THE 70 YEAR HISTORY OF
THE SUMMIT FEDERAL CREDIT UNION
1941-2011
Downtown Rochester’s Four Corners as it looked in 1932.

The 70 Year History of The Summit Federal Credit Union 1941-2011
This historical perspective is dedicated to the original founders of the credit union who were employees of the Rochester Telephone Corporation—Herbert Davis, Harold Madigan, F. C. Goodwin, Jr., the original Board of Directors and countless others who played a significant role formulating the credit union. This special group had the vision and the energy to create a financial cooperative aimed at helping members save and borrow for their future at attractive rates and favorable terms.

Our 70-year legacy is a long and storied one touching thousands of families, friends and neighbors along the way. The credit union remains strong and continues to thrive today operating by the same principles that were first established by our founders in 1941—to help members improve their lives.
Paul Infantino

Paul Infantino had a long and long legacy of service to one credit union and has been a strong advocate for the credit union movement and its customers. He served as a loan officer at one credit union for over 30 years and across the nation in California. He has provided the credit union's culture, helping people gain access to affordable financial services through a variety of duties including loan officer, Collections officer and general manager of the credit union. As a volunteer, he was a member of the Credit and Education Committees, chairman of the Board of Directors, and treasurer of the Board. The contributions of Paul Infantino, John Bryson and our long list of directors and volunteers cannot and will not be forgotten.

John Bryson

John Bryson was one of the greatest advocates ever to be a part of the national credit union movement. He was innovative technologies for its membership, before they were widely used in many cases. Under Mr. Bryson’s leadership, the credit union implemented services and technologies at a very early stage—usually on the cutting edge of the industry and added new companies to our membership even before the industry adopted those practices.

They all had key roles in running the credit union and keeping it on the cutting edge of member convenience and outstanding service. The contributions of Paul Infantino, John Bryson and our long list of directors and volunteers cannot and will not be forgotten.

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At left: a logo of one of First Merchants Bank facing west near the Clinton Avenue intersection in downtown Rochester.
This look back at the first 70 years of our dynamic and ever-changing financial institution focuses on the events and milestones that shaped the history of your credit union. Stories and footnotes, plus hundreds of photos with captions that pictorially chronicle the evolution of The Summit Federal Credit Union through the end of 2011. This retrospective includes many of the stories that have compiled this book chronicling 70 years of the organization’s heritage, from its humble beginnings in the 1940’s through the formative years and its humble beginnings in the 1940’s. We will chronicle the new product and service additions and growth of assets in the 1950’s, plus outline the increasing employee counts to meet the ever growing member base and highlight relationship-building events through the 1960’s.

In an attempt to preserve the rich history of The Summit Federal Credit Union, we have created this book chronicling 70 years of the organization’s heritage, from its humble beginnings in the 1940’s through the formative years and its humble beginnings in the 1940’s. We will chronicle the new product and service additions and growth of assets in the 1950’s, plus outline the increasing employee counts to meet the ever growing member base and highlight relationship-building events through the 1960’s. We’ll spotlight numerous financial achievements, plus focus on a variety of new product and service introductions benefiting members along the way.

In the 1990’s, there seemed to be a change in the American ideal of paying back what you borrowed. As we listened to members and implemented their requests, we became a full-service financial institution offering a wide array of products and services to meet their everyday needs.

Over the years, we have evolved from a single sponsor credit union exclusively serving Rochester Telephone employees in the 1940’s and 1950’s, to a multi-million dollar credit union today serving tens of thousands of members across Western and Central New York. It also paved the way for the addition of multiple new branches and expansions of our charter which helped to diversify our concentration of members to our existing geographic markets, and the addition of some new markets for us in Western and Central New York. It also paved the way for the addition of multiple new branches and expansions of our charter which helped to diversify our concentration of members to new and different industries. This resulted in a wider variety of new employer groups.

In the late 1990’s and the 2000’s, other credit unions have also played a key role in our growth over the years, especially new and different industries. This resulted in a wider variety of new employer groups.

In the 2000’s, we operated our credit union using a very successful business model…balancing the needs of member while sharing a bit of our own history and learning.

