bills come due around the same time and my balance accidentally drops below the minimum, I'll have to pay a service charge, even if my balance stays above the minimum for the rest of the month?
- A.** Yes. And even if you're careful not to reduce your balance too much by writing a lot of checks at one time, your creditors could decide to cash them all at once. Your balance could then drop below the minimum, and you wouldn't even know about it until you received your bank statement.
- Q.** But I don't have to worry about this happening with my NOW account at Lincoln?
- A.** No. Lincoln doesn't want to penalize you for the normal ups and downs of your checking balance.

Q. Explain exactly how "average monthly balance" works to my advantage at Lincoln.

- A.** If you maintain an average monthly balance of only \$1,000 in your Checking+5 account, the service is FREE. However, even if your balance drops below that \$1,000 figure several times during the month, your average balance for the entire month could still exceed that amount. And the service would still be free.
- Q.** And I'll still earn a full 5% interest on all my money?
- A.** Of course. It's the highest interest allowed by law on this type of account. No bank or savings institution can pay you more. And you earn it on every dollar you keep in your account.
- Q.** How much interest can I earn with Checking+5?
- A.** Maintain an average monthly balance of \$1,000 every month for a year and you earn \$50 in annual interest. Higher amounts earn more. What's more, you pay no service charges and get free personal checking besides.
- Q.** How can I figure my average monthly balance?
- A.** If you're already a Lincoln checking customer, it's printed right on your statement. If not, consult the box below. Or stop in at any of Lincoln's convenient offices, and we'll be happy to help you.

Find out more about Unibank Checking+5 at your nearest Lincoln office. There's one near you.

How to figure your average monthly balance.

Using your latest checking account statement, list the balance for each day of the period covered by the statement. (If the statement period has 30 days, you should have 30 amounts; for a 31-day month, 31 amounts.) If there is more than one transaction on a single day, use the last balance listed for that day. For days on which there were no transactions, use the previous day's balance as your figure. When all amounts have been listed, add them together and divide by the number of days in the statement period. This will give you your average balance for the month.

