

A PRUDENT PROGRESSIVE POLICY--THE MARK AT WHICH WE AIM

ST. TAMMANY BANKING COMPANY

AND

COVINGTON SAVINGS BANK MANDEVILLE

Six Years Old August 22, 1911
Resources Over a Quarter of a Million Dollars

The St. Tammany Banking Company and Savings Bank offers every facility for doing a general business and is financially able to meet the requirements of all classes of people.

It offers its depositors and customers prompt and accurate service treatment and every facility consistent in SAFE, SOUND, CONSERVATIVE BANKING, be the account large or small.

Checks, drafts and notes of depositors will be collected FREE of charge.

It will buy and sell stocks, bonds and commercial paper and exchange.

It will look after insurance and pay taxes on non-residents' properties.

Safety deposit boxes, in which valuable papers may be stored, can be had for a nominal rent.

Interest at the rate of 4 per cent is paid on all time deposits, compounded semi-annually.

Its depositors' money and papers are insured against loss from fire, burglary and hold-ups.

Its employees are all under bond.

It has fire-proof vaults and a modern burglar-proof time lock safe.

Its correspondents in New York and New Orleans are among the STRONGEST banks in the world.

Its directorate is composed of strong, substantial business men of St. Tammany Parish, and ALL LOANS ARE PASSED UPON BY THE DIRECTORATE.

The bank is a HOME BANK, over 95 per cent of its stock being held in St. Tammany Parish.

No trouble to answer questions.

No trouble to advise and assist its customers about their business affairs.

No trouble to do anything to make your relation profitable and pleasant with the St. Tammany Banking Company and Savings Bank.

The Churches

SERVICES IN THE CATHOLIC CHURCHES.

Covington.
St. Peter's Church.—Hours of Holy Mass: Every Sunday and Holy day of Obligation, at 7:30 and 10 a. m. Rev. Jos. Koegerl, Rector.

Abita Springs.
Our Lady of the Lake.—Rev. L. M. Roth rector. Hours of holy mass: Sundays at 7 and 8:30 a. m. Week days at 6:30 a. m. Benediction on Sundays and holy days at 5 p. m.

Madisonville.
St. Jane's Church.—Hours of Holy Mass: 1st, 2d, and 5th Sunday of the month at 8 a. m.; 3d and 4th Sunday at 10 a. m.; Every Wednesday at 8 a. m. Rev. Jos. Koegerl, Rector.

Madisonville.
St. Francis Xavier.—Rev. Othmar Mehl, O. S. B. Sunday, 7 and 10 a. m.; Evening service, 7:30 p. m.

Madisonville.
Benedicte Chapel.—Rev. Othmar Mehl, O. S. B. Third Sunday, 8 a. m.

CHAPEL OF CHINCHUBA DEAF-MUTE INSTITUTE.
Our Lady of the Holy Rosary.—Rev. Bede Mayer, O. S. B. Mass and Sermon—8:30 a. m. Week-days: Mass—8:30 a. m.; Benediction on Sundays and Holydays—5:30 p. m.

SERVICES IN THE PROTESTANT EPISCOPAL CHURCHES.

Covington.
Rev. Ernest A. Rennie, minister in charge.
Christ Church.—Sunday School every Sunday morning at 10 o'clock.

Madisonville.
Second Sunday of each month—Morning prayer and holy communion at 11 o'clock.

Madisonville.
Fourth Sunday of each month—Holy communion at 7:30 a. m. Morning prayer and sermon at 11 o'clock.

Madisonville.
Third Sunday in each month—Morning prayer and holy communion at 11 o'clock. Evening prayer and sermon at 8 o'clock.

Madisonville.
First Sunday in each month—Evening prayer and sermon at 8 o'clock.

Madisonville.
First Sunday in each month—Morning prayer and holy communion at 11 o'clock. Evening prayer and sermon at 8 o'clock.

Franklinton.
Every fifth Sunday—Morning Prayer and holy communion at 11 o'clock. Evening prayer and sermon at 8 o'clock.

GIBSON STREET METHODIST CHURCH.
Regular appointments at the Gibson Street Methodist Church. Rev.

A. Bernard, pastor:
Services every first and third Sundays at 11 o'clock a. m. and 7:30 p. m. Every second Sunday at 7:30 p. m.
Prayer meeting every Wednesday at 7:30 o'clock p. m.
Sunday School every Sunday at 10 o'clock a. m.

At Mandeville every fourth Sunday at 11 o'clock a. m. and 5:30 p. m. At Madisonville every second Sunday at 11 o'clock a. m.

