



## The Banking Code—Its Regulations and Service Charges

In compliance with the requirements of the National Recovery Act, the Code printed below, covering regulations, uniform charges, etc., will be in effect beginning December 2, 1933, in the following counties of the state of Pennsylvania:

Bedford county, Blair county, Cambria county, Centre county, Clearfield county, Huntingdon county.

All banks in the United States will be regulated by the NRA and any person or institution willfully violating the letter or spirit of the Code for his or its respective district will be subject to the penalties prescribed by said Act.

### Banking Hours, Checking Accounts, Etc.

1. Banking hours—Daily from 9 A. M. to 12 o'clock noon, and excepting on days recognized as legal holidays in the state of Pennsylvania.

2. Checking accounts—Adequate balances must be carried in all checking accounts. Otherwise a charge for services rendered will be made. Charges will be as follows:

(1) No charge for any month in which no checks are drawn.

(2) On accounts where the balance in any month falls below \$50.00 a minimum charge of 50c will be made. This charge entitles the depositor to issue three checks per month without additional charge. For each check above three, an additional charge of 3c per check will be made on the foregoing accounts. On accounts where the minimum balance does not fall below \$50.00, the depositor will be entitled to issue without charge, three checks for each \$50.00 of minimum balance up to \$500.00. A charge of 5c per check will be made for checks issued in excess of this schedule.

(3) Checking accounts with minimum balances of \$500.00 or more will be subject to analysis, and will be charged if carried at a loss.

3. No Interest on Checking Accounts—No interest on checking accounts except in cases where interest is required by law.

4. Checks; Not Sufficient Funds—A charge of not less than 25 cents shall be made for each check drawn against an account when funds are not available, including post dated checks.

5. Overdrafts—Overdrafts should not be allowed. Should overdrafts occur, not less than 25c per item shall be charged.

6. Cashier's Checks and Drafts—A charge of at least 10c per item shall be made for drafts and cashier's checks. This charge applies to non customers and to customers whose accounts are on a service charge basis. Unless an adequate balance is maintained, whenever a checking account is used primarily as a means of transferring funds from the local branch or office to the main office or division office, an adequate service charge shall be made for such transfers.

7. Printing on Checks—Only stock forms of checks shall be furnished gratis to customers. A charge shall be made to cover printing and binding.

8. Interest on Time Deposits and Savings—No interest in excess of 2% shall be allowed "by any device whatever" on time deposits. No interest to be paid on fractional parts of a dollar, or on balances of 45c or under. The method of computation of interest on savings accounts shall be as follows:

Interest to be compounded semi-annually. Deposits to draw interest from first of each month. Deposits made after the fifth day of each month to draw interest from the first of the following month. No interest to be allowed on withdrawals between interest periods. Withdrawals to be deducted from earliest deposits. At least 30 days notice will be required.

There shall be a charge of 50c for all savings accounts that are closed within 90 days after opening.

9. Loans—The rate of interest on loans shall, so far as possible, be uniform. It shall be the policy of member banks to confine loans to those who maintain a compensating account. The following rules shall apply to loans:

(a) All new time loans to be discounted; i. e., interest collected in advance except where prohibited by law (as in case of loans to Governments or municipalities).

(b) All interest on demand paper to be collected at least quarterly.

(c) The minimum charge on any loan regardless of size, shall be 50c.

(d) In the case of mortgage loans, all costs, such as the writing and recording of the mortgage, preparing an abstract or a certificate of title, to be borne by the borrower.

(e) In the case of all new loans, it shall be mandatory that the borrower agree to make a regular or periodic reduction in maturity. This rule is to be applied in all cases regardless of the size of the loan.

10. Past-due Notes.—In the case of past-due notes, there shall be a service charge of at least 25c for the first day and not less than 10c for each day thereafter.

11. Safe Deposit Boxes.—All members shall make a charge for the rental of safe deposit boxes.

12. Stocks and Bonds.—A service charge of not less than \$1.00 shall be made on stocks and bonds, sold, pur-

chased, redeemed, deposited, exchanged or transferred.

Contributions.—No member bank shall make an individual contribution to any cause for any purpose. All such requests shall be referred to the local association or clearing house in order that contributions may be dealt with uniformly by member banks of a local group.

Sight Drafts and Bills of Lading.—On sight drafts received direct, there shall be a charge of 25c per hundred with a minimum charge of 35c. On drafts received from a bank other than a Federal Reserve bank or a correspondent, the charge shall be 15c per hundred, with a minimum of 25c.

