

ITEMS OF LOCAL INTEREST

Mr. and Mrs. C. N. Kryder attended a meeting of Farm Bureau Insurance agents held on Newton Hamilton camp grounds.

Leona Lingle, of Altoona, was a guest of her cousin, Miss Miriam Homan, during the Grange Encampment and over the week-end.

Mr. and Mrs. Reuben Zettle and children, of Johnstown, were at the home of Mr. and Mrs. E. E. Zettle, parents of the former, for a few days last week.

The postmasters in this congressional district, comprised of the counties of Centre, Clearfield and Blaine, are meeting in convention at State College today (Thursday).

James Meyer, of Lock Haven, who began his first year as a high school teacher in the Centre Hall-Potter high school, on Tuesday, is boarding with Mr. and Mrs. W. E. McCormick.

Miss Geneva Hess, third daughter of Mr. and Mrs. R. T. Hess, of Kingston, was at the home of her sister, Mrs. Reuben Rickett, for a week. She returned home Sunday to continue her high school work.

Anna Mary Drumm, young daughter of Rev. and Mrs. M. C. Drumm, of Middleburg, since returning home from a trip through the South, became ill with malaria fever, supposed to have been contracted somewhere in the South.

Vinton McClellan, who last year entered Gettysburg College and finished the first year's work, will not continue as a student there this year. He is now engaged in the sale of steel window frames for a Washington, D. C. firm.

George Curtin, 17-year-old son of Major and Mrs. H. L. Curtin of Curtin, has received word that he has been awarded a scholarship to the Valley Forge Military Academy, near Philadelphia, and is planning to enter the school, September 10.

Mr. and Mrs. Earl Masteller, Robert Breen and Jack Glenn, on Friday, motored to Richmond, Va., returning home on Monday. Some years ago the Breen family lived in that city and it was to look over the Virginia town and its familiar scenes that the trip was made.

D. M. Kline became ill during last week and was confined to bed until Saturday. He and Mrs. Kline began "housekeeping" on Grange Park Wednesday prior to the opening of the fair, but Mr. Kline returned to his home to attend to affairs on the farm, where he became ill.

Miss Agnes Cummings, of Williamsport, visited with her sister, Mrs. Elaine Lester, during last week. Miss Cummings is employed in the office of a large wholesale establishment. She was accompanied by Louis McMullen, a friend, an engineer, of Kennett Square.

Mr. and Mrs. F. P. Geary and Mrs. R. S. Jamison spent the week-end in Moorstown, N. J., with Miss Amanda Sheer, a community nurse and friend of Mrs. Geary. Between here and the New Jersey city, the section about Amity Hall was found to bear the heaviest motor traffic.

After a two months' stay in this region, Charles E. Knarr returned to his home in Erid, Oklahoma, by bus, on Tuesday. Much of the time he was in Centre county was spent with his son, J. H. Knarr. He has lived in the middle west for many years, and although Pennsylvania has attractions for him, Oklahoma comes first.

Mrs. Roxanna Robertson, of Hartford, Conn., arrived in town from her home on Wednesday of last week after an absence from here of two years. She was accompanied by a gentleman as far as his home in Huntingdon. Mrs. Robertson, who is looking fine, is dividing her time between friends in town and Bellefonte.

Miss Janet Beman, of State College, one of the two new members of the Centre Hall-Potter high school, will room and board with Mrs. W. A. Homan. Miss Beman's sister, Miss Eleanor Beman, is also a school teacher, holding the position of instructor of home economics in the DuBois, Clearfield county, high school. Both young ladies are graduates of Penn State.

Mr. and Mrs. Ernest Lester, of Elgin, Illinois, after making a tour of New York State, returned to Centre Hall where they picked up the former's father, Levi Lester, and returned to their western home. The latter Mr. Lester is a brother of the late Philip Lester, and while in Centre Hall all stopped with Mrs. Clara Lester. They also visited with Charles A. Lester, near Potters Mills, and Frank Lester, Lewistown.

Among the Reporter's callers on Friday was Mrs. Carrie Tibbena Heckert, of Millheim, on her return from State College in company with her daughter, Miss Violet Heckert, her friend, Robert McLaughlin, of Beaver Falls, and Mrs. A. E. Bartges, of Millheim. Miss Violet, a graduate of Indiana State Teachers' College, will enter upon her fourteenth year of teaching an eighth grade school in Beaver Falls. Mr. McLaughlin is a Ford car salesman.

