

Stockholders Round The Globe

The stock of the Corporation is listed on the New York Stock Exchange and is owned by more than 99,000 persons throughout the free world. Subsidiary banks are separately chartered—eight State and three National banks—and approximately 99% of the stock of each is owned by the parent company. Each of the banks has branch offices, ranging from five of 62. There are over 7,000 officers and employees.

The parent corporation has three basic functions: (1) to assist the 11 banks in maintaining efficient management and obtain local directors; (2) to supply capital as needed for their growth; (3) to see that all helpful services deriving from common ownership are available to the banks.

Services
The first two functions are self-explanatory, but the last requires further description. Specifically, the services supplied by Marine Midland to the banks in its system are those where, by combining expense, a better, more complete service can be had at a lower cost to each bank than even the largest of them could support alone.

These services include an Investment Research Department for investment management accounts, helping consumer credit and personal loans; an Industrial Development to help banks build their areas; a Bankers' Blanket Bond which permits each bank to acquire greater coverage than it could afford individually; a Building Advisory Service based on system-wide experience; a Pension Trust Solicitation Service; uniform plans for retirement benefits, group life insurance, health care insurance, profit-sharing, employee stock purchase, and a stock option plan; a Public Relations and Advertising Department, and the services of a nationally prominent consulting economist.

Group Action
The Corporation has also

Vacation Bible School Slated

by Mrs. Earl Conklin DA2-8913
The Protestant churches of Madrid plan to hold Vacation Bible School for children four years of age (starting school this fall) through junior high school age. The dates are Aug. 16-20 and Aug. 23-27 from 9 until 10 a.m. five days a week.

Classwork will be Bible study, craftwork, singing and recreation. For further details, call Rev. William Masters at DA2-4475, Lodine Stiles at DA2-5577, or Phyllis McCall at DA2-8939. Mrs. Stiles and Mrs. McCall are church school superintendents of the Methodist and Congregational Churches respectively.

Mrs. Orson Ober visited her sister Mrs. Ernest Congdon in the Community Hospital in Syracuse on Wednesday. Floyd Beswick left Ogdensburg by plane on Monday for California where he will visit

M-M Trust Department Notes Steady Growth

Steady progress has been achieved by the Trust Department in performing an extensive range of services for customers of our bank. Indicative of this progress is the fact that total assets under administration have increased 35% over the past five years and 152% over the preceding 10 years. Gross department income reached an all time high. It has increased 58% in the past five years and 168% in the preceding 10 years.

Income from investment management services increased in 1964. This resulted from a steady growth in the number of new accounts. We were successful in developing new business in practically every category. This included individuals, corporations, charitable and educational institutions, and others with substantial funds requiring investment supervision and management.

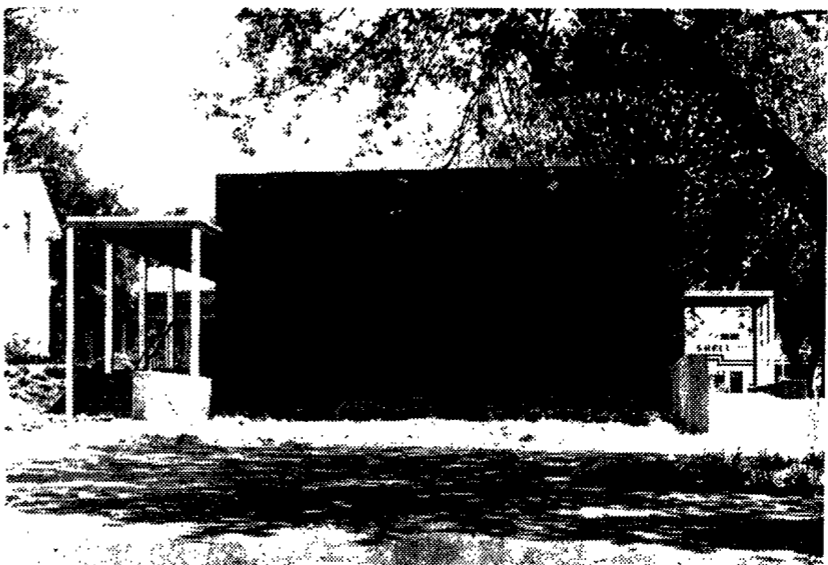
Contractors For New Bank
The new Potsdam Office of the Marine Midland Bank on Elm Street will be a total electric building. All the power needs of Potsdam's newest bank including the cooling and heating will be supplied by electricity from Niagara Mohawk.

The prime contractors included Perfetto & Whalen Construction Corp. of Gouverneur, general contractors, and Shelly Electric, Inc. of Potsdam.

The sub contractors or suppliers of the new building included: Credle Equipment Potsdam Corp., Putnam-Hawley Equipment Corp., Potsdam; Resco Equipment & Supply Corp., Watertown; Wm. F. Anderson, Inc., Potsdam; Ricknell Bros., Inc., Potsdam; Keeners Esso Service Station, Potsdam; H. L. Jebo, Plumber, Potsdam; Potsdam Feed & Coal Co., Inc., Potsdam;

Also, M. J. Reagan Co., Norwood, Potsdam Welding & Machine Co., Inc., Potsdam; Seaway Building Supply Corp., Norwood; Aubrey W. Justason, Black Top, Norfolk; Harry G. Adner, Equipment, Norwood; Peter Fiocco, Bulldozer, Norwood; E. E. & G. C. Green Saw Mill, Sanfordville; Rite Equipment Corp., Gouverneur; Eastern Fuel Service, Inc., LP Gas, Potsdam; A. Mason & Sons, Inc., Millwrights, Peru; and Richards Saw Mill, Winthrop.

The firm of Montgomery and Moran, Washington Street, Watertown, with Horace Montgomery and J. Michael Moran, designed the new bank building. These architects also designed the main office and the Seaway office in Watertown, the offices in Saranac and Massena, and other banks in Watertown, as well as Trinity Parish House, Watertown. Their own building, in conjunction with their law firm, is designed by Montgomery and Moran also.



COMMUNITY ROOM — A large and well-equipped Lounge in the rear of the new Marine Midland Branch Bank in Potsdam opens onto a patio with terraced plantings, and thus to the parking area. The Lounge, which has a small kitchenette and restrooms, will be available for use by small groups in the community, on a first-ask first-served basis, according to Bank Manager Joe Romola.

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AND

SINCERELY CONGRATULATES

MARINE MIDLAND TRUST COMPANY

OF NORTHERN NEW YORK

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And Lovely New Bank Building
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