

THE CENTRE REPORTER ISSUED WEEKLY.

CENTRE HALL, PENNA.

SMITH & BAILEY, Proprietors. S. W. SMITH, Editor.

ADW. E. BAILEY, Associate Editor and Business Manager.

Entered at the Post Office in Centre Hall as second class mail matter.

TERMS—The terms of subscription to the Reporter are \$1.50 a year, in advance. Daily advertising rates made known on application.

Sunday Church Services

PANNA VALLEY LUTHERAN CHURCH (Rev. S. F. Greenhoe, Pastor)

TUSSEYVILLE—Preaching Wednesday, Thursday and Friday evenings, preparatory to the Communion Services, Sunday, December 2nd, at 10:30 A. M.

Regular divine services at—Spring Mills, 2:30 P. M.

CENTRE HALL—The annual Thank Offering Service by the Woman's Missionary Society, Sunday evening from 7 to 8 P. M.

(Note: The Society requests that all Thank-Offering Boxes be brought in at this Service.)

CENTRE HALL REFORMED CHURCH (Rev. Delas B. Keener, Pastor)

Centre Hall—9:30—Sunday School. 7:30—Church Services.

Spring Mills—9:30—Sunday School. 10:30—Church Services.

Farmers Mills—1:30—Sunday School. 2:30—Church Services.

EVANGELICAL (Rev. W. E. Smith, Pastor.)

PRESBYTERIAN (Rev. J. M. Kirkpatrick, Pastor)

Pine Grove Mills—10:30 A. M. Boalsburg—3:00 P. M. Lemont—7:30 P. M.

METHODIST EPISCOPAL (Rev. Harry W. Newman, Pastor.)

Smulton—S. S., 9:30; public worship at 10:30. Sprucetown—S. S. at 9:30; preaching at 7 P. M.

At LINDEN HALL (Miss Sarah Ecroyd, Pastor.)

LOCAL AND PERSONAL

Miss Tillie Keller was in Philadelphia over Sunday where she visited her niece Miss Shultz, a student in Temple University.

Mr. and Mrs. W. E. Arney, of Mifflinburg, drove to Centre Hall on Monday and were guests of Mr. Arney's parents, Mr. and Mrs. F. E. Arney.

Mr. and Mrs. Robert Hoffa, Mr. and Mrs. Andrew Lester, Mrs. Jacob Hummel, all of Lewisburg, and cousins of Mrs. S. F. Greenhoe, were guests on Tuesday at the Lutheran parsonage.

Mr. and Mrs. Oscar Homan, of Mifflinburg, and Mr. and Mrs. George Bottinger, of Cowan, were guests on Sunday of Mr. and Mrs. H. E. Fye. Mrs. Homan and Mrs. Fye are sisters.

Wm. D. Shoop is the chef at the Bradford hunting camp in Seven Mountains, and is now serving a number of members of the club who went into camp early and will have two days for killing small game.

The Reporter is pleased to note an improvement this week in the condition of Squire Cyrus Brungart, who has been ill at his home in Centre Hall for the past few months. Last week Mr. Brungart passed his 77th milestone in life.

It's a girl and she came a bit past 12:00 o'clock Monday morning to Albert Emery's home, where she received a hearty welcome. This is No. 2, both girls. Father Emery is rural mail carrier on Route No. 2 from Centre Hall post office, and speaks of the event as though "his'n" was the only one. The baby has been named Marjorie Ruth.

JUST KIDS—Chocolate Sodas



DEATHS

BARNES—Mrs. Lydo Barnes, widow of the late Howard I. Barnes, passed away at her home on High street, Bellefonte, following an illness due to advanced age. She had been bedfast for the past four weeks. Mrs. Barnes, who is the mother of Merchant Homer P. Barnes, was born at Port Royal, and would have been 79 years old next month. Her parents were Benjamin and Sara Stimmel, both of whom are deceased. Her husband died in 1905. These children survive: Mrs. Daisy Henderson and Homer P., at home; Harry, of Pittsburgh; Charles, of Keokuk, Iowa, and Prof. Chester Barnes, supervising principal of public schools in Sheffield. One sister, Mrs. Emma Morris, of Eugene, Oregon, survives.

