

## Special Olympics Plans Continue

Plans for the 1979 International Summer Special Olympics have shifted to high gear this month. The Special Olympics, designed for mentally handicapped children, will take place this year at the Brockport State University Campus from Aug. 8 to 13.

The medical committee isn't expecting a great deal of serious illness or injury, Smits said, but they want to be sure they are prepared.

A number of celebrities have agreed to participate in the Special Olympics. Some of

them are Barbara Walters, ABC News; Penny Marshall and Cindy Williams of Laverne and Shirley, professional basketball star Bob Dandridge, Bruce Jenner, Olympic decathlon champion and ex-pro football star Rosie Grier.

## Fr. Keyes to Talk At August Seminar

Ogdensburg... The topic for late August's Wadhams Hall Pastoral Institute will be "Spiritual Directions: Guidance for Ministry." This year's speaker for the week of lectures and discussions will be Father Paul Keyes of St. John's Seminary, Brighton, Mass.

The Program is scheduled to take place, Aug. 20-24, at Mater Dei College here. All interested Christians, clergy, religious and laity concerned with their developing spirituality are invited.

Father Keyes is a priest of the Archdiocese of Boston and is currently on the

Spiritual Direction Team at St. John's Seminary.

The Pastoral Institute is open to the public, and the director, Dr. Edward G. Clarke, will answer any requests for information. He can be reached at Wadhams Hall Seminary-College, Riverside Drive, Ogdensburg.

This week Peter N. Smits, International Games director, reported on the medical facilities that will be available for the Olympians who will be arriving next month from all over the world.

He said that Dr. James Orr, director of student health services at the college will head up the medical committee. The committee will include physicians, nurses and technicians from the Brockport area, the Monroe County Health department and from the Brockport volunteer ambulance company.

The medical committee has received invaluable help from the 338th General Hospital Army Reserve Unit, Niagara Falls. The unit will set up a two-tent hospital facility on campus in case of emergencies during the games. The college infirmary will also be available.

### Uniform Sale Set On June 26

A uniform sale will be held on Tuesday, June 26 and Wednesday, June 27 at Cardinal Mooney High School, 800 Maiden Lane, in the cafeteria, 6-9 p.m.

The uniforms must be clean, on a hanger and with an attached envelope with name, address, phone number and price of garment. They are to be dropped off on Saturday, June 23 and Sunday, June 24 at 216 Harvest Drive. For further information call 225-8140.

### Cancer Talk

Dr. Robert Cooper, director of the University of Rochester Cancer Center will address the June 26 meeting of Make Today Count, 7:30 p.m. at the Monroe Developmental Center, 620 Westfall Rd. His topic will be the expanded services of the new Cancer Center now under construction.

### 62nd Field Mass

The 62nd annual field mass of the Knights of St. John and Ladies Auxiliary will be offered at Holy Sepulchre Cemetery at 10 a.m. Sunday, June 24. Bishop Dennis W. Hickey will be the celebrant. The public is invited.

### Xerox Funds Summer Jobs

Xerox has given the Department of Labor half a million dollars to fund summer jobs for 600 needy teenagers in 10 cities, the company announced last week. Rochester's share is 64 jobs, which should bring the workers an average of \$780 for the season, the announcement said.

Neighborhood renovation projects selected by the city administration and approved by Xerox will provide the work.

# "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.

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