Credit Information.—There shall be at all times an exchange of credit information without charge between member banks. Minimum charge for credit information to business houses other than banks 25c, except where the customer of the bank has directed the inquirer to the bank.

Coupons.—A service charge of not less than 5c per coupon shall be made on all bank coupons, irrespective of amount. This charge shall be obligatory excepting in cases where a sufficient minimum balance is maintained to compensate the bank adequately.

### CENTRE COUNTY BANKS SEEK TO REDUCE MINIMUM BALANCE.

A meeting of the Centre County Bankers' Association was held Tuesday night and a resolution adopted seeking to have the minimum balance reduced to \$25.00, and charge where this balance falls below this mark, from 50 cents to 25 cents. Code authorities are now being questioned on this point.

### SOME CIVIL WORKS PROJECTS TO BE UNDERTAKEN IN COUNTY

Among the projects in Centre county to be undertaken under the Civil Works program, this winter, is one involving an initial expenditure of \$36,000 for the rebuilding and reconstruction of the borough's sewer line.

Port Matilda has suggested a public park, calling for \$3,000 expenditure, while Philipsburg is preparing plans to shift the course of Cold Stream into the Black Moshannon creek to avert a mosquito nuisance that has existed there for many years.

State College has three projects to submit to the county administrator, W. P. Sles, namely: (1) Widening of College avenue, from Atherton street to Pine and High streets; (2) The grading of Allen street from Irvin avenue to Highway Route Number 5; (3) Construction of Holly alley and Keller street storm sewer.

Pleasant Gap expects to ask for a Boy Scouts building, to be located in Noll's Grove, which site, it is understood, will be donated by the Nolls. The Civic Club of that place is ready to make a donation in the cost of material.

Tuesday night, Centre Hall took its initial step to give work to its forty or more unemployed, under the provisions of the CWA. Borough council and two members of the school board met and discussed projects which might be executed. The building of Hoffer street, a very commendable project, was discussed, as well as a cess pool for the grade school building. Action must be speedy if local unemployed are to be benefited.

### 300 STATE LIQUOR STORES TO BE ESTABLISHED

Within the next month approximately 300 state-owned liquor stores will be established in Pennsylvania, state officials indicated, to sell intoxicants to individuals and licensed retailers. They will be located in the populous sections of the commonwealth, and except in Philadelphia and Pittsburgh a limit of \$300 has been fixed as the monthly rental for any state store building.

While the Liquor Control Board, two members of which Governor Pinchot already has submitted to the Senate for approval, will have charge of selecting the location of stores, the Department of Property and Supplies has started negotiations for prospective locations.

Philadelphia probably will be allotted 10 stores, and Allegheny county a similar number with five or six in the city of Pittsburgh.

The Department of Public Instruction will have charge of the Civil Service examinations for store employees. Governor Pinchot's control bills require that the stores be in operation by January 1. Until that time hotels, restaurants and clubs will be permitted to retail liquor to individuals, purchasing it originally from distillers.

As soon as the state stores are established to handle retail trade, the licensed establishments will be permitted to sell only for consumption on the premises. They also will be compelled to purchase their supplies from the stores.

The state will buy the liquor from distillers.

The Centre Reporter, \$1.50 a year

### SAWMILL ACCIDENT PROVES FATAL TO HARVEY WERT

Engaged in Skidding Logs, Brush Valley Man Falls and Is Crushed by Heavy Timber.

Injuries suffered when he slipped and fell beneath a log at the sawmill camp of W. T. Fetterolf, of Madisonburg, and located near Rote, Sugar Valley, Clinton county, Friday afternoon proved fatal at the Lock Haven hospital to Harvey Wert, aged 70 years, 2 months and 28 days.

Mr. Wert had been employed at the mill only since Monday previous. He was engaged in skidding logs Friday morning when he slipped and fell, one big log passing over his entire body and crushing his chest.

He was admitted to the Lock Haven hospital about 10 o'clock Friday morning and died there about 3:30 in the afternoon. His wife was at his bedside when he passed away.

Deceased and his wife made their home with a daughter, Mrs. B. F. Grenoble, residing near the Murray school house in Brush Valley. Three children survive, namely, Mrs. M. P. Grenoble, R. E. Wert of Genesee, and Mrs. Lizzie Nepp, of Germania. Mr. Wert was born in Penn township, in the vicinity of Coburn.

Funeral services were held at 10:00 o'clock Tuesday morning at the Evangelical church at Millheim, in charge of Rev. A. C. Paulhamus, pastor of the church. Interment was made in the cemetery at Millheim.