BARNES—George H. Barnes died at his home on the Red Mill farm, west of Duncansville, of complications. Mr. Barnes was a son of Robert and Sarah Barnes and was born in Pleasant Gap, September 13, 1868, and had been for twelve years a farmer in Blair county. He was married December 8, 1890, to Miss Hannah Gault. Surviving are his wife and the following sons and daughters: Winfield, Edgar, Catharine and Sarah Barnes, and Mrs. Paul Leidy of Altoona; Samuel and Robert Barnes, Duncansville; Francis Barnes, Hollidaysburg; Joseph Barnes and Mrs. Charles Wyer, at home.

MINISTER WHO HIT SMITH PULPIT FOES ASKED TO RESIGN

Preacher-Opponents Live in "Middle Ages," Charge of Reading Pastor, "Forget," He Asks of Flock.

Telling his congregation "to forget that he was ever its pastor," Rev. Frederick K. Stamm, of Cavalry Reformed church, Reading, has resigned. The resignation is the sequel to a bitter controversy in the vestry of the church, following Mr. Stamm's denunciation in October that he was going to vote for Governor Smith for president. He wrote a letter to Governor Smith, offering his support, and declaring that the attitude of many Protestant clergymen in the campaign was that of the Middle Ages. The letter was published in New York, and when its contents were learned in Reading, Mr. Stamm confirmed sending it.

Registering as a Democrat that he might vote for Smith at the primary, by personal application to the county commissioners, after the final regular registration day, the Stamm case provoked a controversy in the court house, Republican county officials declaring the pastor's registration was illegal. Suit was threatened, but failed to materialize and the registration stood.

Mr. Stamm was summoned before the vestry and after a long session the matter was deferred until after the election. It was taken up on Tuesday of last week and voted to request the pastor's resignation. The congregation as a large and influential one and the vestry includes several wealthy manufacturers.

Since the controversy began Rev. Francis C. Schlater, Mr. Stamm's assistant, resigned his position.

The pastor's resignation statement on Sunday says that "no individual is of importance, compared to the welfare of the church," and urges the members to continue loyalty to their congregation.

Rev. Stamm is a native of Penna. Valley and was born in Millheim. He went to Reading four or five years ago from State College, having been pastor there prior to Rev. Homig. He is a man of acknowledged ability, and is high in the councils of the Reformed church.

Speaking the truth has its penalties.

MARRIAGE LICENSES

R. Stuart Woomer.....Phillipsburg  
Dorothy May Ebbs.....Phillipsburg  
Pious Richards.....Port Matilda  
Addie Richards.....South Phillipsburg  
Edwin W. Baker.....Carlton  
Hilda A. Boarder.....Little Washington  
John K. Yearick.....Howard  
Dorothy J. Glenn.....Howard

Since the defeat of the \$5,000,000 bond issue for Penn State College, we hear often of how much Governor Fisher will give the college, while during the campaign we were told how Mr. Holmes would get so much more than anybody else for the institution. In fact, the way it looks now, Mr. Holmes will have little to do with how much.

CENTRE COUNTY BANKERS BANQUET AT BUSH HOUSE

O. Homer Wolfe, Philadelphia Banker, Advocates Service Charges to Build Up Checking Depositor's Account. —Mr. Walker Speaks on "Credit Needs of Agriculture."

One hundred and eighteen bankers, representing Centre county's fifteen banks, officers, employees and directors, assembled at the Bush House last Thursday night and enjoyed a turkey banquet.

A delicious dinner, interspersed with songs by all, special vocal selections by the Bellefonte Klavin's Quartette, a soprano solo by Mrs. Egil Rban, and two solos by Little Miss Florence Barr and two splendid addresses constituted the banquet program.