PRESBYTERIAN CHURCH.
(Rev. J. M. Williams, Pastor).
Covington

Services first and third Sunday of each month at 11 o'clock a. m. Sunday School, Elder E. C. Davis, Superintendent, every Sunday morning at 9:45.

Madisonville.
Friday night bible and song service at 7:45.
Services on first and third Sunday nights of each month at 7:30 p. m. Sunday School every Sabbath morning.

Slidell.
Services second and fourth Sabbath of every month at 11 a. m. and 7:45 p. m.
Sunday School, Elder R. L. Smith, Superintendent, every Sunday morning.

New Home.
Prayer meeting every Wednesday at 8 p. m.
Services every first Sunday afternoon at 3:30.

Houllonville.
Services every third Sunday afternoon at 4 o'clock.
Madisonville.
Services every fifth Sunday at 11 a. m. and 7:30 p. m.

TRINITY EVANGELICAL LUTHERAN CHURCH.
Rev. Paul E. Wagner, pastor.
Abita Springs
Sunday School at 9:30 a. m. English services every Sunday at 10:30 a. m.

Goodbee Chapel.
Sunday School every Sunday afternoon at 2:30 o'clock.
Services every Sunday afternoon at 3:00 o'clock.
English services every Sunday at 7:30 p. m.

Madisonville.
Services every second Sunday at 11 a. m.

HICKORY GROVE SUNDAY SCHOOL.
Sunday School every Sunday at 2 p. m., at the Hickory Grove school house.

"The plea that a man is too busy is absolutely without weight, for if you notice, it is always the men full up to his neck with work that always manages to do things. The drone and the sluggard are those that are too busy to work for their community's welfare; the man of affairs can always find a few spare minutes in which to labor for his city."

FUNDAMENTAL PRINCIPALS OF GOOD FARMING.

(Continued from last week.)

In the Farmers' Cooperative Demonstration Work the importance of deep and thoroughly prepared seed bed, like a garden, has been most widely demonstrated. Thousands of tests have been made each year by exact and painstaking farmers to an extent that leaves no possible room for doubt, as to the great value of a deep and thoroughly prepared seed bed.

Concretely stated, a deep, thoroughly pulverized seed bed filled with humus has the following advantages:

- (1) It provides more food, because it increases chemical action and multiplies bacterial life in a larger body of soil.
- (2) It stores more moisture and it loses its moisture less rapidly on account of its cooler lower strata and the presence of more humus.
- (3) It increases the number of roots that a plant will throw out.
- (4) It allows plants to root deeper and find permanent moisture.
- (5) It largely obviates the necessity of terracing, because it holds so much water in suspension that heavy rainfalls will go to the bottom and be held by the drier earth above until they can be absorbed by the subsoil.
- (6) Humus enables the soil to store more moisture, increases its temperature, makes it more porous, furnishes plant food, stimulates chemical action, and fosters bacterial life.

EXCEPTIONS TO GENERAL RULES FOR SEED FALL-PLOWING.

- (1) Never plow below the line of standing water in the soil, because the subsoil can not be pulverized in water; the water level must first be lowered by drainage.
- (2) Do not deep fall-plowing on light sandy or dry, semiarid plains, and this especially applies to elevated sand table-lands and most of the deep sandy lands of the South. Such lands can be helped by adding humus and using a winter cover crop.
- (3) The object of deep fall-plowing is mainly to increase the supply of plant food and the storage of moisture in the soil. While this preparation is a great value on rolling lands and nearly all fields so long in cultivation that plant growth is stunted or less, there are some soils that for the production of cotton better not be deep fall-plowed, such as very rich and moist river bottoms and the black-land prairies of the Gulf States, for the evident reason that there is too much plant food for cotton already available in the soil with abundant moisture—conditions that make for an excessive growth of the cotton stalks and a consequent decrease in fruitage—even under ordinary conditions. For the cotton crop upon such lands it is better to plow very shallow in the spring and bed upon the firm soil.
- (4) Do not plow deeply or subsoil in the spring. The subsoil is generally too full of water, and it is too late for much effective action of the air upon the soil and for the winter rains to firm the subsoil before planting for cotton.

(5) Thin gray soils underlain with yellow or stiff clay near the surface, most of the post-oak flats, and the comparatively level coast lands should be broken in ridges (backfurrowed) 5, 6 or 7 feet wide according to the rows. The dead furrow between the rows should be double plowed and made as deep as practicable, with a good outlet for the water. This method will gradually deepen the soil, increase drainage, reduce washing, and give a large and deeper body of loose, aired earth for the roots. This plan is excellent when surface drainage is necessary. Soil to be live and friable must be kept out of standing water winter and summer.

