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Spring Hats To Be Shown

Mrs. James W. Frost, Mrs. James K. Coughlin and Mrs. Ella L. Smith are shown discussing plans for the new Spring hat show which will be presented by St. Patrick's Rosary Society, Elmira. This new endeavor of the Society is slated for Feb. 3, from 6 to 9 p.m. in St. Patrick's Auditorium.

Marine Midland Trust In Elmira Holds Annual Stockholders Meeting

The annual meeting of stockholders of Marine Midland Trust Company of Southern New York was held today, Monday, Jan. 13, at the bank's Lake Street office in Elmira.

In their jointly signed report to stockholders, Charles A. Winding, chairman of the board, and John H. Wurtz, president, in commenting on general business conditions nationally noted that the year began with a general feeling of optimism. That optimism, in a very large measure, was based on the expectation that income taxes would be reduced and the reduction would become effective before the year ended. Although that expectation was not fulfilled, the hope that the reduction would ultimately be adopted, coupled with steady growth in the economy as evidenced by principal indices, sustained business sentiment throughout the year.

THE REPORT noted that on Nov. 1, 1963, Marine Midland Trust of Southern New York celebrated two important anniversaries: one hundred ten years ago in 1853 the Elmira Bank, oldest predecessor in the organization, was founded; ten years ago on Nov. 1, 1953, a merger of the Elmira Bank & Trust Company with banks in Binghamton, Johnson City and Cortland resulted in the Marine Midland Trust Company of Southern New York as we know it today.

During the past decade this bank has made decided progress. For example, on Dec. 31, 1963, the bank's statement of condition showed total resources to be \$114 million compared with \$102 million on Dec. 31, 1953; deposits were \$103 million in 1953 and \$189 million in 1963; loans and mortgages increased from \$49 million to \$105 million; capital resources, including reserves from \$8.8 million to \$17.8 million; total number of accounts increased from 87,380 to 110,478, and the number of banking offices from 14 to 18.

Achievements of the past year included the construction of a new banking office at 117 West Main St. in the Union district of Endicott. In November official authorization was received from the New York State Banking Department to relocate the Merchants Office from its present location at 109 West Water St. to 117 North Main St. It is hoped that the new location, with additional office space and greater parking convenience at adjacent Midtown and nearby Cortland parking facilities, will be ready about July 1964. As the year ended, the bank was engaged in preparation of plans for remodeling and modernizing the Horseheads and West Side Binghamton offices at the latter location, drive-in facilities will be added.

During the first half of the year all demand deposit accounts, checking accounts, were transferred from a manual system to electronic data processing equipment. This complex undertaking, making use of facilities shared with the Marine Midland Trust Company of Rochester, marks a revolution in bank accounting and the first

of its kind in this area. Early in 1964 this bank will make similar changes in savings deposit accounting and thereafter plans to convert consumer loan accounting to electronic procedures. These changes will produce more rapid record keeping and operating efficiency.

Directors re-elected were: E. J. Gasella, John C. Clark, Carlton A. Cleveland Jr., Leslie D. Cullis, Edgar Denton, John H. Fassett, James Forrester, Robert C. Hollister, J. Lawrence Kolb, Norman J. Learned, William A. Lyons, Robert E. Minthorn, William T. Myers, Charles W. Perry, Merle D. Thompson, Thomas A. Wilson, Charles A. Winding, Marcus J. Winfield and John H. Wurtz.

Members of the advisory boards for the several areas served by the bank were also named and re-elected.

ELMIRA ADVISORY BOARD: Homer H. Chapman, Howard A. Hamilton, Dr. R. Scott Hawland, J. Lawrence Kolb, Thomas P. Lynch, Oscar N. Reynolds, Robert Reed, J. Raymond Shonaker, John Stele, Merle D. Thompson, Don J. Wickman and Charles A. Winding.

Binghamton Advisory Board: Robert M. Best, C. L. V. Vice president and director, Security Mutual Life Insurance Company of New York was elected a member of the Binghamton office advisory board. (See separate news release concerning Mr. Best). Others re-elected included: Hon. Floyd E. Anderson; Robert M. Dunn, James Forrester, George L. Ingalls, W. Robert M. Dunn, James Forrester, Robert E. Minthorn, George G. Raymond Jr., Charles R. Rosenthal, Thomas A. Wilson and John H. Wurtz.

Johnson City Advisory Board: Bruce L. Balbock, Francis J. Boland Jr., George E. Brigham, Joseph P. Hester, Patrick T. Kelly, Ralph L. Moshier, Frank T. Stover Jr., John R. Vavra, Thomas A. Wilson and Marcus J. Winfield.

Cortland Advisory Board: Porter K. Bennett, J. Clare Carter, Leland B. Downey, Emory Downing, John F. Dwyer, Carl D. Hammond, Albert Haskell Jr., Dr. R. Paul Higgins, J. J. Robert C. Hollister, Richard R. Reed, Robert N. Thompson, Frank P. Wylie, Hugh E. Williams and John E. Wilson.

Watkins Glen Advisory Board: Edgar Denton, William N. Ellison, J. Lawrence Kolb, George J. Miller, Dennis B. O'Neil, Sime B. Royce, Hathaway Tuttle.

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BENECA AT MAIN AVENUE

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PIONEER RESTAURANT**
PIZZA
HOME-MADE SPAGHETTI
ITALIAN FOODS
DIAL 29153
210 S. Main St. Elmira

New Rank For Cadet

Cadets - Cadet John A. Priddy, son of Mr. and Mrs. John Priddy of St. Dennis Pkwy. E. has been promoted to Sergeant in the Corps of Cadets at the Massachusetts Military Academy at Woodstock, Va.

Col. D. E. Doherty, public information officer, said the promotion was based upon military proficiency, leadership potential and acceptance of responsibility.

A junior at Massachusetts, Sgt. Priddy is a signal officer on the special staff, a member of the "Echo" staff, the 1,000 Men Club, Glee Club, Jefferson Literary Society and plays varsity basketball.

Thomas M. McInerney
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RE 2-6271

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Courier Journal