



DRIVE-IN ENTRANCE — This attractive Drive-In entrance at the front of the new Marine Midland Bank on Elm Street is decorated with sculpture and ornamental holders for both the United States flag and the em-

blem of the Marine Midland Corporation. Searchlights under the canopy play on the simply lettered front of the building. A microphone allows conversation with the teller inside the bank.

Naval Training Period Reduced To 7 Weeks

The Local U.S. Navy Career Counsellor, Clifford J. Myers BTC USN has announced that the Recruit Training period at Naval Training Center, Great Lakes, Ill., has been reduced from 9 weeks to 7 weeks. This two week reduction in Recruit Training should help the Navy meet the manpower needs of the fleets announced the Navy man.

The Navy's needs were stressed recently when Secretary of the Navy Paul H. Nitze sent a message to "all hands," saying "the need for experienced officers and men to carry out our assigned missions effectively and efficiently in a combat environment exists."

The Navy's problem has been aggravated recently by its new commitment off the Dominican Republic where more than 10,000 navy men have been on station in about 32 ships. . . . In addition to the navy's commitments offshore in the far east; the Sixth Fleet in the Mediterranean Sea, as well as maintaining open sea lanes in the Atlantic and Pacific Oceans.

The Navy expects the 7-week training period will probably last for at least six months, feeling this situation can be cured with replacement ships and personnel coming on station through speeding up training and more forceful recruiting programs. The local Navy Recruiting Station will be open six days a week; opening on Saturdays from 9 a.m. to 12 p.m., and making evening appointments with prospective Navy applicants . . . to help meet the Navy's demand for men.

Serve Later
The Navy recently established a program allowing volunteers to enlist in the United States Navy with a 120-day delay in going on active duty thus granting each enlistee the

following advantages, reports the local Recruiter:
(1) The 120-day delay in going on active duty will be credited toward the completion of each man's total military service obligation established by law.

(2) Once assigned to active duty the 120-day period is credited for the purposes of pay.
(3) It allows high school seniors ample time to complete high school, complete his job, visit home and take care of personal affairs before reporting on active duty.

(4) The men immediately become exempt from call by the Selective Service. The local draft board is notified of the enlistment in the Navy program.

(5) As a Navy volunteer each man has opportunity to choose the field of his own choice for service, providing they meet the Navy's qualification requirements.

The local Navy Career Counsellor is located at PO Bldg., Potsdam.

Philip Dow Awarded Clarkson Scholarship

Philip J. Dow, son of Mr. and Mrs. Gary Dow, Brasher Falls, has been awarded a Clarkson Trustee Scholarship, Kenneth A. Nourse, Director of Admissions, announced recently.

Approximately 92 Clarkson Trustee Scholarships have been awarded this year to students who will enroll as freshmen at Clarkson College of Technology in September.

The Clarkson Trustee Scholarships are from funds made available annually by the Board of Trustees of the College for financial assistance to deserving applicants who show unusual promise for success in college and for service

Gouverneur Fair Dates Are Listed

Plans are underway for the 107th annual county Fair, called the Gouverneur-St. Lawrence County Fair, to be held this year on Aug. 9 through 14, day and night, according to announcement by Bligh A. Dodds, president-secretary of the organization.

Other officers reelected at the annual meeting of the group included Roy T. Allen, treasurer and race secretary; Glenn W. Miller, first vice-president; and also, other vice-presidents for terms of one year: Ashton Liscum, Earle Smith, Frank Campbell, and Charles Cooke. Merton L. Van Sant was elected a vice president to succeed Robert G. Hay, who was elected a director to fill the unexpired term of the late G. Wilson Dodds. Directors reelected for three year terms include Roy Allen and Lester Overacker. Karl D. Storie, supervisor of the town of Hammond and chairman of the Committee on Agriculture of the County Board of Supervisors, was elected to a one-year term in conformity with the agreement between the Board and the Fair committee.

Mention was made of the fact that the Fair is still recovering from the heavy losses caused by cold weather and heavy rains in 1962, 1963 and 1964 plus the extremely high operational costs of the record breaking 4-H exhibits and purebred cattle show.

A discussion was held regarding the question of allowing the use of the Fairgrounds for Sunday harness races. An impressive majority decided it was best not to allow the precedent of Sunday harness races at the Fairgrounds.

to the community and to industry.

Dow will be a 1965 graduate of St. Lawrence Central High School, Brasher Falls, where he has been active on the National Honor Society. At Clarkson he plans to major in Mechanical Engineering.

Farm Pac Program Vital In Area

Marine Midland Trust Company of Northern New York is vitally interested in the continued growth and improvement of agriculture in Northern New York. Our bank recognizes the prime importance of the dairy industry to the economy of St. Lawrence County.

In 1964, St. Lawrence was the second highest county in the State of New York in the production of milk and value of product. Farmers of this county produced \$27,173,375 pounds of milk which had a value of \$21,256,062.00. In addition, further income was realized by St. Lawrence County farmers through the sale of surplus livestock and various other products.

More importantly, the bulk of this income was spent for goods and services here which significantly enhances the economic development of the area. Our new Potsdam Office is centrally located, and commercial farmers of the county

can rely on prompt, efficient and intelligent farm banking services. The original idea of the Farm Pac was conceived here in Northern New York by forward looking agricultural bankers of our institution as a means of supplying the farmers with a reliable and complete bank connection.

The need for the Farm Pac Program arose because successful farm operators required a banking relationship which would provide them with the necessary capital to expand, remodel and obtain land, equipment or livestock to keep competitive in a rapidly changing industry.

The Farm Pac Loan provides our commercial farm customers with a reliable line of credit for capital improvements, with a reasonable repayment program tailored to fit the individual needs of the farm borrower. The following

Amount of Loan	Monthly Payment
\$20,000.00	\$222.00
30,000.00	333.00
40,000.00	444.00

These loans are normally secured by dairy cattle, equipment and real estate and are set up to include payment of principal and interest in ten years. Many good operators elect to make larger monthly or lump sum payments to reduce the term of loan and interest costs which can be done

without penalty. Furthermore, as the line is reduced, it can be increased for other capital improvements without needless red tape. We also grant seasonal short-term loans for feed, seed, lime and fertilizer. These loans are for production purposes and repayment is geared accordingly.

Other services included in the Farm Pac are safe-deposit boxes, bank-by-mail, checking and interest accounts, or in effect, complete, one-stop banking. In addition to our fine staff

at Potsdam Office, who have a thorough knowledge about Farm Pac Loans and services, we presently have two well-qualified men who are specifically trained in agriculture to call on commercial farmers and agri-business men who wish to use our agricultural banking services.

Any commercial farmer in St. Lawrence County who wants the very best in sound and intelligent agricultural banking services, many feel free to call on us at our new Potsdam Office.

Use Of Computer Speeds Service

Banks everywhere are advertising the use of computers throughout their departments. They are also advertising the selling of computer time to individuals for payroll accounting and accounts receivable reconciliation.

What does this mean to the average customer? Only that the bank is utilizing the most modern machinery in its daily transactions, thereby giving each customer, large or small, the greatest amount of service at the least cost.

As bookkeeping and accounting is done by the computer for greater accuracy and speed in handling the customer's account, it also gives you prompt service. This releases our trained staff to give prompt personal attention to customers' needs, discussing problems, helping with loan applications, or other financial needs.

Check Computer Marine Midland Trust Company of Northern New York first used computers for checking account bookkeeping in May of 1962. Since that time, the Adams office, Carthage office and Evans Mills office,

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