### CO. SUPERVISORS & AUDITORS MET WEDNES. IN CONVENTION

The annual convention of the Centre County Supervisors' and Auditors' Association was held in the court house, Bellefonte, yesterday (Wednesday), beginning at 10 o'clock. There was a morning and an afternoon session, with the following program:

Address by the president, Paul Erdinger, assistant director of Extension in Pennsylvania, showed charts that brought out the fact that the purpose of agricultural extension is to assist farm people in making more profitable agriculture and the farm and rural communities a more desirable place in which to live. Charts shown by Mr. Erdinger definitely proved that Pennsylvania is not raising more potatoes but more per acre. The same is true with all other lines of activities.

The ladies of Logan Grange served a lunch at noon.

At the afternoon session, W. D. Zinn of Philippi, West Va., who has for many years been a prominent writer for the Pennsylvania Farmer, which has a wide circulation through Centre county, gave a very interesting discussion of his experience in agriculture during the past fifty some odd years. Many people have followed Mr. Zinn for many years but this is the first time they have ever had an opportunity to meet him personally.

### \$10,500 OF CHRISTMAS SAVINGS FUNDS TO BE DISTRIBUTED

Nearly \$10,500 will be distributed by various banks in Centre county among something like one thousand persons who for a year have been setting aside small sums weekly. The amount is nearly \$5,500 less than that of last year. The Bellefonte Trust company leads with \$12,500 in the Christmas Savings fund. The First National at Centre Hall, and the First National at Spring Mills will each distribute approximately \$1,000. The Rebersburg National and the Millheim bank have no Christmas Savings funds.

### DO NOT BE ALARMED BY RABBIT FEVER

The sportsmen of the State have been again unduly alarmed over the possibility of contracting tularemia from rabbits killed during the hunting season, says the State Game Commission.

That tularemia is a very serious disease is not to be questioned and there is no reason in the nature of the case why it should not be found in a Pennsylvania rabbit, except that the utmost care is taken never to import western rabbits from any locality where a single case of tularemia has ever been known to occur.—The Commission could buy western rabbits from the tularemia-infected districts for half what they pay to get them from a locality without the record of a single case of tularemia.

### PERSONALS FROM THE MILLHEIM JOURNAL.

Mr. and Mrs. Thomas S. Goyno and two children, of Ashland, were weekend visitors in town, guests of Mrs. Goyno's parents, Mr. and Mrs. S. W. Gramley.

Mrs. Minnie Harter, who was taken ill with a heart attack about a week ago, has improved somewhat. On Tuesday evening, her son and daughter-in-law, Mr. and Mrs. H. K. Harter, motored in from Altoona and took Mrs. Harter along back with them.

W. H. Litzell, a native of Rebersburg, now residing in Dubois, has been in very poor health for the past several weeks. In fact his life was despaired of several times within the past week. Mr. Litzell is seventy-nine years old and his ailment is caused by diseases incident to his advanced years. Mrs. Litzell is also very feeble.

A marriage license was issued to George Hutchinson, Pine Grove Mills, and Gertrude Almyra GILL, State College, in Cumberland, Md.

### ANNUAL MEETING OF AGRICULTURAL EXTENSION ASS'N AT PLEASANT GAP

The annual meeting of the agricultural extension association was held on Wednesday of last week in the Logan Grange hall at Pleasant Gap. At the meeting J. W. Mayes, of Howard, was re-elected president, Malcolm Musser, Bellefonte, vice-president, J. Foster Musser, State College, secretary, and W. C. Smeltzer, Bellefonte, treasurer.

At the morning session the County Agent, R. C. Blaney, and Miss Eleanor J. Smith, Home Economics Worker, reported work of the extension association during the past year. These reports brought out the fact that 5749 farm contacts had been made during the year. Approximately 220 people throughout the county were active in assisting the extension agents in developing the 75 projects conducted throughout the county by the extension service during the year. These projects included work with women's groups in remodeling clothing, foods, home management, construction of clothing and girls 4-H club work. The agricultural work included some of the more important projects, such as marketing farm products, production of rural dramatics, rural recreation, keeping of farm accounts, legumes and forage crops production, cereal crops, disease and insect control, dairy herd improvement work through cow testing associations and bull associations. European corn borer control, Mexican bean beetle and many other injurious insects, home beautification, home gardens poultry improvement work, such as limiting the loss of chicks through disease control, and breeding up of better flocks, and one of the major activities was work done with boys and girls through 4-H clubs and training boys and girls to know livestock better through judging contests.