Mrs. Carrie Valentine, of Milmont, attended Grange Fair and remained over the week-end with her daughter, Mrs. George Fetterolf, and family. Mrs. Valentine, formerly Mrs. McClellan, lived in Georges Valley during the life of her first husband. From the Mifflinburg Telegraph it is gleaned that Mrs. Valentine purchased the real estate of her late husband, Israel Valentine, whose death occurred some months ago, for \$4,067. The property is located in Lewis township, Union county.

Mrs. Lucy Henney announces that she has on display new fall hats for women, misses and girls, and invites you to come to her shop and inspect them.

In Philipsburg, an apple tree has produced between fifteen and twenty new buds, seven of which have already blossomed.

Donald Ruble, on Sunday, went to Wilkes-Barre where he will be for a few weeks with Arthur Hill, a nephew of Edward Vogt.

Muth M. Bailey, William Weaver, Eugene Weaver, and Bruce Hartley, pitched their tent near Eaglesmere, Lycoming county, for a week's outing. Fishing proved to be not so good.

Miss Alice Burkholder was at her home during the past week, returned to Philadelphia, on Sunday, where she is doing private nursing in the Methodist hospital, of which institution she is a graduate.

Mr. and Mrs. Ross Boyles, of Altoona, were week-end guests of Mr. and Mrs. James Brooks, on the Brooks farm west of town. Mr. Boyles is employed in the scales department of the P. R. R. shops.

Mr. and Mrs. Harry Gentzel, of Altoona, for a day last week visited with Mr. and Mrs. Richard Brooks, cousins, Mr. Gentzel, a son of the late Henry Gentzel, is a passenger engineer on the P. R. R.

Perry H. Luse and son, George Luse the latter holding a position at The Huntingdon Industrial School, contemplate a motor trip to Texas, in October. Their objective will be the Texas 1936 Centennial Central Exposition, in Dallas.

Mr. and Mrs. C. K. Stahl, of Narberth, motored to Centre Hall last week to visit the former's mother, Mrs. Mary Stahl, and attend the Grange Fair. They also had the pleasure of meeting Mr. Stahl's brother and sister, of Altoona, at the Stahl home.

Miss Dorothy Blazer, daughter of Mr. and Mrs. C. E. Blazer, of near town, the Reporter is informed, anticipates taking a course in Thompson (formerly Beckley) business college, Harrisburg. Dorothy is a graduate of Centre Hall high school and was counted a good student.

A Dodge sedan, driven by Lee Luta, and an Oldsmobile coach driven by Jerome Grossman, Cleveland, Ohio, collided head-on at a point one mile below Linden Hall on the Old Fort-Boalsburg road. The total damage to cars is placed at \$400. The accident occurred on Thursday at noon.

Mr. and Mrs. Howard Reuning, of Ridgway, attended the Grange Fair during last week. Mr. Reuning is employed as a sanitary engineer for the Elk Tanning company, since last fall. Prior to that time he was engaged with the State Welfare department. Mrs. Reuning was formerly Miss Mary Long, daughter of Mrs. and Mr. Geo. W. Long, Penns Cave.

The foundation walls for the new residence being erected by W. W. Kerling were poured on Wednesday and completed at about 4:00 o'clock Thursday morning of last week. There was no interruption in pouring the cement walls. The forms have now been removed and from appearances the work was well executed. Carpenters are now constructing the framework.

Misses Roberta Smith and Mary Jane Ktner, the former a daughter and the latter a granddaughter of R. M. Smith, expect to enter Pott's Business College, Williamsport, beginning October. Both girls are high school graduates—the former receiving highest honors at Centre Hall in June, and the latter graduating at the same time from the Youngstown, Ohio, high school.

Clyde Smith and Joseph Skinner, of New York City, after a stay in Centre Hall for a few days with the former's aunts, Miss Grace Smith and Mrs. Levan Smith, returned to the eastern metropolis on Friday with Marvin Ishler, who had a call to come to that city. Other guests at the Smith home were Wiltmer Smith and daughter, Miss Elizabeth, of Milledale, and James Smith, of Williamsport.

Mr. and Mrs. Clarence Heim and son, Merrill and wife, Miss Pearl Heim and boy friend, of Harrisburg, were recent guests of Mr. and Mrs. W. P. Colyer. The elder Mr. Heim is a passenger conductor on the P. R. R., and the son an electrician employed at the Penn-Harris Hotel, in the capital city. The two sons of Mr. and Mrs. Colyer—Eugene, of Lewistown, and Miss Mary Shaw, of Lewistown, and James, of State College, were also at the parental home at the same time.

Johnny Wyland, who eighteen weeks ago underwent an operation for foot correction, Dr. Galbraith, surgeon, in the Philipsburg State hospital, on Thursday had the casts removed and is now wearing ordinary shoes. The feet have a natural position, permitting the youth to walk normally, although the feet at the present time are tender, especially at the heel. This condition is expected to entirely disappear as the flesh and muscles become hardened from use. Johnny resumed his place in the Potters Mills grade schools, on Tuesday, normal in all respects.