O. Howard Wolfe, cashier of the Philadelphia National Bank, and Prof. Frederick J. Weaver, head of the Agricultural Economic Department of the Pennsylvania State College, were the speakers and both gentlemen delivered talks which were interesting and educational.

Mr. Wolfe spoke on "Service Charges" and by using facts as they occurred where service charges are in effect pointed out to the Centre county bankers, where depositors whose checking amounts average less than \$100 each month are directly responsible for sixty per cent of a bank's work, resulting in a loss of profit to the institution.

Mr. Wolfe said that a bank's checking deposits of less than \$100 balance average 60 per cent of its total number of depositors and equals only two per cent of the total deposits.

The speaker showed that service charges could be inaugurated in Centre county without the loss of business and would be the means of building up every checking depositor's account to \$100 or more.

The interest charge means that the bank could charge a monthly fee to any checking depositor whose balance for that month did not average \$100 or more. This charge, as it has been universally adopted, is \$1 per month. In other words, depositors with a small balance pays his banker \$1 per month for the work that the bank does for him, handling the numerous small checks he may draw.

There are other ways in which the service charge can be applied. Two of these instances, and both are now in practice at State College, is the charge for discounting notes and a charge for notes carried by the bank beyond the date of maturity.

In the former case the First National Bank of State College makes a minimum interest charge of 50 cents for each note discounted, because analysis of the handling of the note shows that it costs the bank almost that much to take care of it.

In the case of applying service charges on notes carried beyond maturity several banks in the county have adopted a system of penalizing the maker of the note 50 cents for the first day the note is overdue and 25 cents for each day thereafter until it is paid. Not only is the maker of the note obliged to pay for this laxity in this matter but his credit at that bank is greatly impaired through his own negligence, regardless of how substantial his name might be.

Banks are required by law to have all notes paid when due or special reports must be made and lots of other extra details are involved which are costly when any number of such affairs happen.

Service charges, the speaker declared, can also be made for all checks arriving at the bank where there is insufficient funds on deposit to meet the

CHECK

The speaker answered many questions put to him relative to the service charge and Mr. Wolf intelligently replied to all. The bankers were impressed with his talk and intimated that consideration of the project would be given.

Professor Weaver talked on "Credit Needs of Agriculture" and by use of a chart gave interesting statistics to the bankers, showing the necessity for credit to farmers.

The speaker pointed out where farmers generally make purchases on the installment plan and thereby are paying interest at the rate of nineteen per cent on the money. Should the farmers go into their bank negotiate a loan so as to be able to pay cash on purchases an interest charge of only six per cent would be made, resulting in a saving of thirteen per cent to the farmer.

Banks are in business for this purpose and any banker will be glad to give his time to any farmer and finally assist him with financial problems, if given the opportunity. Farmers need credit and this credit should be secured at a bank, not through an installment house, if farmers want to save money.

Following are the officers of the Centre County Bankers' Association: President, Earl S. Orr, Asst. Treasurer, Bellefonte Trust Co., Bellefonte; 1st Vice President, G. H. Barnes, cashier, First National Bank, Phillipsburg; 2nd Vice President, Willard K. McDowell, cashier, First National Bank, Howard; Secretary, Lloyd W. Stover, cashier, Farmers National Bank, Millheim; Treasurer, Theodore C. Jackson, cashier, Moshannon National Bank, Phillipsburg.

