

Richland Bank Merges With National Central

National Central Financial Corporation, Lancaster, and The Richland National Bank, Richland, jointly announced approval of an agreement to merge the Richland bank into National Central Bank, a wholly owned subsidiary of National Central Financial Corporation, in exchange for an undisclosed number of

shares of National Central Financial Corporation common stock.

The joint announcement was made by Stewart M. Klopp, president of The Richland National Bank, and John C. Tuten, chairman of National Central Financial Corporation and National Central Bank.

Founded in 1906, The Richland National Bank had, as of March 31, 1974, total assets of \$18 million, total deposits of \$15.5 million and \$10.5 million in loans. On the same date, National Central's total assets were \$872 million, deposits totaled \$743 million and total loans were \$566 million.

Assuming approval by Federal regulatory authorities, The Richland National Bank will become National Centrals first office in Lebanon County and 45th in its immediate 6-county trade area.

All directors of the Richland bank will remain members of an Advisory Board of Directors for the Richland Office and all officers and staff of the bank will be retained to perform the functions of their present positions.

On March 15, 1974, the Comptroller of Currency, Washington, D.C., approved on application of The Richland National Bank to construct a new office at 25 E. Main St. in Newmans-town.

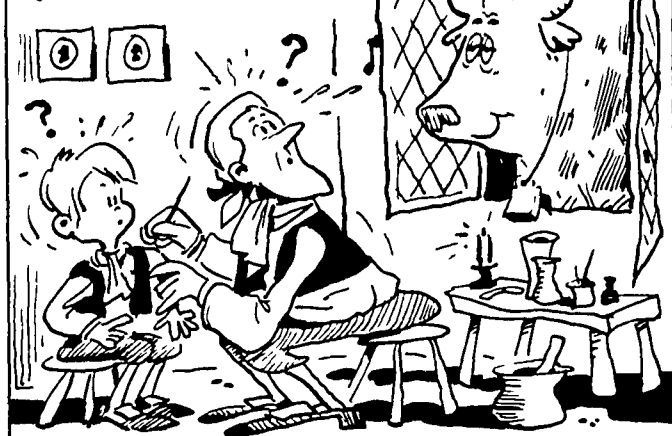
Commenting on the

merger plans, Mr. Klopp, said that "we are very pleased to become associated with National Central. The merger will give us an opportunity to offer trust services for the first time to our customers in southeastern Lebanon County. We will also be able to offer some new deposit and lending services as a result of the consolidation of the 2 banks."

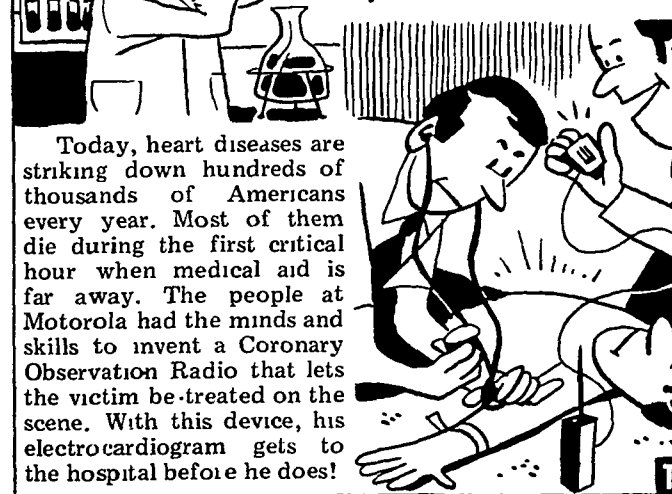
Mr. Tuten said that "for some time, we at National Central have been eager to establish a banking office system in Lebanon County. Our merger with The Richland National Bank will give us a strong base from which to expand our facilities throughout that county."

the MIND to imagine... the SKILL to do!

Until 1796, when Dr. Edward Jenner, a modest country physician, had the skill and imagination to vaccinate a small boy with cowpox, smallpox would break out unchecked all over Europe for centuries!