The historical perspective will take readers decades by decades from the early days of the credit union in the 1940’s through the 1960’s until the establishment of a charitable fund in the Engineering Department at Rochester Telephone Corporation that evolved into the beginning of our credit union as the Rochester Telephone Federal Credit Union in 1949, and its branch locations and its humble beginnings in the 1940’s. We will chronicle the new product and service additions and growth of assets in the 1950’s, plus outline the increasing employee counts to meet the ever growing member base and highlight relationship-building events through the 1960’s.

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The earl Y Years
The 1930's Through The 1970's
The beginnings of the credit union movement were taking shape in the United States in the early 1930s. With the passage of the Federal Credit Union Act in 1933, the movement was made legal. A few years later, the seeds of the Rochester Telephone Federal Credit Union were planted in a small conference room at the local phone company. Herbert M. Davis introduced the idea of starting a federal credit union during a departmental Council meeting of the Rochester Telephone Corporation. These were the origins of our credit union and led to a very successful history of service to members spanning 70 years to date and counting.

**KeY HIStoRIcal MoMentS In tHe 30’s**

1931: Planet Pluto discovered
1931: Al Capone imprisoned for Income Tax Evasion
1932: Amelia Earhart 1st woman to fly solo across the Atlantic
1933: FDR launches New Deal
1934: The Dust Bowl
1935: Social Security enacted in U.S.
1936: Hoover Dam completed
1937: The Hindenberg disaster
1939: World War II begins

**1930’s**

**THE BEGINNING**

Excerpts of letter from Mr. Harold V. Madigan to Mr. F. C. Goodwin, Jr.

"About ten years ago a mutual savings and loan fund was established in the Engineering Department, with the objectives of providing funds for members at Christmas time and funds for short term loans."

"What a tremendous amount of good could be accomplished for 1,700 potential members, if such a fund provided a means of making loans at a rate of interest much lower than could be obtained elsewhere, or that paid a rate of interest on savings twice as great as the banks in our community."

"The problem of employees who are unsuccessful in handling their incomes to meet expenses can be handled by the Credit Union, as is being done by other Credit Unions. The advantages and, I expect, disadvantages of a Credit Union to the Rochester Telephone Corporation are many, which could be brought out in greater detail in an open discussion."

"Five Directors of the Rochester Telephone Corporation in 1932 meet by telephone with the Chairman speaking from Pasadena, California. Four men are seated at a table. Six men are standing behind them. Each holds a candlestick telephone. Seated from left are William B. Woodbury, Vice President; John P. Boylan, President; T. Carlyle Nixon; and J. Foster Warner. Standing from left are Frank J. Brookman, Vice President; James W. Hubbell; Heber E. Wheeler; Raymond N. Ball; W. Roy McCanne; and William J. O’Hea, Secretary."
1941

- January: First Annual Meeting held to appoint a volunteer Board on phases of work in the credit union.
- First membership meeting.

1942

- February: New office opened, Room 319 of the Triangle Building, hours increased to 10 a.m. to 3 p.m., 5 days a week.
- Savings dividends.

1943

- May: Moved to 11th floor of Sibley Tower, 25 Franklin Street which became new headquarters.
- Members/Balances/Net Earnings:

1944

- Financial achievements:
  - Savings Bonds
    - December 31: Membership over 1,000.
  - Loans/grants
    - January: 461 loan applications received. All were granted. Setting 862. 321 per month for two years.
- Members/Net Earnings:

1945

- Members/Net Earnings:
  - January: 46% of Rochester Telephone employees are members.
- Financial achievements:
  - Shares/fiscal year:

1946

- Members/Net Earnings:
  - December: Assets reach over $200,000.
- Financial achievements:
  - Shares/fiscal year:

1947

- Location:
  - New office.
- Financial achievements:
  - Members/Net Earnings:
    - January: Members increased their third month to $3,680.

1948

- Financial achievements:
  - Members/Net Earnings:
    - January: Credit union issued over $20,000 in U.S. Savings Bonds.

1949

- Financial achievements:
  - Members/Net Earnings:

1950

- Financial achievements:
  - Members/Net Earnings:
    - January: 898 members.

1951

- Financial achievements:
  - Members/Net Earnings:
    - January: 461 loan applications received. All were granted. Setting 862. 321 per month for two years.

1952

- Financial achievements:
  - Members/Net Earnings:
    - January: 46% of Rochester Telephone employees are members.

1953

- Financial achievements:
  - Members/Net Earnings:

1954

- Financial achievements:
  - Members/Net Earnings:
    - January: 898 members.

