York County

(Continued from Page C24)

For every pound added per acre, a corresponding five pounds of limestone is needed. Additions of organic matter to the soils, through manure applications and notill mulches and trash, also increases acidity of the soils; and the higher the organic level, the more herbicide it takes to get clean weed control.

After tackling the dual problems of fertilization and weed control, the extension specialists focused the session toward another of the corn farmer's most painful headaches. stalk borers.

"We just do not have an answer," was the discouraging word from entomologist Stan Gesell. "There is no insecticide registered that will control stalkworm; we have none that we know will really work."

Burning off all stalk residue destroys the wintering larvae eggs, but Gesell labels that method strictly a "no-no". Plowing with a moldboard is also effective in controlling the pest, but that too draws criticsm due to high energy

costs and soil erosion wormes.

Furadan is the one control that works, at least some years, if used at planting time in the furrow, says the insect expert.

Both early and late corn crops are susceptible to the damage of the stalk borer at certain stages of growth. Mid-June the first egg hatch attacks the taller plants of the early planting.

Gesell recommended walking down the corn rows at about the third week of June, when plants should be about 30 inches high, to examine the plant tops. If three-fourths of the plants show "sawdust" borer residue in the whorls, the acreage should be treated.

Aerial applications seem to work best and will cost \$10 to \$12 per acre, roughly equivalent to the value of the corn destroyed by the pest.

Crucial period for the lateplanted corn is the beginning of August, when the stalks are still soft and juicy. If the corn is to go for silage, no massive amounts of damage are likely to occur.

But if the crop is to be held for grain use, that extra

National Central to change name

LANCASTER — National Central Bank will change its name to Hamilton Bank, withdraw from the Federal Reserve System and convert from a national to a Pennsylvania charter on or about February 1, 1980, according to Wilson D. McElhinny, the bank's chairman and president.

McElhinny said conversion of National Central Bank to state-chartered, non-member status has been under serious study for a number of years.

The action will be taken to utilize more of the bank's resources as interest-earning reserves and to insure the bank will remain competitive with other banks in southcentral Pennsylvania.

Deposits of the new Hamilton Bank will automatically continue to be insured by the Federal Deposit Insurance Corporation and the bank will be

standing time until harvest allows the worms to cause tremendous weakening of stalks and heavy losses from corn that falls to the ground.

LANCASTER — National regulated by the Pennentral Bank will change its ame to Hamilton Bank, athdraw from the Federal eserve System and convert regulated by the Pennsylvania Department of Banking and the FDIC rather than the U.S. Compessive System and convert regulated by the Pennsylvania Department of the Currency.

Other state-chartered, non-member banks operating in National Central's current legal branching area include American Bank & Trust Company of Pennsylvania, Continental Bank, Industrial Valley Bank, Dauphin Deposit Bank, Bank of Pennsylvania, York Bank & Trust Company, Fulton Bank, Farmers First Bank of Lititz, Southern Pennsylvania Bank and Drovers & Mechanics Bank.

National banks in Pennsylvania, which by law must be members of the Federal Reserve System, currently operate at a serious earnings disadvantage when compared with their state-chartered, non-member competitors, McElhinny said.

The earnings disadvantage is because banks must maintain a major portion of their reserves in the form of non-earning desposits at a Federal

Reserve Bank. Nonmember, state-chartered banks may invest 50 percent of their required reserves in U.S. Government or Pennsylvania tax-exempt municipal securities.

"Increased earnings realize from these investments will be retained to augment the bank's capital base. The resulting enlarged capital base will support the bank's future growth, allow further development of specialized financial services and permit the bank to be more competitive in southcentral Pennsylvania," he added.

The name change to Hamilton Bank was necessitated by the bank's decision to withdraw from the Federal Reseve System. The word "national" can only be used in a bank's name if it operates under a national charter and is,

therefore, a member of the Federal Reserve.

McElhinny explained the search for a new name included a review of over 400 names by bank management.

Market research was undertaken to aid in the selection and included the use of seven 'focus groups,' including bank customers and non-customers from each of the counties were National Central Bank has offices.

"The studies indicated Hamilton Bank was the widest consumer appeal, is easily remembered and represents stability, dependability and quality," McElhinny said.

He said there will be no changes in the management staff or services of the bank as a result of withdrawal from the Federal Reserve System or the name change.



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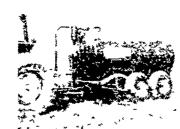
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