Another killer that took a big bite out of the world's population was rabies. Despite violent opposition, Louis Pasteur was the man with the skill and the imagination to combat that death dealer with the world's first injections.



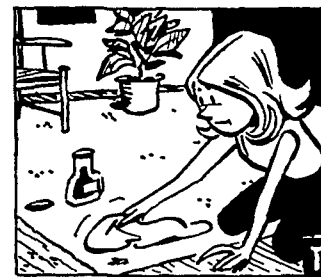
Today, heart diseases are striking down hundreds of thousands of Americans every year. Most of them die during the first critical hour when medical aid is far away. The people at Motorola had the minds and skills to invent a Coronary Observation Radio that lets the victim be-treated on the scene. With this device, his electro cardiogram gets to the hospital before he does!

CARING for your Carpets TIPS TO HELP YOU

Carpets are an extraordinarily good value, because, needing no wax, they cost less to maintain than floors. In view of this, they deserve the red carpet treatment when it comes to care. Maintaining them properly helps them to retain their thermal, acoustical and psychological benefits. Here are some hints about carpet care gathered from two booklets on the subject from Monsanto Textiles Company, one of very few companies making this free literature available.

1. Soak up as much of the staining material as possible with a towel.
2. Never rub a spot. This will only spread the stain and distort the pile.
3. Before using any cleaning agent, try a small amount on an inconspicuous corner of the carpet.
4. Always start from the edge of a spot and work toward the center.
5. Apply a small amount of cleaning agent to the spot and remove the dissolved stain with a clean white towel.
6. Repeat the above procedures until the stain has disappeared and place clean towels or absorbent tissue with weights on the spot until it is dry.

These are only a few of the basic procedures that should be followed in attempting to remove a stain



regardless of its type. If unsure, or in doubt, always call professionals. They have special equipment and many years of experience.

If you want further, detailed information, you can obtain free copies of either booklets, "How to Care for Your Carpet of Acrilan Plus acrylic" and "How to Make Lighter Work of Housekeeping with Your Carpet of Cadon nylon," by writing to Monsanto, Department JPB 211, 1114 Avenue of the Americas, New York, N.Y. 10036.

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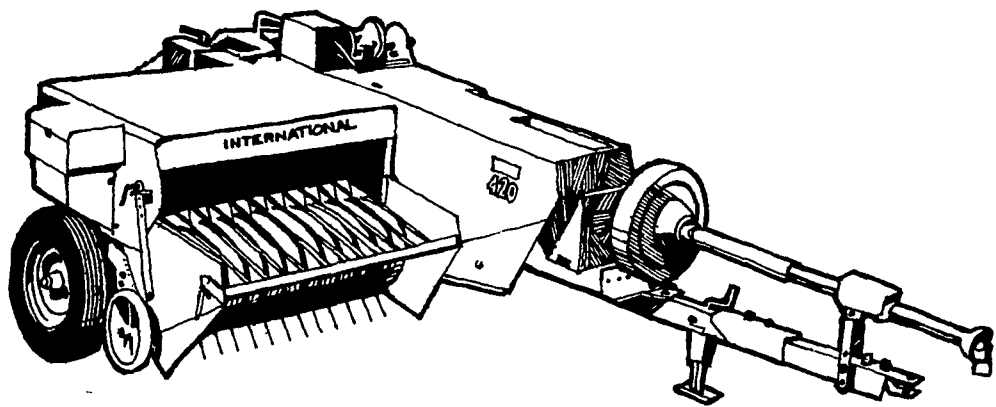
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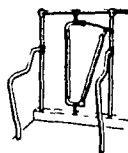
Editor's Quote Book

These are the times that try men's souls. The summer soldier and the sunshine patriot will, in this crisis, shrink from the service of their country, but he that stands it now, deserves the love and thanks of man and woman.

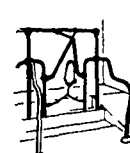
—THOMAS PAINE

JAMESWAY

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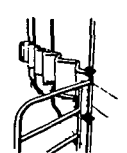
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