1955

- Financial achievements:
  - Members/Net Earnings:
    - January: 898 members.

1956

- Financial achievements:
  - Members/Net Earnings:
    - January: 898 members.

1957

- Financial achievements:
  - Members/Net Earnings:
    - January: 898 members.

1958

- Financial achievements:
  - Members/Net Earnings:
    - January: 898 members.

1959

- Financial achievements:
  - Members/Net Earnings:
    - January: 898 members.
1960's

MANAGING GROWTH

As the 1960's began, the Rochester Telephone Federal Credit Union continued to see steady growth in membership and assets, plus we installed secure new products and services that provided more financial options for members. The first Newsletter was established and included the news of the day plus other information that was of importance to members of the credit union. As the employee count grew, key decisions were made by the Board of Directors for small branches including the creation of a newsletter to help keep them informed.

1960
- First televised Presidential debates
- November: Christmas Club Account introduced.
- December: Assets now over $2 Million.

1961
- December: Christmas Club Account introduced.
- November: Golden Thrift Savings Certificates issued.
- January: First non-Rochester Telephone Company added to charter. AT&T employees now permitted to join.

1962
- October: Moved to Room 400 in Richford Building, 67 Chestnut Street...our corporate headquarters.
- December: Assets now over $3 Million.
- Financial Agreements
  - Retirement plan for credit union employees.
  - September: Pension Committee established, created by NCUA.

1963
- September: Pension Committee established, emphasized employee credit at a minimum.
- Location
  - New Offices
    - New York State Telephone Credit Union
    - Enterprise Telephone
    - Municipality New York State Electric
    - Buffalo Telephone
    - Canton Telephone
    - Breezewood Telephone
    - Oswayo River Telephone
    - Telephone Companies Added Across NY State
    - Employees FCU, Utica Telephone FCU, Telco FCU

1964
- Employees Self-Study
  - University of Colorado
  - American Management Association
  - National Self-Study Committee (NSSC)
  - Self-Study Committee of Credit Unions
  - First newsletter established and included the news of the day plus other information that was of importance to members of the credit union.
  - NCUA (National Credit Union Administration) was formed.

1965
- November: Golden Thrift Savings Certificates issued.
  - Employee Benefits/Staff
    - September: Pension Committee established, emphasized employee credit at a minimum.

1966
- October: Moved to Room 400 in Richford Building, 67 Chestnut Street...our corporate headquarters.

1967
- January: First non-Rochester Telephone Company added to charter. AT&T employees now permitted to join.
- HIStoRIc MileStoneS
  - Telephone Companies Added to NY State
    - Employees FCU, Syracuse District Telephone
    - Rochester Telephone FCU, Buffalo Telephone
    - Association (NYSTCUA) Formed
    - First conference held.
    - Employees FCU, Utica Telephone FCU, Telco FCU

1968
- November: Golden Thrift Savings Certificates issued.
- New PRODUCTs, New SeRVICeS, Expanded CHaRteR
- HIStoRIc MileStoneS
  - Telephone Companies Added to NY State
    - Employees FCU, Syracuse District Telephone
    - Rochester Telephone FCU, Buffalo Telephone
    - Association (NYSTCUA) Formed
    - First conference held.
    - Employees FCU, Utica Telephone FCU, Telco FCU

1969
- September: Pension Committee established, emphasized employee credit at a minimum.
- MileStoneS
  - Assets now over $6 Million in total assets
- Financial Agreements
  - Retirement plan for credit union employees.

1970
- December 31: Assets now over $14 Million.
- MileStoneS
  - National Association of Federal Credit Unions (NAFCU) was founded.

1971
- MileStoneS
  - New PRODUCTs, new SeRVICeS, expanded CHaRteR
- Financial Agreements
  - First newsletter established and included the news of the day plus other information that was of importance to members of the credit union.

1972
- MileStoneS
  - Employees Self-Study
    - University of Colorado

1973
- MileStoneS
  - Financial Agreements
    - First newsletter established and included the news of the day plus other information that was of importance to members of the credit union.

