

Uncollected debts raise consumer bills

St. Lawrence County debtors are among hundreds of thousands of people annually who leave their creditors holding unpaid bills when they "skip" town, according to James M. Bonner, Vice President of Central Service Bureau, Inc., 82 E. Orvis St., Massena.

Bonner said that more than 1,000,000 unpaid bills were left behind each month in 1975 by consumer debtors who "skipped" moved without notifying their creditors or leaving forwarding addresses according to a recent nationwide survey of members of the American Collectors Association. The ACA is an international organization of 2,600 professional collection services which serve virtually every type of retail, commercial, government and professional business which extends credit.

These unpaid bills, total \$100,000,000 each month and ultimately increase the prices paid by those consumers who do pay their bills as promised.

With a population of 111,991, this could mean \$100,000,000 of "skipped" bills totaling \$50,000,000 for St. Lawrence County.

Costs for skiptracing increase the costs of doing business and providing services such as health care, and thus increase prices for these goods and services. After creditors have failed in their own extensive locating efforts, they turn to more than 500,000 accounts per month over to ACA members like Central Service Bureau, Inc. ACA represents slightly over half the 5,000 collection services in the country.

Bonner said that the increased mobility of the American people and an apparent decreased concern for personal responsibility are making "skips" a major problem for creditors.

"We have found that consumer debtors occasionally overlook paying one or two of their creditors before moving and promptly make payment once they are located," Bonner pointed out. "However, there are large and growing numbers of people who deliberately leave behind all of their bills, and even go to extraordinary lengths to cover their tracks in order to successfully cheat their creditors."

Locating a "skip" can be difficult, tiring and tedious, Bonner said, but it can also be humorous. "Some of my best leads to locate a debtor are given by ex-spouses and irate in-laws. On ex-wife gave me her husband's exact address and phone number, and said, 'You tell him to send my alimony check first, you hear?'"

In the long run, however, skiptracing is a costly procedure and an unproductive one. So the American Collectors Association has sought federal legislation which would require all debtor consumers to notify all of their creditors whenever they change addresses. This would substantially reduce operating costs of credit grantors and their bad debt losses as well. In turn it would help to hold down process charges to the majority of consumers who do pay for the things they purchase.

"A creditor shouldn't have to scour the country for a debtor in order to secure payment," Bonner said. "People should accept responsibility for their own actions and maintain the basic codes of personal integrity. Those who skip out on their bills are also skipping out on the fundamental trust that is the key to our credit society."



CHEMICAL INVESTIGATION AT CLARKSON—Donna Visioli, of Havertown, Pennsylvania, places a sample in the UV spectrometer in the chemistry labs at Clarkson College. She is involved in a summer research project at the College, funded by a National Science Foundation (NSF) grant. Visioli is studying the chemical properties of chloral, a substance used in medicine as a sedative and anticonvulsive and in the manufacture of some insecticides. Her experiments will investigate reactions of chloral with water and amines, compounds, which are prepared from ammonia. She will be a senior chemistry major at Villanova University in the fall. She and nine other students from Clarkson and other northeastern colleges are spending their summer in the NSF program under the direction of the Clarkson chemistry department and Professor Donald Rosenthal. Her adviser is Professor Petr Zuman.

Dr. Kaplan will retire

Dr. Deborah Kaplan wishes to announce that she will retire from private practice on September 3, 1976. Upon written request records will be transferred to another doctor through December 31st, 1976. Thereafter all records will go to Dr. Jon Kay's office in Canton.

Niagara Mohawk declares dividend

The Board of Directors of Niagara Mohawk Power Corp. declared a quarterly dividend of 31 cents per share of the Company's common stock payable September 30, 1976 to stockholders of record at the close of business August 27, it was announced by John G. Haehl, Jr., president and chief executive officer.

A 31-cent dividend was also declared in third and fourth quarters of 1975 and the first and second quarters of 1976, compared with the previous 29 1/2-cent dividend in effect since December 1973.

The directors also declared the following regular quarterly dividends on the Corporation's outstanding preferred stocks: \$1.85 per share on the 3.40 percent series; \$1.90 per share on the 3.60 percent series; \$1.97 1/2 per share on the 3.90 percent series; \$1.02 1/2 per share on the 4.10 percent series; \$1.21 1/4 per share on the 4.85 percent series; \$1.31 1/4 per share on the 5.25 percent series; \$1.52 1/2 per share on the 6.10 percent series; \$1.86 1/4 per share on the 7.45 percent series; \$1.93 per share on the 7.72 percent series; \$2.65 per share on the 10.80 percent series and \$2.93 3/4 per share on the 11.75 percent series.