The sugar planters of Louisiana all use the ridge method (generally 7 feet wide) for both sugar cane and corn. The dead furrow is as deep as a plow drawn by four or six heavy mules can penetrate at the last breaking. This gives an average depth of tillage of 12 or 15 inches. The adoption of the ridge method on demonstration fields in the Yazoo Delta in 1906 increased the yield of corn from 4 bushels per acre to 70 bushels. No fertilizer was used.

WINTER MANAGEMENT.

In case no winter cover crop is used the soil should be disked or harrowed two or three times during the winter, provided it is dry enough. Give good drainage to all parts of the field.

Any cultivation done after the deep fall-breaking should be shallow—not more than 3 or 4 inches deep.

S. A. KNAPP,
Special Agent in Charge.

Approved:
A. F. WOODS,
Acting Chief of Bureau.
August 13, 1909.

SINCLAIR WANTS DIVORCE.

The Socialist Author Files Suit Against His Wife.

New York, Aug. 28.—The marital difficulties of Upton Sinclair, the Utopian colonist and Socialist author, an Meta Fuller Sinclair, who have been married eleven years, reached a climax to-day when the author brought suit for absolute divorce, naming Harry Kemp, the poet, as correspondent.

While the papers were being prepared by Mr. Sinclair's attorney for service upon the wife to-day, she and her husband and the correspondent poet sat in the assembly room of a large Broadway hotel and quietly discussed with reporters the problem of marital relations and Utopia in general. The author and his wife frequently addressed each other in endearing terms, and in a most matter of fact way Mr. Sinclair told his wife that his attorney would call later in the day, as he did, with the formal papers.

Mrs. Sinclair was asked if she would fight the divorce proceedings. "No," she said. "I have not yet consulted a lawyer, but my present intentions are not to defend the suit."

When informed of the statutory grounds which the New York law provides for the granting of a divorce she said: "It does not seem to me that divorce should be a disgrace, even divorce obtained upon such grounds as you say must be shown in this state. I believe that an individual is justified in pursuing his or her ideal."

"It have the misfortune," she said, "to have a very conservative husband. He is conservative by instinct and nature and a radical merely by choice. A monogamist ought to be able to act the part of a husband, in other words, he ought to have some time to devote to his wife. He should not be so absorbed in his work that the true proportions of human relationship fade into insignificance besides his work."

Mrs. Sinclair said she expected to go away for a rest and added that Mr. Kemp would not accompany her. She said, however, that both of them might later go on the stage. Mr. Sinclair said he was going to his home in Arden, Del.

Attacks School Principal.

A severe attack on school principal Chas. B. Allen, of Sylvania, Ga., is thus told by him: "For more than three years," he writes, "I suffered indescribable torture from rheumatism, liver and stomach trouble and diseased kidneys. All remedies failed till I used Electric Bitters, but four bottles of this wonderful remedy cured me completely." Such results are common. Thousands bless them for curing stomach trouble, female complaints, kidney disorders, biliousness, and for new health and vigor. Try them. Only 50 c at all druggists.

PLEASANT



The newly married couple's dream of domestic bliss contains only thoughts of LIGHT housekeeping and NO baking drudgery. Mr. Bridegroom, don't you allow your wife to age herself by the laborious work of bread baking—start the home right by using our bread and rolls. It's just as economical in the end and far more pleasureable. PEOPLE'S BAKERY.

WATERWAY FREIGHTING COMPANY.
Operating Schooner
ANITA D.
New Owners :: :: New Management.
Regular New Orleans, Madisonville, Houllonville and Covington packet.
Leaving New Orleans every Wednesday at 3 p. m. sharp, from Glovers' warehouse wharf, New Basin.
Madisonville agent—Roland Galatas.
Covington agent—Alexius Bros. & Co. Phone 275.
CHAS. H. HALL, Manager,
New Orleans, La.
Phone 489.

EVERY MAN, WOMAN AND CHILD CAN SEE!
—THAT IS WHY—
Electric Lights Talk
You can have them at little cost. THEY TALK BUSINESS and are pleasure and convenience in YOUR HOME.
St. Tammany Ice and Manufacturing Company,
LIMITED.

HAMMOND HOSPITAL
HAMMOND, LOUISIANN
DR. K. WINFIELD NEY, Surgeon
Equipped for General Medical, Surgical and Special Cases
OPEN TO THE MEDICAL PROFESSION
—ALSO—
Hammond Hospital for Training School for Nurses.