1974
- MileStoneS
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KEY MOMENTS IN THE 60’s
- 1961: Berlin Wall built
- 1962: Cuban Missile Crisis
- 1963: Martin Luther King Jr.’s “I Have a Dream” Speech
- 1964: Beatles become popular in U.S.
- 1965: 1st draft in U.S.
- 1967: First Super Bowl
- 1969: Sesame Street first airs
- 1972: Terrorists attack at the Olympic Games in Munich
- 1973: U.S. pulls out of Vietnam
- 1974: President Nixon resigns
- 1975: 1st test-tube baby born
- 1976: Watergate scandal begins
- 1977: Elvis found dead
- 1978: First test-tube baby born
- 1979: Iran takes American hostages in Tehran

KEY MOMENTS IN THE 70’s
- 1970: Computer memory data introduced
- 1971: 1st Bicycle "frameless" bicycle
- 1972: Summit held at the Olympic Games in Munich
- 1973: National energy crises
- 1974: 1st true hybrid cars introduced
- 1975: 1st U.S. satellite launched into space

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In the 1980’s, the credit union began a new era under the name of The Summit Federal Credit Union. With this change and an expansion of our charter, we were allowed us to accept a wider variety of new employer groups into the credit union. In addition, we expanded our branch network with some new locations, plus we engaged in a comprehensive expansion of products and services including offering checking accounts for the first time in order to maintain our competitive edge. The credit union also invested in our first computer system which focused on compiling and storing member account information, plus ATMs were introduced allowing easier access to cash outside of our branches.

1980:
- John Lennon assassinated
- Mount St. Helens erupts

For the first time, assets increased five-fold from nearly $20 million to approximately $100 million.

1981:
- Personal Computers (PC’s) introduced by IBM
- Millions watch royal wedding of Charles & Diana on TV
- First woman appointed to the U.S. Supreme Court

First Loan Officer
- F. Leonardo (Loan Officer), approved loans up to $5,000.

March: Credit Committee granted loan authorization to Jack

1982:
- Vietnam War Memorial opened in Washington, DC
- Michael Jackson releases "Thriller"

April: Credit union granted charter change allowing

First Non-Telephone Employee Director Appointed
- Jeffrey Peters is the first non-telephone company

March: Second branch office opened in trailer

1983:
- First Money Market accounts offered.
- Automatic Teller Machines (ATM’s) introduced, plus

March: The credit union opened a new location in the Rockland.

October: 30 year fixed rate mortgages offered.

1984:
- New offices
- New Member Companies
- Coca-Cola, Paychex, Bausch & Lomb, RG&E, Rochester

September: New companies added…Coca-Cola,

1985:
- New Coke hits the market
- Wreck of the Titanic found
- New Ford Explorer hits the market

July: Credit union opened a new location in the Summit

March: New Summit logo adopted

1986:
- DNA first used to convict criminals
- Berlin Wall falls
- Detroit Tigers Win the World Series

January: Rochester General Hospital branch

1987:
- Chairman’s staff position created
- First New Telephone Employee Director Appointed
- Flight by plane.

March: Credit union opened a branch in the Summit

October: 30 year fixed rate mortgages offered.

1988:
- Space Shuttle explodes
- Challenger

July: Prestolite office opens in Arcade, NY.

January: Rochester General Hospital branch

1989:
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- Russian president
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The 1990s were exciting times for our cooperative and were marked by significant growth of the credit union, doubling assets in just a short 10 year period. During this decade, the credit union celebrated its 50th year serving members and saw a key changing of the guard at the helm with the retirement of John Bryson as CEO and the installation of Michael Vadala as his successor.

Innovation and new product introductions led the way as members had more choices than ever before. In 1990, the first Summit-owned ATM machine was operational, our first website debuted, our first mini-branch was opened at Blue Cross & Blue Shield headquarters in downtown Rochester, plus our first formal strategic plan was created and put into motion. Other notable achievements included the completion of the new credit union/money center in Rochester (SOFCU), and a move into a new corporate headquarters building in Greece which also housed a very busy branch on the first floor.

In 1990, the credit union had over 22,000 members and was $100 Million in Assets realized.