The following banks of Centre county were officially represented at the meeting by their respective cashiers:

David F. Kapp, cashier, the First National Bank, State College; C. H. Gould, cashier, People's National Bank, State College; Willard K. McDowell, cashier, the First National Bank, Howard; H. F. Erdley, cashier, the First National Bank, Spring Mills; H. L. Eright, cashier, the First National Bank, Centre Hall; David K. Keller, cashier, Penna. Valley Banking Co., Centre Hall; T. C. Jackson, cashier, Moshannon National Bank, Phillipsburg; George H. Barnes, cashier, the First National Bank, Phillipsburg; Charles Woodring, cashier, Community Bank, Port Matilda; Charles M. Hoyer, cashier, Rebersburg National Bank, H. K. Mattern, cashier, Farmers National Bank, Bellefonte; James K. Barnhart, cashier, the First National Bank, Bellefonte; N. E. Robb, treasurer, the Bellefonte Trust Co., Mr. Bloom, cashier, the Snow Shoe Bank, Snow Shoe.

Babies Love It. For all stomach and intestinal troubles and disturbances due to teething, there is nothing better than a safe Infant's and Children's Laxative. Mrs. Winslow's Syrup. The Centre Reporter, \$1.50 a year.

Announcing ... A BATTERY SERVICE STATION. WE WISH TO ANNOUNCE that we are prepared to repair all makes of Batteries. We can supply you with a Service battery while you are having yours Repaired or Re-Charged. We Have NEW BATTERIES for Sale for Your CAR or Your RADIO. NOW is the time to see if your car has the Correct Test for Winter driving. Batteries Tested FREE. HOMAN MOTOR CO. CENTRE HALL

PUBLIC SALE. SATURDAY, DECEMBER 1, at 1 P. M., at his residence in Centre Hall borough, Muser E. Coldron will sell household furniture and large variety of articles.—E. M. Smith, auct. TUESDAY, MARCH 19, at 10 A. M., 1 1/2 miles North of Potters Mills, Wellington E. Yearick will sell: Farm stock and implements; also household goods.—E. M. Smith, auct. THURSDAY, MARCH 21, at 10 A. M., 4 miles West Centre Hall or 1 M.

Surplus. IT IS ADVANTAGEOUS TO HAVE A SURPLUS. BUSINESS SUCCESS IS DETERMINED BY THE GROWTH OF ITS SURPLUS. PERSONAL SUCCESS IS JUDGED BY THE SAME RULE. YOUR SURPLUS MONEY DEPOSITED WITH US ON INTEREST WILL MAKE MORE SURPLUS. THE FIRST NATIONAL BANK CENTRE HALL, PA. 5 PER CENT INTEREST ON TIME AND SAVINGS DEPOSITS

Read This Before You Buy Elsewhere. We are Now Offering You Our GREATEST VALUES in Men's, Women's and Children's CLOTHING SHOES, UNDERWEAR, AND FURNISHINGS at Prices that are the LOWEST in the County. HERE IS A SPECIAL INDUCEMENT TO READERS OF THIS PAPER: \$5.00 IN CASH FOR THIS COUPON. Present this coupon and get \$5.00 off on every purchase of \$25 or over. Good for this week at ABRAHAMSON'S DEPARTMENT STORE, MILLHEIM. Take Advantage of This Offer. There are no strings to it.

ADOLPH ABRAHAMSON TO OPEN GENERAL STORE (From the Bedford Gazette.) Adolph Abrahamson, formerly of Everett, will open up a general merchandising store in Bedford in the rooms now occupied by George Bar, opposite the Hotel Pennsylvania. Mr. Abrahamson has been in business in Langsdonville in 1901 and continued there until about 1911 when he came to Everett and opened up a store there where he has been practically since. During this quarter of a century he has made a host of friends and has developed a clientele worthy of his endeavors. While he is new to most of the people of Bedford and vicinity, he is known by many who made his acquaintance at Everett and the community in general will find in him a very courteous, trustworthy and honest business man who will administer to the needs of the people on the slogan, "One price to all; honest goods at honest prices." His store will open on Saturday, August 29th. \$100 Radio GIVEN AWAY FREE for XMAS. CLOTHES for the Whole Family at Low Prices to suit every Pocketbook. Abrahamson's DEPARTMENT STORE MILLHEIM