In a talk following these reports, Paul Erdinger, assistant director of Extension in Pennsylvania, showed charts that brought out the fact that the purpose of agricultural extension is to assist farm people in making more profitable agriculture and the farm and rural communities a more desirable place in which to live. Charts shown by Mr. Erdinger definitely proved that Pennsylvania is not raising more potatoes but more per acre. The same is true with all other lines of activities.

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### NEW COUNTY GRANGE OFFICERS TO BE INSTALLED JAN. 20

Recently elected officers of Centre County Pomona Grange will be installed at the next regular meeting, to be held at Victor Grange hall, Boalsburg, January 20th.

Officers to be installed are: Master, La E. Biddle, Logan Grange; Overseer, David Miles, Victor Grange; Lecturer, Ernest Frank, Logan Grange; Steward, J. Victor Brungart, Rebersburg Grange; Asst. Steward, George McCormick, of Progress Grange; Chaplain, Rev. Winklebush, Howard Grange; Treasurer, Morris Burkholder, Progress Grange; Secretary, Beasie Zerby, Spring Mills Grange; Gate-keeper, Waldo Homan, Victor Grange; Ceres, Mrs. Kyle Alexander, Union Grange; Pomona, Margaret Dale, Victor Grange; Flora, Mrs. Holt, Union Grange; Lady Assistant Steward, Mary Luse, Spring Mills Grange; Ex. Comm. S. I. Corl, Washington Grange; Finance Comm., L. K. Dale, Victor Grange; Fire Insurance Aud., W. B. Rishel, Progress Grange.

### CHANGE IN BANKING HOURS

The First National Bank in Centre Hall, in its regular advertisement appearing in this paper, given notice of a change in banking hours, which is not of their own choosing, but in keeping with the new Bankers' Code (NRA), and will be found to be universal. These hours are 9 A. M. to 3 P. M., except Saturday, when the bank will close at noon. There will be no Saturday night opening.

We still hold it's a cock-eyed world. Witness, Franklin D. Roosevelt, born with a silver spoon in his mouth, championing the cause of the common people, while Al. Smith, reared on the sidewalks of New York, stands with his hand on his hip, and says, "Can you beat it?"

We congratulate our friends, the bankers, on their code which, if they are able to carry out, will result in their having reached that Utopia which we are all seeking. Now if only the humble country publisher can draft something along the same lines, and get what is due him for multiple free service rendered, we can join hands in that imaginary region where all is bliss and nothing else but.

The only relief the twelve Mid-West University economists, the New York State Chamber of Commerce, the United States Chamber of Commerce, our own Alfred E. S., are willing to suggest is the return to the old wallow—the gold standard—in vogue when our property values were cut in less than half; the black in the ledger turned to red, and the opportunity to earn ceased.

The trouble evidently is not due wholly to the gold standard wallow, but to keepers of the pool. Since the Wilson administration, that "greatest Secular since Hamilton" Mr. Mellon, has been in the saddle, keeper of the wallow—but has any one ever heard of him "stealing to eat of the husks fed to the swine," repenting and returning to his home? No, Mellon went to England where the pool became empty; no use hanging around an empty treasury.

The howl being made by the die-hard Republicans that the Democrats should go back to the gold standard is in a way an admission that the Roosevelt Administration could do what was impossible for the Hoover outfit.

The President should have the opportunity to work out his program. Stand by him.

The Centre Reporter, \$1.50 a year.

### TRUCK KILLS MISS SUE CONFER IN PHILADELPHIA

Young Woman's Request That Her Ashes Be Scattered Over Nittany Mountain, Complied With.

Miss Sue Confer, 46, of Philadelphia, a registered nurse, was killed by a truck last Thursday afternoon at Broad and Diamond streets.

Miss Confer, who was employed by the Visiting Nurse Society, 1341 Lombard St., died an hour after admission to Temple University Hospital.

The truck driver, Thomas Smith, was arrested, charged with manslaughter. The owner of the truck likewise was arrested. Both were denied both. It was stated the owner knew of the truck needing repair and made no attempt to fix it.

Miss Confer was a daughter of Mr. and Mrs. Jacob Confer, both deceased. The owner of the truck was recalled that a few years ago her mother was killed when, in alighting from a bus at her home and attempting to cross the road, she was struck by a car.

Born at Howard, August 12, 1887, she was graduated from the Howard High school in 1909, after which she took up nursing in Philadelphia Hahnemann Hospital, graduating in 1916.

The following brothers and sisters survive: Lena M. Confer, State College; Roy Confer, Watkins Glenn, N. Y.; Mrs. Mildred Myers, Watkins Glenn; Lee Confer, Alton Confer, Mrs. Helen Stover, all of State College.