### Financial Achievements
- **1990:** Nelson Mandela freed
- **1990:** Hubble Telescope launched into space
- **1991:** Collapse of the Soviet Union
- **1992:** Official end of the Cold War
- **1993:** Use of the Internet grows exponentially
- **1994:** Channel tunnel opens, connecting Britain & France
- **1995:** Oklahoma City Bombing
- **1996:** First website launched
- **1997:** Princess Diana dies in car crash
- **1998:** U.S. President Clinton impeached
- **1999:** The Euro the new European currency

### Milestones
- **January:** Summit Check Cards and money orders introduced.
- **1992:** New offices opened at 2nd floor of Sibley Tower building, corporate office remained on 12th floor.
- **February:** New corporate office opens at 100 Marina Drive in Greece, NY….2 floors, 45,000 square feet, designed by Barkstrom and LaCroix Architects, built by Christa Construction.
- **December:** CEO John Bryson retires.
- **April:** Paul Infantino retires from Board.
- **June:** Michael Vadala elected to NAFCU Board of Directors.
- **July:** East Rochester branch opens, 9 employees.
- **May:** 9 Summit-owned ATM machines in operation.
- **May:** Relationship Pricing Program established.
- **January:** Mike Vadala appointed President & CEO.
- **January:** Summit Chairman, John Bryson, passed away.

### Staff Milestones
- **1995:** Membership Access Act (HR 1151) Passed, Vadala elected to the National Association of Federal Credit Unions (NAFCU) Board of Directors.
- **1997:** Big Blue Book published.
- **1999:** Fear of Y2K Bug

### Strategic Plan
- **1997:** Revised Strategic Plan with a focus on building financial strength and member relationships.

### Mergers
- **1990:** SOFCU merged into The Summit with 504 members, $2.3 Million in shares, $845,000 in loans and $1 Million in capital. These members were served out of our Seneca Falls branch.

### Other Milestones
- **1990:** 1st credit union to offer checking accounts for high school kids debuts…Forward Bound teen program begins.
- **1991:** Safari Club debuts…Forward Bound teen program begins.
- **1992:** Relationship Pricing Program established.
- **1993:** TVS debuts…Forward Bound teen program begins.
- **1994:** Summit Chairman, John Bryson, passed away.
- **1995:** First Website
- **1996:** New Safari Club savings program for high school kids…Forward Bound teen program begins.

### Product & Services
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- **1996:** New Safari Club savings program for high school kids…Forward Bound teen program begins.
- **1997:** Big Blue Book published.
- **1999:** Fear of Y2K Bug
“THINK B.I.G.,” Mergers and “The SUMMIT Revolution”

The decade that began the new millennium saw the credit union survive the worldwide Y2k hysteria unscathed, and ended with the global financial crisis that touched the lives of virtually every American. Despite those outside factors, Greater Rochester Area Credit Union added $1 billion in assets, grew the credit union, and ended the decade with offices across the Rochester area in Henrietta, Hilton, Brighton, East Rochester, Penfield, and downtown Buffalo. By the end of the decade, we added 2 more locations to the Buffalo branch network and merged in the Kenton Federal Credit Union expanding our presence as one of the largest credit unions in New York.

2000

- The decade that began the new millennium saw the credit union survive the worldwide Y2k hysteria unscathed, and ended with the global financial crisis that touched the lives of virtually every American. Despite those outside factors, Greater Rochester Area Credit Union added $1 billion in assets, grew the credit union, and ended the decade with offices across the Rochester area in Henrietta, Hilton, Brighton, East Rochester, Penfield, and downtown Buffalo.
- By the end of the decade, we added 2 more locations to the Buffalo branch network and merged in the Kenton Federal Credit Union expanding our presence as one of the largest credit unions in New York.

2001

- New Strategic Plan covering 2005-2007 rolled out, “The Summit in 2007 bringing over 1,200 members, $2.5 Million in capital, and $766,000 in capital.
- New Strategic Plan covering 2005-2007 rolled out, “The Summit in 2007 bringing over 1,200 members, $2.5 Million in capital, and $766,000 in capital.

2002

- First Link Federal Credit Union merged into The Summit bringing over 1,200 members, $2.5 Million in capital, and $766,000 in capital.
- First Link Federal Credit Union merged into The Summit bringing over 1,200 members, $2.5 Million in capital, and $766,000 in capital.

2003

- Third Redesigned Website rolled out, “Engage”.
- Third Redesigned Website rolled out, “Engage”.

2004

- First L.E.E.D. certified branch (Leadership in Energy and Environmental Design) in our network.
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2005

- “The Summit in 2007 bringing over 1,200 members, $2.5 Million in capital, and $766,000 in capital.
- First L.E.E.D. certified branch (Leadership in Energy and Environmental Design) in our network.

