

ITEMS OF LOCAL INTEREST

The Millheim fire company was called to Coburn Monday afternoon on account of fire at the Harry Rider property.

Careful measurements of the distance between Centre Hall and State College over the Brush Valley and Earlstown roads, make the latter route the shorter by one mile.

Miss Louise N. Meyer, daughter of Mr. and Mrs. Harry N. Meyer, of Bellefonte, is now a member of the staff of the Philadelphia Record. She is a graduate of Hood College, where she majored in the course of journalism.

Rev. Ira W. Frantz has accepted a call to become pastor of the Reformed church in Millburg. The charge has been vacant since the resignation of Rev. R. D. Custer, in November, 1932. Rev. Frantz comes from Fullerton, Lehigh county.

Dr. Harshbarger, now living on Main street, Millheim, in the Rishel home, is about to move into the Wm. Duck property. Mr. Duck, a farmer, contemplated occupying the place himself next spring, but finally decided to remain on the farm for another year.

The Nicodemus Luse property, offered at public sale on the premises, in Coburn, a few days ago, was not sold due to the fact that the bid of \$1200 offered was not sufficiently attractive. Mr. Luse is now living with his daughter, Mrs. J. Frank Bible, and family, east of Aaronsburg.

Bellefonte grocers have changed their code and will under it render longer service hours to their customers. These stores will now close on Wednesday afternoons instead of Thursday afternoons. This will conform to the three the half-holiday is observed in nearby towns of the same importance.

Millheim will gain a new resident in the person of Mr. Tyson, who comes there from Tylersville to succeed the late Claude Haines, as principal of the Millheim junior high school. He will occupy a part of the Susan Burrell property. A citizen lost to that town is Al. Alexander, who located in Coburn.

Mervin Dutrow, 16 years old, son of John Dutrow, east of town, while assisting his father in moving a dump rake, was struck over the eye and cuts made necessitating surgical attention by Dr. Morrow. This bit of news was furnished by Albert Dutrow, who was accompanied by these jasses: Alice Slack, Hazel Dutrow, Bettie Slack, Alice and Evelyn Dutrow.

The prospects for crops of corn and potatoes in this immediate section have been very much improved during the past ten days, during which time rain fell in considerable quantity. In Brush Valley potato and corn fields are also presenting a more promising appearance since the late rains, although they did not seem to suffer as much as through this region, the summit in Penns Valley.

You may hear it said that the pasting of a NRA Blue Eagle on the windshield of your car is not permissible, but this is true only because no other than the semi-annual inspection sign is supposed to be carried on this part of your car. The Blue Eagle may be placed anywhere on your car not in conflict with automobile rules, which means on any part of the car that a sensible person would care to attach it.

To obtain a hunting license from County Treasurer Robert F. Hunter for the coming game season the applicant must establish his identity to the satisfaction of the person issuing the license. This may be done by producing a bank book, letters, lodge cards, driver's license or some other positive means of identification, and the payment of two dollars. This identification feature is a new one, but easy to comply with.

The heirs of the late Dr. R. G. H. Hayes have instituted proceedings in the Centre county court to direct that portion of the E. J. Pruner estate now devoted to the support of the Pruner orphanage, in Bellefonte, revert to the Hayes estate, alleging that both Bellefonte and Tyrone are no longer in a position to carry out the provisions of the Pruner will establishing the orphanage. A hearing in the matter will be held before Judge Fleming on September 15th.

State Highway patrolmen are conducting speed traps in various sections in Centre county and nearby counties. The cops in charge travel in cars having no distinctive marks, and one of their number sits on the running board examining a make-believe road map. The other two cops keep in seclusion. The traps are set on long level and straight stretches of roadway, where there is the minimum danger of as speed of over the maximum of forty-five miles an hour. The speed trap is a most contemptible method of extorting good cash from motorists, but the cop in his dirty work is simply obeying orders.

State Forest Ranger W. F. McKinney and wife entertained a number of relatives at the Westover camp in honor of his uncle, G. W. Landis, of Chicago. Those present were Mr. and Mrs. W. F. McKinney, George and Bob McKinney, of the State House; Mr. and Mrs. John Meeker, Mr. and Mrs. John Hess and son Jack, State College; Mr. and Mrs. Frank McKinney and children, Miriam and Jack, and grandson, Charles Cooke, of Juniata; Mr. and Mrs. Harry Harshbarger and daughters Sara and Patricia, Mrs. Sheldon Smouse and son Raymond, Altoona; Mrs. Wm. Bower, Mr. and Mrs. Frank Dashem, Miss Mary and Wm. Dashem, Miss Sara Landis, G. W. Landis, John Hettlinger and J. H. Bitner, of Potters Mills.