Miss Confer was a niece of Samuel Geringer, of Centre Hall, and was at his home on a visit at the time of the recent Encampment and Fair.

Carrying out a request of the deceased, her body was cremated in Philadelphia and her ashes taken in a plane and scattered over Nittany Mountain.

### TOWN AND COUNTY NEWS.

#### HAPPENINGS OF LOCAL INTEREST FROM ALL PARTS

Thanksgiving Day, Next stop, Christmas, a little over three weeks away.

Johnson's Store ad., in this issue, presents money-saving opportunities. Read it.

Reduced price on all ladies' hats, at the home of Mrs. Helen S. Bitner, Centre Hall.

Miss Laura Runkle attended the funeral of George D. Witmer, at Selinsgrove, on Sunday. Miss Runkle and Mrs. Witmer are cousins.

Mrs. A. C. Zang, mother of Rev. J. W. Zang, was a guest for a week at the home of the Evangelical parsonage in town, being returned to her home by Rev. Mr. Zang on Friday.

Samuel H. Geringer, Centre Hall, Mr. and Mrs. Edgar Sommers and son, of Pleasant Gap, attended the funeral of Miss Sue Confer, niece of Mr. Geringer, in Philadelphia, on Sunday.

A Christmas-gift suggestion: The Centre Reporter for a year at one dollar and a half. Some loved one who has an interest in the folks back home will appreciate it.

The sermon for the annual community Thanksgiving service in the Lutheran church, Yeagerstown, was delivered Wednesday evening by Rev. J. Frederic Moore, of the Methodist church.

Al. Bloom of Clearfield, trapped a fine specimen of the wildcat family in the vicinity of Yost Run, Centre county. The cat weighed 45 pounds. The State Game Commission pays a bounty of \$15 on this animal.

A P. O. S. of a county convention was held Friday evening in the camp rooms of Howard camp, at Howard. Prominent speakers and other entertainment was provided for the evening's program. A number of camps were represented.

A nice little courtesy you can extend your out-of-town friends who come to your home is to give their names to your home paper for a mention in its columns. Send in such items, giving complete names, and other interesting information.

Although the Reporter gave its readers, last week, the news of the banking code as it applies to the banks in this section, a more detailed account appears this week. Read it carefully so you may know what to expect when doing business with your local bank.

Paul D. Foreman, who arrived in New York on the Berengaria, Tuesday of this week, from a four months' business trip abroad, expects to visit his parents, Mr. and Mrs. D. R. Foreman, in Bellefonte, shortly. Much of the young man's time while away was spent motoring in Europe, though his headquarters were in London.

Announcement was made Saturday that W. Harrison Walker, Esq., of Bellefonte, had been named to serve as an attorney for the Home Owners Loan Association in Centre county. Two lawyers are now assigned to Centre county in this capacity. Attorney W. G. Runkle, of Bellefonte, has been serving since last summer.

The all-county soccer team, made up of the outstanding players in the various high schools in the county, was defeated on Penn State's field, Saturday, in meeting the Penn State Freshman team score: Penn State Freshmen 5; All-County team, 0. Centre Hall High was represented on the team by three players, namely, Kenneth Frank, Fred Spiker and Vinton McClellan.

Volume III, No. 1 of "The Tiger," the local high school publication, made its appearance this week. The text matter is all original with the High school students, and comprises school news, editorial, magazine, sports, a "collyumna," and "Fan Mail." Local business men have been most generous with their advertising support, without which, of course, the publication would not be possible.

Solomon Weiser, and old-time resident of Millheim, now living at Marion, Ohio, was called to Millheim last week owing to the illness of a relative. He was in Centre Hall for a short time and "ran into" Howard Spangler, who had not seen Mr. Weiser for over half a century. Their meeting here was purely accidental. Mr. Spangler is 83 years of age and Mr. Weiser, 78. The latter has been away from Millheim for 35 years.

Mr. and Mrs. Guy W. Jacobs were in Centre Hall from Friday until Saturday, paying a visit to Mr. Jacobs' mother, whose illness has been noted in these columns. Mr. and Mrs. Jacobs were on their way home after a pleasant journey to New Orleans, La., where the former attended the national convention of ice manufacturers. The 2100-mile trip northward to New York City was made by boat, and was described as having been a most delightful journey. One of the most pleasant features of the trip to Louisiana, for Mr. Jacobs, was the meeting of Senator Huey Long, that dynamic force in Louisiana State, as well as national politics. In Mr. Jacobs' opinion, that twofisted, go-getting politician is the people's champion.