2006

- New Branch locations New Branch
- New Branch locations New Branch

2007

- New products & services
- New products & services

2008

- New strategic Plan
- New strategic Plan

2009

- New strategic Plan
- New strategic Plan

2010

- New strategic Plan
- New strategic Plan

Key Moments in the Decade

- 2000: George Bush tax cuts, $5 for Prepaid checks, charging the postal rate
- 2001: 9/11, terrorist attacks (Tribe of Two), President of the U.S.
- 2002: Homeland Security Act (JSA) & the Goofing
- 2003: Homeland Security & the Goofing
- 2004: Homeland Security & the Goofing
- 2005: Hurricane Katrina strikes Gulf Coast & New Orleans
- 2006: The U.S. population reaches milestone of 300 million people
- 2007: Re-election of Barack Obama
- 2008: The Great Recession
- 2009: Recovery from the Great Recession
2010
SYRACUSE FEDERAL CREDIT UNION

2010: 7.0 magnitude earthquake devastates Port-au-Prince, Haiti

KeYMOMENTSInThe2010's

as we entered a new decade, The Summit officially welcomed Syracuse and Cortland members into the credit union expanding our geographic reach into the Central New York region for the first time. We now offered members the convenience of 18 branches across various markets in Western and Central New York. Financial challenges and the collapse of real estate markets in the late 2000's strained not only the Corporate Credit Unions but natural person credit unions

75,000 Members

(1), Buffalo (3), Syracuse (6) and Cortland (1).

Branch footprint includes Rochester (7), Seneca Falls (1), Brighton (1), and Cortland (2). 20 total branch locations

ATM's are installed.

New offices

in shares, $880,938 in loans and $227,543 in capital.

May: Frontier Federal Credit Union merged into The Summit bringing over 3,000 new members into the Summit family. In 1997, $8 million in loans and $2.1 million in capital.

Fourth Redesigned Website

1983

Frontier Credit Union

Frontier Federal Credit Union

2011: Massive earthquake resulting in tsunami devastates Japan

In February 2012 it was elected to rank 88th in the nation for its securities lending volume and 58th for its mortgage servicing volume. In February 2012, we purchased a building at 1450 West Avenue in Rochester, New York, which was previously a Wells Fargo Bank. The building formerly housed a Wachovia Bank location before its acquisition. The bank was operated as a Wells Fargo Bank from 1990 to 2008.

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Fourth Redesigned Website

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<table>
<thead>
<tr>
<th>Year</th>
<th>Chairman</th>
<th>President</th>
<th>COO</th>
<th>Director 1</th>
<th>Director 2</th>
<th>Director 3</th>
<th>Director 4</th>
<th>Director 5</th>
<th>Director 6</th>
</tr>
</thead>
<tbody>
<tr>
<td>1943</td>
<td>LeRoy Arter</td>
<td>Herbert Davis</td>
<td>Harold Madigan</td>
<td>Justin Williams</td>
<td>Vivian Atwood</td>
<td>Mary O'Connor</td>
<td>Harry Carlson</td>
<td>Herbert Davis</td>
<td>Charles Maddocks</td>
</tr>
<tr>
<td>1946</td>
<td>Helen Ringwood</td>
<td>Hiram Glatt</td>
<td>H. Elwood White</td>
<td>John Rogers</td>
<td>Edna Melich</td>
<td>Louise Horton</td>
<td>Thomas Watson</td>
<td>Elizabeth Stasko</td>
<td>Bill McGeary</td>
</tr>
<tr>
<td>1952</td>
<td>Louise Horton</td>
<td>Thomas Watson</td>
<td>Webster Smith</td>
<td>John Cooper</td>
<td>Edna Melich</td>
<td>Louise Horton</td>
<td>Michael Bellanca</td>
<td>Webster Smith</td>
<td>John Rogers</td>
</tr>
<tr>
<td>1960</td>
<td>Charles Ellis</td>
<td>Robert Barton</td>
<td>Thomas Olson</td>
<td>David Kopp</td>
<td>Paul Infantino</td>
<td>Paul Infantino</td>
<td>Bill McGeary</td>
<td>Bill McGeary</td>
<td>Francis Crough</td>
</tr>
</tbody>
</table>
Special thanks to all of our volunteers over the years. We also acknowledge the assistance of Bill McBain, Sally Colletta and especially Paul Infantino whose advice guided us in the printing of this book. In addition, we wish to thank all of our past and present employees who have faithfully served our members.

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