BANKERS PREPARE FARM FINANCE BOOK

Tells Bankers and Farmers What to Consider in Making Sound Loans

A book on "Making Farm Investments Safe" has been prepared by the Agricultural Commission of the American Bankers Association, summarizing material published by it during the past ten years. It presents a compendium of scientific facts, practice and experience in farming, with timely and helpful suggestions to serve as a reference and guide in the daily routine of banking and farming. From it practical workers in these fields can obtain an idea as to what extent and in what manner farm loans should be limited by soil erosion, weeds, plant diseases, rodents and fire hazards, etc. The book also indicates how much is added to the security of a farm loan by the farmer who keeps accounts and practices good business methods, as well as the extent to which loans are safeguarded by crop rotation, production of legumes, judicious use of commercial fertilizers, the use of quality seed and the providing of home grown feeds.

Another section sets forth the precautions that should be exercised by both the banker and farmer when negotiating loans to increase or improve dairy production, or beef, sheep, swine or poultry production, as well as what factors should be considered in the economic marketing of products and the way efficiency in production affects efficiency in marketing. Many other everyday details of farm life that have a practical financial significance are treated in the book. A particular important section deals with experience with farm leases and another with directed farm credit.

Banks Make Best Record in R. F. C. Loans Repayments.

Among the loans of \$2,819,000,000 made by the Federal Government through the Reconstruction Finance Corporation, the highest percentage of repayments, official reports show, has been made by the banks, indicating the return of stability as the chief unsettling element of public fear has been lifted from them. The Reconstruction Finance Corporation has authorized cash advances, fully secured by sound collateral, to 6,278 banks since it began operations in February, 1932, and made actual disbursements to them in the amount of \$1,221,878,000. Of this amount, however, \$545,073,000, or over 44 per cent, has been repaid by the banks. All other classes of borrowers combined have repaid about 16 per cent of their loans.

Postmaster Miller of State College feels that his office is due some publicity since it received one hundred twelve sacks of mail from the local train west the other Monday morning. The weight of the mail was estimated at over three tons.

REGISTER'S NOTICE.

Notice is hereby given to all persons that the following inventories of goods and chattels, set apart to widows in accordance with the provisions of the Fiduciaries Act of 1917, have been confirmed nisi by the Court and if no exceptions are filed on or about the first day of next term the same will be confirmed absolute.

1. The inventory and appraisal of the personal property of Dora May Bickel, late of Bellefonte boro, deceased, set apart to her children, Elmer Bickel, Verna Bickel, George Bickel and Arthur Bickel.

2. The inventory and appraisal of the personal property of Thomas L. Caldwell, late of Bellefonte boro, deceased, was set apart to his widow, Mary Caldwell.

3. The inventory and appraisal of the personal property of Jonathan Condo, late of Marion twp., dec'd, as per amended appraisal, was set apart to his widow, Arie A. Condo.

4. The inventory and appraisal of the personal property of Charles Nevin Decker, late of Walker township, deceased, was set apart to his widow, Margaret E. Decker.

5. The inventory and appraisal of the personal property of G. Oscar Gray, late of Bellefonte boro, dec'd, was set apart to his widow, Mary J. Gray.

6. The inventory and appraisal of Richard C. Holmes, late of Bellefonte boro, deceased, was set apart to his widow, Margaret E. Holmes.

7. The inventory and appraisal of the personal property of M. Fred Hazel, late of Bellefonte boro, deceased, was set apart to his widow, Alice G. Hazel.

8. The inventory and appraisal of the personal property of Frank T. Kern, late of Bellefonte boro, deceased, was set apart to his widow, Elizabeth Kern.

9. The inventory and appraisal of the personal property of Thos. J. Lee, late of Philipsburg boro, deceased, was set apart to his widow, Carrie M. Lee.

10. The inventory and appraisal of the personal property of William R. Neff, late of Potter township, deceased, was set apart to his widow, Sarah Agnes Neff.

11. The inventory and appraisal of the personal property of Mitchell A. Poorman, late of Boggs township, deceased, was set apart to his widow, Rosanna M. Poorman.

12. The inventory and appraisal of the personal property of J. Gross Shook, late of Gregg township, deceased, was set apart to his widow, Cora M. Shook.

13. The inventory and appraisal of the personal property of Jesse O. Stutsman, late of Bellefonte boro, deceased, was set apart to his widow, Lyda Stutsman.

