



DOWNSTAIRS IS BUSY TOO — The Bookkeeping department on the lower floor of Marine Midland's new facility on Elm Street in Potsdam features the newest in office machines to speed the work of this department. A hand-operated dumb waiter brings the flow of work from upstairs to the bookkeepers and other employees below. The telephone switchboard is also located on this level.

Condensed Statement Of Bank's Condition

On Dec. 7, 1953, the Potsdam Bank and Trust Company became the eighth branch of the Northern New York Trust Company, now the Marine Midland Trust Company of Northern New York.

On Dec. 31, 1953, the total assets of the Trust Co. were listed at \$52,800,000; as of Dec. 31, 1964 the total asset had grown to \$108,800,000. Deposits in 1953 were \$47,700,000 and in 1964 \$93,800,000.

Condensed Statement of Condition as of Dec. 31, 1964

ASSETS	
Cash and Due From Banks	\$ 8,992,888.00
United States Gov't. Securities	21,589,890.25
State & Municipal Obligations	6,616,220.83
Stock of Federal Reserve Bank	180,000.00
Call Loans and Federal Funds	12,190,000.00
Loans	42,175,302.68
Mortgages	15,796,558.26
Bank Premises & Equipment	498,074.09
Accrued Interest Receivable	467,530.98
Other Assets	402,672.15
Total Assets	\$108,879,137.24
LIABILITIES	
Capital	\$ 2,760,000.00
Surplus	3,240,000.00
Undivided Profits	3,099,999.53
Reserve for Possible Loan Losses	2,849,485.67
Unearned Discount	2,442,081.36
Taxes and Other Liabilities	661,383.81
Deposits	93,826,206.87
Total Liabilities	\$108,879,137.24



MODERN MURAL — A three-dimensional abstract mural by Klaus Eberling of Adams Center covers most of the long wall behind the teller cages. Walnut paneling and walnut grill work to ornament the fluorescent light fixtures in this section of the new facility. This room, as all other areas of the building, is covered with wall to wall carpeting woven to order for Marine Midland.

Teletype Used In Marine Midland Banking System

In this day of space-age technology, banks are utilizing the services of what is to some people an old-fashioned communications system, the teletype. While banks are using computers to maintain records for regular and special checking accounts, commercial loans, savings accounts, personal loans, trust accounting, and services for outside the bank—corporations, partnerships and individuals, especially doctors and dentists—the teletype is used extensively within the Marine Midland banking system, also.

Each main office and, in the case of the larger banks, some branch offices, has a teletype keyboard which is connected by land line to all of the other banks in the Marine Midland system. The uses of the teletype are many. For example, a bank customer in Potsdam would request credit information on a New York City corporation. While the Dun and Bradstreet records are available to bank personnel, a teletype message to the New York bank can bring, within a very short time, the necessary information, whether it is in the files of the Marine Midland Trust

Company of New York or another New York City banking institution. This service is of particular advantage when a direct phone call would be lengthy, and therefore expensive, due to considerable record searching; and a letter would involve too long a period of time. It also has the advantage of being a private rather than public wire, to insure the safety of confidential information. About 75 million aircross bug bombs were sold in 1964.

Commissioner Lists Value Of Proper Driving Habits

Albany—Young drivers are having at least three times more one-car accidents than their older counterparts, according to a recent study completed by the Department of Motor Vehicles. Motor Vehicle Commissioner William S. Hults, reported today that drivers between 18 and 20 years of age—about 5 per cent of the State's drivers—are involved in 15 per cent of the State's fatal accidents. This same group is involved in about 11 per cent of all one-car injury and property damage accidents. "Most of these fatal crashes occur when the driver loses control of the vehicle—often when the car is moving at high speeds," Commissioner Hults explained. "They are primarily due to poor judgment and lack of experience. They are characteristic of young drivers who have not yet learned their limitations, and who are too often willing to take unnecessary chances. The records show that as drivers mature, the frequency of these accidents drop sharply." To reduce the frequency of

these accidents, Commissioner Hults offers these suggestions to parents of young drivers: 1—Make sure that your teen-age driver receives proper training in a qualified driver education course. 2—Maintain strict control over the use of the car during the young driver's early months so that he develops correct driving habits. 3—Set a good example when you drive the car. "Parental understanding and control is most important in developing correct driving habits and attitudes," Commissioner Hults noted.