Mr. and Mrs. E. A. Frank and son Junior, and Mr. and Mrs. Harold Bradford left early Sunday morning for Baltimore where they were guests of Mr. and Mrs. Edward Franke and Mrs. and Mrs. Wade Russell for the day. Accompanying them was Florence, daughter of Mr. and Mrs. Franke, who spent much of the summer with relatives in this section. Mrs. Ernest Frank and Mrs. Edward Franke, upon graduating from a commercial college, obtained positions in Baltimore, and both married while in that city, the former couple returning to Centre Hall in 1929, while the latter continued their residence there.

BANKING SYSTEM SHOWS PROGRESS

State Bank Resources Grow More Than Three Billion Dollars in a Year

NATIONAL BANKS GAIN

American Bankers Association Gives Details of Banking Institutions and Notes Stronger Condition

NEW YORK.—Continued improvement in the condition of state chartered banking institutions, with an increase of more than three billion dollars in a year in total resources, is shown in a report just issued by the State Bank Division of the American Bankers Association.

The report was prepared by the division's Committee on State Bank Research from data furnished by state banking departments and parallels data issued by the Comptroller of the Currency for national banks which show similar improvements.

"The combined resources of 10,473 state supervised banks were \$35,724,723,000 as of December 31, 1935," the state bank report says. "Total deposits amounted to \$30,526,920,000. Total loans and discounts stood at \$12,430,404,000 and total investments were \$14,170,421,000."

A year previous, tables in the report show, there were 10,544 state supervised banks, with combined resources of \$32,680,202,000, total deposits of \$27,297,959,000, loans and discounts \$12,060,033,000 and investments \$12,582,325,000.

Classes of Institutions

Of the reporting state banking institutions on December 31, 1935, 82% were commercial banks, the report states, 9% trust companies, almost 9% stock and mutual savings banks and less than 1% were private banks. The report adds:

"The parallel upward movements of deposits and total invested funds of total state supervised banks during the years 1934 and 1935, after declines in these items in 1932 and 1933, are indications of definite steps toward recovery in banking.

"Based on figures assembled for total state supervised banks on resources and liabilities as of December 31, 1931 to 1935, it is noted: (1) that deposits in 1935 rose approximately 12 per cent over the previous year, as compared with an increase of about 9 per cent in 1934 over the year 1933, and declines of 7 per cent and 12 per cent in 1932 and 1933, respectively, from the preceding years of 1932 and 1931; and (2) that total invested funds increased by approximately 2 per cent in 1935 and also in 1934, while they had decreased by 9 per cent in 1933 and by 11 per cent in 1932."

Analysis Shows Stronger Positions

In a survey and analysis of earnings and expenses of state banks doing a commercial business, it is brought out that in a majority of states they have increased their earning ability during 1935. On the basis of data covering 7,928 banks in 42 states, the report says:

"The most significant fact to be pointed out is that new profits of state banks—after deducting charge-off on loans, investments, etc., and adding recoveries—were shown in 37 of the 42 states which reported in 1935, in comparison with net profits in only 11 of the 35 states reporting in 1934. Measured in terms of dollars per each \$100 of invested funds, net profits in 1935 ranged between \$2.40 and \$1.10 per \$100, with 19 states showing profits of \$1.00, or over, per \$100; while in 1934 net profits did not exceed \$1.20 per \$100 and only three states showed profits of \$1.00, or over."

The report contains voluminous tables showing the resources and liabilities of all classes of state chartered institutions and detailed analyses of earnings and expenses by states and of insured commercial state banks grouped by size of banks.

Bankers Help Farmers

The conviction that 4-H Club work lays the foundation for sound citizenship and intelligent farming influenced a New York City bank executive to contribute \$500 to the Agricultural Committee of the State Bankers Association, to further 4-H Club activities in the state. "I am convinced that the work is so worthy, and is being so well handled that it should interest those who believe in building sound citizenship, as well as intelligent farming for the future," he said.

Unusual prominence was given this past year to agricultural work by the Tennessee Bankers Association. The Agricultural Committee report reveals hearty cooperation between bankers and extension workers. "Key bankers and county agents have been in closer contact than ever before," it says. Georgia bankers have given both moral and financial backing to a Marketing Project sponsored by the Extension Service of the College of Agriculture, and activities the past year showed significant results. The phases of the Marketing program emphasized in the year's work are: The retail curb market; roadside marketing; miscellaneous marketing (suited to the locality); bartering (exchange of commodities or services with neighbors); standardized canned products for sale prepared in homes or canning centers.