JOHN L. WETZLER, Register.

WHAT BANKING WENT THROUGH

By JOHN H. PUELICHER American Bankers Association

BANKING in its long career has been compelled to withstand many serious shocks, but it ran into the most perplexing entanglement of its whole history since the general breakdown of values in 1929. The commercial structure of the entire world seemed to have been shaken from its foundations and the marvel is that the banker, with everything breaking down all around him, was able to come through as he has.

General business failure, agricultural stagnation, income losses, capital losses, inability to meet debts and therefore inability of bankers to pay back depositors when loans were not paid, were the reasons, in most instances, for the bank failures. No profession, no department of life is without its weaker elements, but had proper consideration been given to the relatively few instances in banking, had exaggerated and startling headlines been kept in true proportion, had banking not been used as a target for political self-seeking and with vote-seeking motives, had unfounded rumors not been spread the people's confidence might have been retained and far less serious world have been their financial losses, for many bank failures were caused that need not have happened.

There were factors in our banking experience which every earnest banker deplores—factors which many had worked years to eliminate, which it was fearfully recognized would aggravate any difficult days which might arise. One of the worst of these was due to political regulation which chartered many banks that should never have been chartered.

That there have been incompetence and dishonesty in banking is admitted. That the instances that did occur were used grossly to increase fear in the public mind, we affirm. We shall continue to strive for higher attainments in our profession and strive for laws that require competence and ability in management. That we cannot legislate honesty and unselfishness into either a banker or a borrower must be conceded, but dishonesty, wherever found, should be punished. It is as true in banking as elsewhere that no matter how good the law, dishonest and incompetent men can make it ineffective. Good laws are essential. We must strive for ever better ones, but their enforcement will come only as the public recognizes that it is a matter not of laws or codes alone but of the men who administer them.

Our people must be brought to realize that the welfare of our country depends upon its banking system, that the strength of the banking system depends upon the public's faith and understanding and the vast majority of banks, because of faithful service rendered, even through the whole of this general breakdown, had the right to expect the trust and confidence of the people.

In every great catastrophe, no matter what its nature, no matter what its cause, someone must be crucified. The banker was this time selected. In the late 90's, political agitation started a tirade against the railroads. Some railroads may have done reprehensible things, but the agitation became so general and so violent as almost to destroy one of the fundamental factors in the progress of a country. Today the same thing has been done to the banker. In spite of all that has happened, the fact remains that even most of the banks which failed are paying out infinitely better than are investments in almost anything else.

Bankers Aiding Agriculture

State associations of bankers in many agricultural states are giving time and financial support to encourage practices among their farmers that will bring about better farm results.

The major activities reported from one state to the Agricultural Commission of the American Bankers Association which is nationally active in promoting this line of cooperation are as follows:

1. Drought relief work: Local banks have played a vital part in this work, being represented on the county committees for passing on all seed loans. These committees met practically every day during the spring to pass on the loans in order to get as quick action as possible. A total of 914 applications were received and handled by one committee, \$33 being granted.

INSURANCE AND REAL ESTATE

WANT TO BUY OR SELL SEE US FIRST.

C. D. BARTHOLOMEW CENTRE HALL, PA.

The Dodds horse sale date has been changed from Friday of this week, as appeared in an ad. last week, to Monday of next week.



A Monument Erected-

to the memory of a loved one is a substantial expression of your lasting affection. To select one that will be appropriate requires careful consideration—for it must last through all the years to come. Let us co-operate with you by submitting suggestions based upon our wide experience as memorial sculptors.

C. H. HOMAN Successor to H. G. STROHMEIER Centre Hall Marble & Granite Works, CENTRE HALL, PA.

NEW ADVERTISEMENTS.

HORSES AND MULES—in carload lots, gentle, well broke, Iowa horses; all ages; reasonable prices; will sell on orders. Write or wire J. F. Teal, Fairfield, Iowa. x35

WILL DO SILO FILLING and fodder shredding this season. See I. W. Hennigh, Spring Mills, R. D., (1/2 mile east of Red Mill.) 2t

HOUSEHOLD GOODS AT PRIVATE SALE—Mary J. Weber, Centre Hall, offers for sale a lot of household goods, among which are the following: Refrigerator, work table, 4 kitchen chairs, 2 rockers, porch swing. All articles may be examined at the home of C. E. Bradford. 3t,x35

The Centre Reporter, \$1.50 a year.

When contemplating holding PUBLIC SALE, call the undersigned, and reverse charges.

