

SARAH CHILD
**All In
The Family**



"Never get so jaded you fail to be impressed by what you see or hear." It was a good piece of advice from a managing editor I once worked for and I've tried to carry this over into homemaking and motherhood. And I must say I've been impressed again and again.

Just this past week I was visibly moved by a sight that greeted me on a return from a quick trip to check the dryer

in the basement during the breakfast marathon.

There sat the two-year-old methodically dunking a mitten in a cup of hot chocolate and then sucking it dry.

Jaded? Not me.

This same innovator also was the cause of an impressive few moments a week ago when my husband was away over night. I had put the kids in

bed and then decided to catch up on sleep myself.

After barricading the kitchen door with a fortress-like structure composed of dishwasher and three kitchen chairs wedged around it at various angles, I calmly went to bed and, a little more fitfully, to sleep.

I was awakened sometime after by hearing a man clomping through the house. The footsteps came closer and closer to my side of the bed. Before panicking completely I spoke our youngest's name softly. She responded and held her foot up for me to see. Unafraid of the dark (or things that go boom in the night) she had crept to the front closet and put on her brother's boots. About six sizes too large they made a most satisfactory (for her) noise.

True, I have become inured to certain escapades of this third child—primarily because

I was initiated by her sister and brother.

For example, I don't hyperventilate anymore when I find her freshly bathed and pajamaed re-entering the still very wet bathtub. Nor does the emptying of the linen closet on a daily basis do more than raise the blood pressure.

I have other reasons for being impressed.

You come across this 22-pound bundle straddling her cousin's whimpering dog who doesn't like having his ears brushed with a filched hairbrush and you don't worry about apathy too much.

SINGER

Christian singer with program available for banquets, conventions, weddings and clubs.

328-9975

Got Some News?

The Courier-Journal wants to print news of your organization, club or association. Please remember that the deadline is Thursday noon for the following week's paper.

Hicks
Home Heating Inc.
271-9079 271-4650

FOR PERFECT
DIAPER SERVICE
Stork
BABY WASH
381-7340

**STATEMENT
OF CONDITION**

As of January 1, 1972

ASSETS:

First Mortgage Loans	\$27,979,939.43
This includes mostly loans on homes in the Chemung Valley areas. Equal monthly payments are made by the borrower until the property is debt-free.	
Property Improvement Loans	309,095.39
Loans made under Home Modernization loan plans... all repayable in 5 years or less.	
Other Loans	174,843.48
Made to members who use their passbooks as security.	
Student Loans	487,805.94
Loans made to college students for educational expenses under provisions of the New York State Higher Education Assistance Program.	
Real Estate Owned	55,814.45
Stock in Federal Home Loan Bank of New York	290,000.00
As members of this organization we are privileged to use its credit facilities and numerous other services.	
Office Building and Equipment	433,038.90
Cash on Hand and in Banks	550,340.63
Government Bonds	1,690,634.35
Other Securities	833,525.24
Prepaid Expenses	257,180.70
Our Total Assets	\$33,062,218.57

LIABILITIES:

Savings Accounts	\$29,743,479.48
This includes the savings of individuals, families, partnerships, corporations, civic and social organizations. Savings are insured up to \$20,000 by the Federal Savings and Loan Insurance Corporation.	
Loans in Process	184,684.00
These loans have been made and the funds set aside for disbursement. Most of these loans are for the construction or modernization of homes in the Chemung Valley area.	
Other Liabilities	251,638.81
Deferred Credits	90,481.03
Interest paid in advance by borrowed and other unearned income.	
Reserves	2,791,935.25
Each three months, a portion of our earnings is set aside to strengthen the association and further assure the safety of savers' and investors' accounts.	
Our Total Liabilities	\$33,062,218.57

OFFICERS

- Frederick N. Purdue, Jr.
PRESIDENT
- Lyall G. Tobey
ASSISTANT VICE PRESIDENT
- Url S. French Jr.
ASSISTANT VICE PRESIDENT
- David E. Billings
TREASURER
- Donald F. Woodard
VICE PRESIDENT & SECRETARY
- William T. Hornsby
ASSISTANT TREASURER
- Frances B. Rodzai
ASSISTANT SECRETARY

DIRECTORS

- Elwin R. Brown
- Charles K. Burke
- Edward C. Dalrymple
- Dr. Edward J. Grandt
- Carroll W. Legge
- David C. Mandeville
- Charles W. Perry
- Frederick N. Purdue, Jr.
- Joel C. Robinson
- Donald F. Woodard
- Donald A. Zimmer

SENIOR ADVISORY STAFF

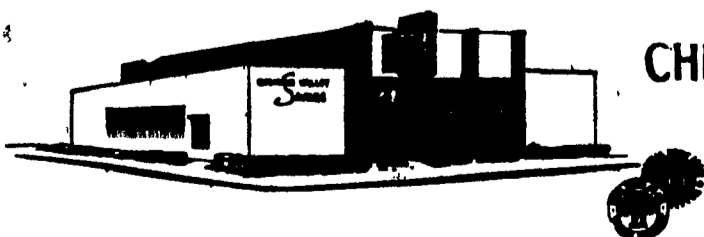
- N. Harold Boardman
- Harold A. Fritsch
- Maurice P. Whitney

MAIN OFFICE STAFF

- Anne K. Chimileski
- Catherine S. Craig
- Vera D. Hicks
- Denise Olson
- Alice E. Wilmot
- Cleone K. Spencer
- Betty G. Wilde

**ELMIRA HEIGHTS
BRANCH STAFF**

- Lyall G. Tobey, Manager
- Deborah A. Agan
- Hector McDermott
- Jean H. Colegrove



**CHEMUNG VALLEY
SAVINGS
AND LOAN ASSOCIATION**

MAIN OFFICE
351 N. Main St.
Elmira 734-2091

ELMIRE HEIGHTS BRANCH
Nichols Shopping Plaza
Elmira Heights 734-3367