REVIEW PUBLISHED
A review of the work of Dr. Zoltan Pipics of the National Szechenyi Library, Budapest, Hungary, written by Mrs. Alice F. Kauffman, documents librarian at The State University College at Potsdam, was published in the spring issue of "Library Resources and Technical Services," a publication of the American Library Association. Mrs. Kauffman evaluated the technical compilation of specialized librarian's vocabulary in Dr. Pipics' book, "A Konyvtaras Gyakorlati Szotars; Dictionarium Bibliothecarii Practicum." Usually the deeper and denser the pile in a rug or carpet, the better the quality. The closeness of pile is the most important factor in wear.

Children's Day Is Observed

by Bernice Raymond
EV 9-3321
Winthrop — The church school children of the Winthrop United Church of Christ participated in the worship service on June 13 in observance of Children's Day which closed church school until Fall. The kindergarten, under the direction of Miss Carole Flint, gave a prayer; the primary class, Miss Diana Satterly, teacher, presented its studies through the use of a puppet; the junior class, Mrs. Orville Satterly, teacher, discussed the heroes of the Christian Church; the lower junior class, Mrs. James Lindsay, teacher, traced the history of the Winthrop Church. There was presentation of awards and gifts to each child by his teacher. Lov. William Feldt, pastor, baptized his son, Scott Harold, during the service. The pastor also presented two awards to Nathan Buck and Joseph Lord for their outstanding work in the church. Worship services during the summer will be at 10:15 a.m.

spent a recent week end with his grandmother, Mrs. Marion Crane. Mr. and Mrs. Vaughn LaClair and sons Richard and Bruce of Callion, N. J. were recent guests of his mother Mrs. Vera LaClair.

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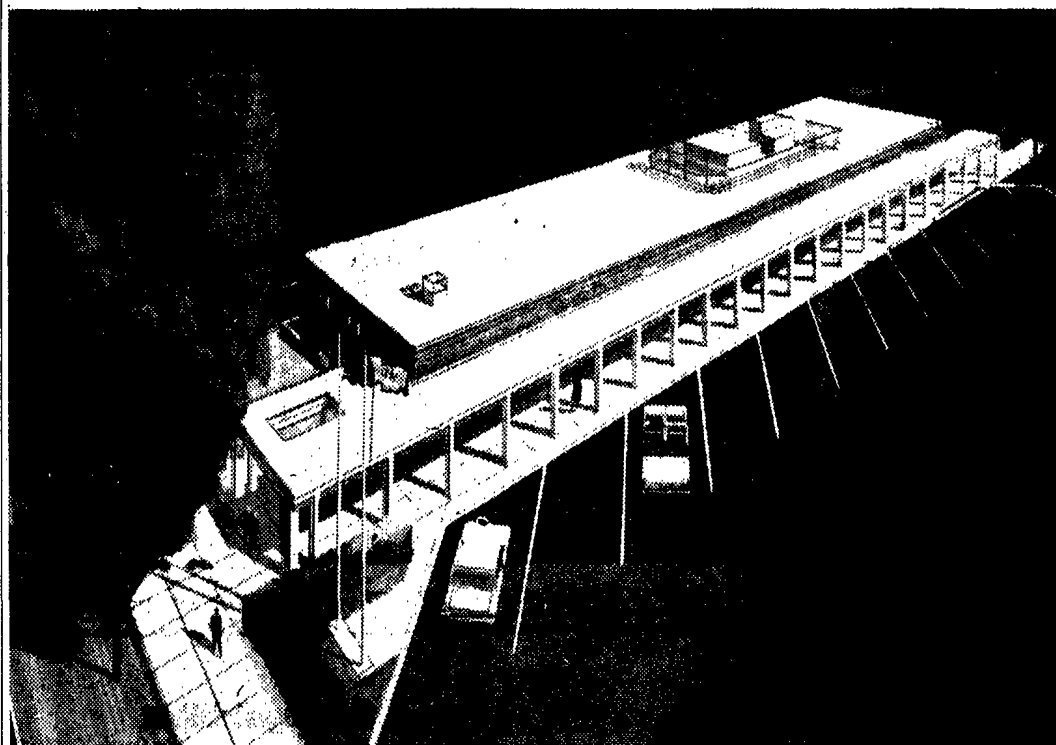
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Doing anything special at 9 am on Thursday, July 1?



Be the first customer in Marine Midland's new total-electric bank in Potsdam

Perhaps you can't be here opening day. Come in any weekday, 9 am to 3 pm. Stroll around. Enjoy the total-electric bank that will still be modern in the year 2000. That's because all the power needs—even the cooling and heating—are supplied by electricity.

If you wish, sit and discuss all your banking needs with a Marine Midland representative. Chances are, you'll be amazed at the extraordinary range of state-wide banking services for businessman, investor and depositor.

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