LOCALS.

Mr. and Mrs. Warren Homan and William Weaver, on Monday, started for Cleveland, Ohio, by motor, to attend the Great Lakes Exposition, in progress there. Russell Colyer is also enjoying the show.

First of the 400



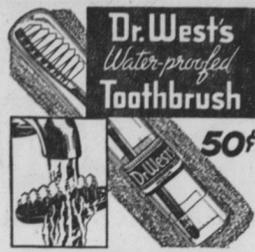
From more than 400 Texas girls, Miss Carolyn Durham, whose home is in Dallas, was chosen acting chief of the Rangerettes, official hostesses of the Texas Centennial Exposition which opens June 6. She will assist in choosing and training the 25 other girls of the Southwest who will wear the cowgirl hostess costumes from June until December.

Increased Air Service

Dallas, Texas.—Passenger service of American Airlines into Dallas during the Texas Centennial Exposition will be augmented in anticipation of increased traffic, officials of this company announce. Orders for 15 bi-motored Douglas planes, each capable of carrying 32 passengers, for delivery by March 1, next year, have been placed. These ships will be used on the New York-Los Angeles run via Dallas, it is announced.

JAMES W. SWABB
—Justice of the Peace—
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Chief cause of dull-white teeth is a brush with low-grade bristles that turn limp when wet, can't really clean. For sparkling-white teeth, use DR. WEST'S brush. World's costliest bristles, water-proofed—cannot get soggy. Sterilized, sealed germ-proof in glass. 10 colors. Also Dr. West's Economy Toothbrush at 29¢

The Centre Reporter, \$1.50 a year.

The Centre Reporter, \$1.50 a year.

"The organized, centralized power of finance and industry has learned that it cannot control or dominate the President of the United States now in office."—Springfield, Mass., Republican.

All records for attendance at the Centre county Fair have been shattered this week and it is expected that when the gates close Saturday night that an all-time record for attendance for the week will undoubtedly be established.

INSURANCE AND REAL ESTATE

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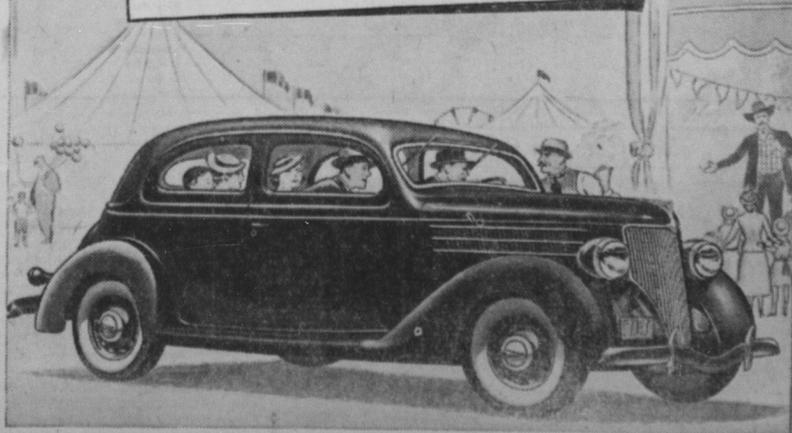
Today's Ford V-8 is more than ever "The Universal Car" because it encircles the needs of more people than any other Ford ever built. It reaches out and up into new fields because it has everything you need in a modern automobile.

That has always been a Ford fundamental. Something new is constantly being added in the way of extra value. Each year the Ford has widened its appeal by increasing its usefulness to motorists.

The Ford V-8 combines fine-car performance, comfort, safety and beauty with low first cost and low cost of operation and up-keep. It depreciates slowly because it is made to last. There is no other car like it.

Only the Ford V-8 Gives You These Fine-car Features

1. V-8 ENGINE PERFORMANCE WITH ECONOMY
2. SAFETY GLASS ALL AROUND AT NO EXTRA CHARGE
3. SUPER-SAFETY MECHANICAL BRAKES
4. CENTER-POISE RIDING COMFORT
5. WELDED STEEL BODY—STEEL STRUCTURE AS WELL AS STEEL SURFACE
6. NEW INTERIOR APPOINTMENTS



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LOW MONTHLY TERMS—\$25 A MONTH, AFTER USUAL DOWN-PAYMENT, BUYS ANY MODEL 1936 FORD V-8 CAR—FROM ANY FORD DEALER—ANYWHERE IN THE UNITED STATES. ASK YOUR FORD DEALER ABOUT THE NEW 1/2 PER MONTH UNIVERSAL CREDIT COMPANY FINANCE PLANS.