

## National Central Plans Expansion of Offices

A 17 percent increase in net income during 1973 was posted by National Central Financial Corporation, parent company of National Central Bank, according to John C. Tuten, corporation chairman.

Net income grew from \$6,581,327 in 1972 to \$7,711,983 last year, a \$.33 increase in earnings per common share from \$2.07 per share in 1972 to \$2.40 per share in 1973.

On December 31, 1973, National Central Financial Corporation had deposits of \$762,907,428, up 17.6 percent over 1972 year end deposits of \$648,499,610. Loans at the end of 1973 were \$531,912,897, up 19 percent over loans of \$446,845,034 at the end of the previous year and, during 1973, total assets climbed 18.1 percent to \$870,000,165.

In November of last year, National Central's board of directors voted an 8 percent increase in the corporation's quarterly dividend from \$.25 to \$.27 per share. This dividend will be paid January 10, 1974, to stockholders of record December 10, 1973.

National Central Bank presently has 42 offices operating in Berks, Dauphin, Lancaster and York Counties. During 1973, the bank opened two new offices in Dauphin County, one in Berks and one in York. It has received approval from the Comptroller of the Currency, Washington, D. C., to con-

struct six additional offices in Berks, Lancaster and York Counties during 1974.

In late October of 1973, the bank became the only bank outside of Philadelphia and Pittsburgh to establish an "Off-shore" banking office. This office is in Geroge Town, capital of the Grand Cayman Islands in the British West Indies, a British Crown Colony. The primary purpose of this office is to better serve the credit requirements of local companies wishing to establish or expand overseas subsidiaries or trade. In addition, the bank can gradually develop new relationships with foreign companies throughout the world.

Last May, National Central became the first Pennsylvania bank to introduce a system of twelve 24 Hour Banking Machines linked to a central computer, the largest system of its kind in the country. In September, the bank became the first bank in Central Pennsylvania to form an organized dealer department for municipal bonds. This department handles bonds which a commercial bank may legally deal in or underwrite and serves banks, other institutional investors, corporations and individuals.

## Yeutter Notes Upward Trend in Animal Disease

The brucellosis disease eradication program is in "deep trouble," according to Assistant Agriculture Secretary Clayton Yeutter, unless firm steps are taken now to reverse the recent upward trend in disease incidence.

Yeutter made his remarks in Washington to about 60 livestock and animal health officials, who agreed to step up their efforts to wipeout the disease, which poses a threat to cattle herds, but does not affect meat consumers.

Among actions proposed were increased disease surveillance in high risk areas and at livestock concentration points; use of federal and state quarantines to prevent movement of infected and exposed

animals; revitalization of the calf blood vaccination program in problem areas; and, concentration of manpower and funds in critical areas, where disease incidence is highest.

An accelerated eradication program begun in the mid-1950's reduced disease incidence through 1971. However, the trend was reversed during the past two years. Data collected from 12 selected states showed a ten percent increase in infected herds during fiscal year 1973, compared to the year before.

The need is now to protect the 99 percent of the livestock industry that's already free of brucellosis, according to Yeutter. He noted that the \$700 million already spent on the

program is too great an investment to settle for anything less than total eradication.

Prior to the mid-1950's, the disease caused many cases of undulant fever in human beings from the drinking of raw, unpasteurized milk. Today, the human risk is mainly to slaughtering house workers or veterinarians who come in direct contact

with an infected animal's blood.

Dr. Francis J. Mulhern, administrator of the Agriculture Department's Animal and Plant Health Inspection Service, stressed the need for coordinated federal-state-industry efforts to fight the disease, which also afflicts swine, sheep, goats, dogs, and some species of wildlife.

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## Master Farmers Feted During Pa. Farm Show

Six Master Farmers were honored Tuesday at a special Farm Show Week luncheon of state agricultural leaders at the Penn Harris Motor Inn.

The rural Pennsylvanians won recognition for leadership in farm and civic organizations as well as achievements in agriculture.

Those receiving the coveted award were: R. Eugene Blevins, Stewartstown, York County; Harold C. Gayman, Waynesboro, Franklin County; Ernest O. Miller, Hamburg, Berks County; S. Richard Moyer, Winfield, Union County; Thomas O. Oyler, Sr., Gettysburg, Adams County; and J. Glenn Poorbaugh, Mount Pleasant, Fayette County.

Both Blevins and Oyler produce fruit. But while Blevins tries to sell as much fruit as possible directly to the consumer, Oyler finds running a stand requires too much time and bookwork.

Poultryman Richard Moyer goes the direct marketing route, too, selling 41,600 cases of eggs and 60 tons of beef direct to Mrs. Consumer each year.

The remaining winners are all dairymen. Gayman ships a million and a half pounds of milk to market each year. Miller has expanded the size of this farm to 520 acres or almost nine times its original size . . . and he's not yet 40 years old.

Poorbaugh, senior member of this Master Farmer class, has been dairying since he was 14 years old. Now, 47 years later, he's still at the helm of his 93-acre farm proving a farmer doesn't have to be big to be good.

The Master Farmer Awards are cosponsored by the Pennsylvania Farmer

### Car Warm-ups Can Damage Shrubs

Warming up your auto in the driveway before you go to work in the morning may seem like a good practice during winter, but Extension horticulturists at The Pennsylvania State University caution that it can have fatal effects on nearby evergreens and deciduous shrubs. Exhaust fumes pouring out of a car have been known to kill needles and entire branches of evergreens.

magazine and the Penn State Cooperative Extension Service.

Judges for this year's contest were the Pennsylvania Secretary of Agriculture Jim McHale; Dr. James M. Beattie, State College, Dean of the College of Agriculture; and Merrill M. Mordan, Honey Brook, Chairman of the Agricultural Committee of the Pennsylvania Bankers Association.

Winners were selected from more than 150 nominations across the state.

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