Business and Finance

Dairymen could lose \$1 per cwt. on milk sales

Dairy farmers in a three-state area of the northeast stand to lose more than \$1.00 for every hundred pounds of milk they produce, according to John C. York, General Manager of Eastern Milk Producers Cooperative.

In a statement issued today from Eastern's Syracuse headquarters, York noted that a decline in membership within the area's major dairy cooperatives had weakened the support needed to retain Federal Milk Marketing Order 2. The Order, which stabilizes milk prices, is made up of 19,000 dairy farmers throughout most of New York and New Jersey and much of Pennsylvania. Currently, about 54

percent belong to dairy co-ops. York stated that latest figures for July in Order 2 show the Class 1 price for milk used for bottling is \$10.70 per hundred pounds and that used for manufacturing purposes is \$8.74. The blend price which is paid to dairy farmers for the raw milk product, is \$9.63.

Loss of this Federal Order would mean a drop in the blend price at or near the manufacturing price level, and could open the door for mid-west milk supplies to enter our market, continued York.

The cooperative leader called upon government people, in this election year, to take concerted action to preserve the dairy industry by sup-

porting the Federal Milk Marketing Order System. "With proper terms and provisions becoming a part of Order 2, this order can survive," he said. The economy of our nation's northeastern sector depends heavily upon the viability of its dairy farming community, stressed York.

"We need good government which concerns itself with making rules and regulations equitable to all the American people," York remarked. He said that government which is responsive to the needs of dairy farmers is also responsive to the needs of consumers.

Teller unit being built at SLN bank

Construction on the new drive-in teller unit at the Market Street office of The St. Lawrence National Bank is underway, with completion scheduled for early fall. The new building, housing facilities

for two lanes of drive-in banking will be free standing and completely self-sufficient. It is intended to serve ever-increasing traffic in a more efficient manner. All new, more modern

equipment is being installed, replacing the remote television unit previously in use.

Quentin L. Reutershan is the architect for the project, with L & H Constructors, Inc. of Potsdam, New York the general contractor. Subcontractors on the electrical will be Brown and Tenney Electric, Inc. of Potsdam. Plumbing and heating will be completed by Norwood Plumbing, Inc., and W.J. Farley Roofing Corporation of Gouverneur will handle roofing.

Bankers at AG school

Three St. Lawrence National Bank officers have successfully completed the 1976 session of the Bankers School of Agriculture, which is sponsored by the New York State Bankers Association. The school is operated by that association with the cooperation of Cornell University in Ithaca, New York, with classes held at that location. Timothy Baker, credit analyst, main

office; Jerry Benware, manager of the Madrid office; and Clark Decker, Lowellville office, all Assistant Cashiers of The St. Lawrence National Bank, attended and were recently graduated.

Nancy Evans, Assistant Cashier and manager of the bank's Port Leyden office, and William Martin, Administrative Assistant assigned to the Lowellville office were enrolled for the first semester this year.

Cyril McDougall, vice president and Agricultural Loan Specialist, Lowellville office of St. Lawrence National attended the annual Graduate Bankers Agricultural Seminar at Cornell.

The Bankers School of Agriculture was founded in 1946, and offers basic studies in crop and livestock enterprises designed to provide bankers with a better understanding of the problems of their farm customers so that they may be better served.

Studies at the school include Farm Management, Agronomy, Farm Records and Budgeting, Dairy Husbandry, Farm Appraisal, Analysis of Farm Credit Cases, Planning for Farm Investments, and Marketing.

Realty firm appoints Gebo

Robert L. Gebo, of 11 Madrid Avenue, Potsdam, has been appointed Real Estate Agent for William C. Ward, Realtor, Massena, after passing his New York State Real Estate examination board in July.

Gebo is a native of Rouses Point, New York, and he and his wife, Norma, formerly of Charleston, S.C., have lived in Potsdam since he was discharged from the U.S. Navy in 1952 after 5 years service.

The William C. Ward Real Estate firm was formed in 1947 and employs 9 salesmen in the area, and has home offices at 34 1/2 Glenn Street, Massena. Gebo will be working in conjunction with Gloria J. Rogers, also an agent with the Ward firm, and will be working out of his home where he can be reached at 265-7512.