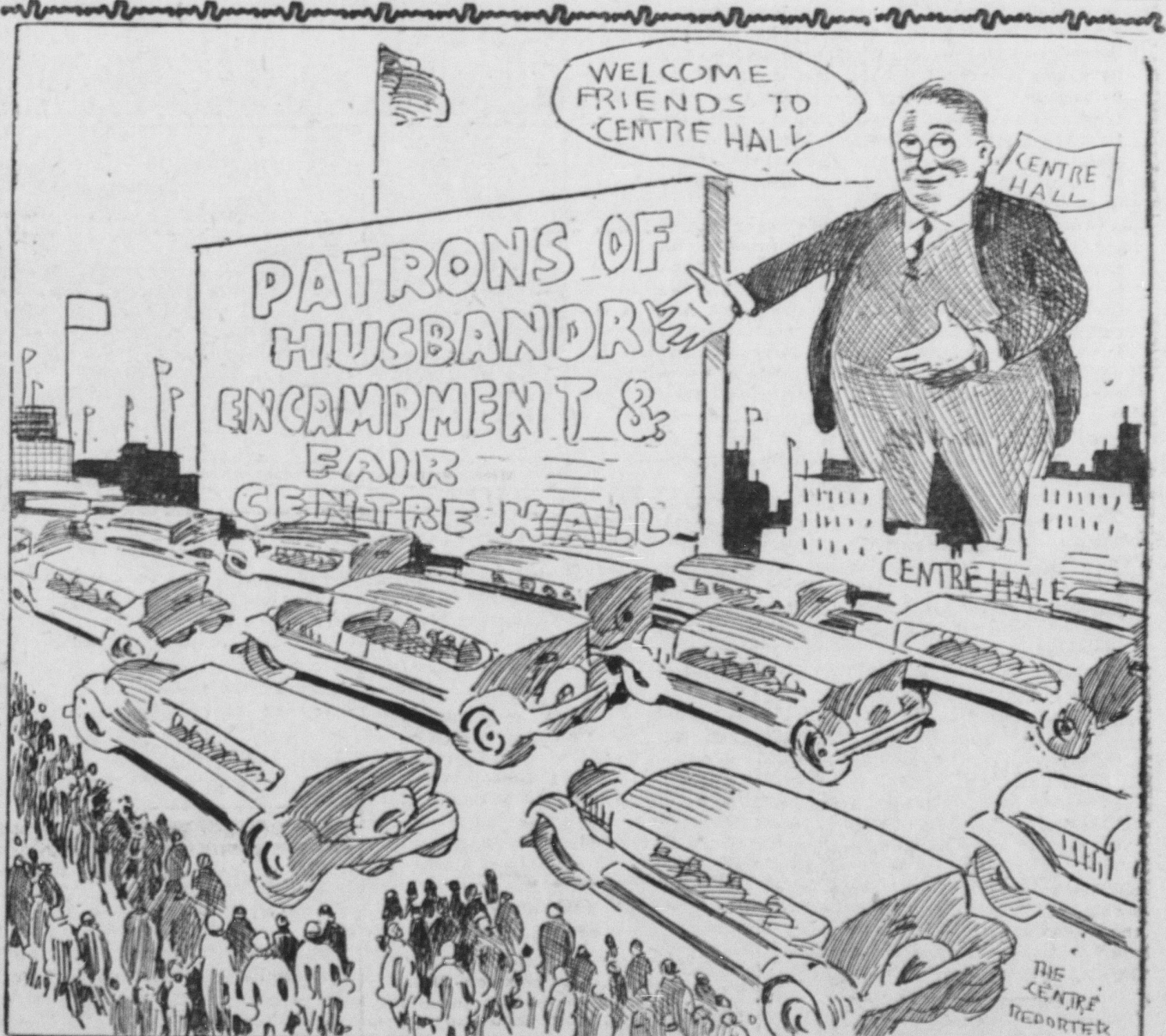
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Grange Park, Centre Hall Aug. 26 - Sept. 1

450 FAMILIES SPENDING THE WEEK IN TENTS. THOUSANDS ATTENDING DAILY TO VIEW SPLENDID ATTRACTIONS AND ENJOY VARIED AMUSEMENTS.

See Big Implement Display, Horticultural and Agricultural Exhibits, Immense Stock and Poultry Display. Hear SPEAKERS of State and National Reputation.

BAND CONCERTS ♦ **GRANGE PLAYS, ETC.**

ADMISSION [ENTIRE WEEK] **50c** 25c charged for Parking Automobiles