CSEA to meet

There will be a general meeting of the St. Lawrence County Chapter of C.S.E.A. on August 19 at 8 p.m. The Annual Scholarship Award will be presented at this meeting.

This will be an open meeting for all members and they are urged to attend. Immediately following the General Meeting, refreshments will be served. The Board of Directors will meet at 7:00 p.m.

MEET THE CANDIDATES A "Meet the Candidates" meeting will be held at the Hopkinton Town Hall on Thursday, August 19 at 7:30 p.m., sponsored by the Republican Town Committees of Lawrence and Hopkinton. Light refreshments will be served.

Peter Otto, county legislator, who is serving as general chairman of the affair, said the session is designed to allow the general public to meet and ask questions of local and regional candidates for office.

A specially invited guest is Dave Martin of Canton, who is seeking election to the New York State Assembly, from the 112th Assembly district. Martin's name will appear on the ballot on both the Republican and Conservative lines. He has said he welcomes questions on any issue important to area residents.

ROAST BEEF SUPPER

A roast beef supper will be held at 5 p.m. in the South Colton Community Center for the benefit of the South Colton Community Church.

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Wilson's 1/2 gal.....	10.15
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Cordials Qts.....	3.89

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ACTUAL USE REPORT			THE GOVERNMENT OF NORWOOD VILLAGE	
(A) CATEGORIES	(B) CAPITAL	(C) OPERATING / MAINTENANCE		
1 PUBLIC SAFETY	\$	\$	has received General Revenue Sharing payments totaling \$	25,153
2 ENVIRONMENTAL PROTECTION	\$	\$	during the period from July 1, 1975 thru June 30, 1976	
3 PUBLIC TRANSPORTATION	\$ 1,996.00	\$	✓ ACCOUNT NO. 33 2 045 009	
4 HEALTH	\$	\$	NORWOOD VILLAGE	413
5 RECREATION	\$ 55,000.00	\$	TREASURER	
6 LIBRARIES	\$	\$	NORWOOD NEW YORK	13668
7 SOCIAL SERVICES FOR AGED OR POOR	\$	\$		
8 FINANCIAL ADMINISTRATION	\$	\$ 36.20		
9 MULTIPURPOSE AND GENERAL GOVT	\$	\$		
10 EDUCATION	\$	\$	✓ (D) TRUST FUND REPORT (refer to instruction D)	
11 SOCIAL DEVELOPMENT	\$	\$	1. Balance as of June 30, 1975	45,375
12 HOUSING & COMMUNITY DEVELOPMENT	\$	\$	2. Revenue Sharing Funds Received from July 1, 1975 thru June 30, 1976	25,153
13 ECONOMIC DEVELOPMENT	\$	\$	3. Interest Received or Credited (July 1, 1975 thru June 30, 1976)	2,865
14 OTHER (Specify)	\$	\$	4. Funds Released from Obligations (IF ANY)	
15 TOTALS	\$ 59,996.00	\$ 36.20	5. Sum of lines 1, 2, 3, 4	73,393
			6. Funds Returned to ORS (IF ANY)	
			7. Total Funds Available	73,393
			8. Total Amount Expended (Sum of line 15, column B and column C)	59,996
			9. Balance as of June 30, 1976	13,397
			(F) THE NEWS MEDIA HAVE BEEN ADVISED THAT A COMPLETE COPY OF THIS REPORT HAS BEEN PUBLISHED IN A LOCAL NEWSPAPER OF GENERAL CIRCULATION. HAVE A COPY OF THIS REPORT AND RECORDS DOCUMENTING THE CONTENTS. THEY ARE OPEN FOR PUBLIC SCRUTINY AT Village Clerk's Office, Municipal Bldg.	

NONDISCRIMINATION REQUIREMENTS HAVE BEEN MET
(E) CERTIFICATION: I certify that I am the Chief Executive Officer and with respect to the entitlement funds reported hereon, I certify that they have not been used in violation of the non-discrimination provisions of the Equal Employment Opportunity Act of 1964.
Signature of Chief Executive Officer: Joseph J. Hopalaker Mayor Date: 8/15/76

Welcome

If you have just moved to the Potsdam-Norwood area, or have been here for years, J.C. Merriman, Inc., on the Potsdam-Norwood Road, is a business you should become acquainted with. J.C. Merriman offers complete service in fuel oil, bottled gas and all building materials.

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