

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.
Mandeville.
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 8:30 a. m.; Benediction on Sundays and holy days at 5 p. m.
Abita Springs.

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.
St. Francis Xavier.—Rev. Ottmar Bleil, O. S. B. Sunday, 7 and 10 a. m.; Evening service, 7:30 p. m.
Bedico Chapel.

Bedico Chapel.—Rev. Ottmar Bleil, O. S. B. Third Sunday, 8 a. m. CHAPEL OF CHINCHURA DEAF-MUTE INSTITUTE.
Our Lady of the Holy Rosary.—Rev. Bede Maler, O. S. B., Chaplain. Sundays and Holydays: Mass and Sermon—8:30 a. m. Week-days: Mass—6:30 a. m.; Benediction on Sundays and Holydays—5:30 p. m.

SERVICES IN THE PROTESTANT EPISCOPAL CHURCHES.

Rev. Ernest A. Rennie, minister in charge.
Covington.
Christ Church.—Sunday School every Sunday morning at 10 o'clock.
Second Sunday of each month—Morning prayer and holy communion at 11 o'clock.
Fourth Sunday of each month—Holy communion at 7:30 a. m. Morning prayer and sermon at 11 o'clock.
Thursday service at 4 p. m. Evening prayer and sermon at 8 Mandeville

Third Sunday in each month—Morning prayer and holy communion at 11 o'clock. Evening prayer and sermon at 8 o'clock.
Siddell.
First Sunday in each month—Evening prayer and sermon at 8 o'clock.
Bogalusa.
First Sunday in each month—Morning prayer and holy communion at 11 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 7:45 p. m. Every second Sunday at 7:45 p. m. Prayer meeting every Wednesday at 8 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 Sundays of each month at 11 o'clock a. m. Sunday School, Elder E. G. Davis, Superintendent, every Sunday morning at 9:45.
Friday night bible and song service at 7:45.
Madisonville.
Services on first and third Sunday nights of each month at 7:30 p. m. Sunday School every Sabbath morning.

Siddell
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.
Prayer meeting every Wednesday at 8 p. m.
New Home
Services every first Sunday afternoon at 3:30.
Houltonville
Services every third Sunday afternoon at 4 o'clock.
Mandeville
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.
Mandeville.
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."

DAIRYMEN CONTROL 2200 GALLONS MILK.

1500 Gallons From Hammond is Being Sold at Union Price, Dairymen Say

Hammond, La., Sept. 5.—There was a rousing meeting of the State Milk Producers' Protective Union at Baltzell opera house last night, presided over by Sheriff John Saal, of this parish, in which the present situation of the union's contention for 25 cents for its milk was thoroughly canvassed, and it was found that 2200 gallons had been kept out of the hands of the New Orleans dealers.

It was also found out that about 1500 gallons were being sold at the union's price of 26 cents in New Orleans through the smaller dealers, which is by them sold direct to the consumers with all of its high percentage of butter fats in it, thus giving the people of New Orleans who buy from this source a much superior grade of milk than the reduced milk of the larger plants.

The discussion of the situation of the milk business in New Orleans revealed the fact that the keeping of the union's milk out of the city had already been felt by the Hammond Woodland people and it is said that they had been making desperate efforts to purchase skimmed milk at Mandeville and from Hughes of New Orleans, offering 25 cents a gallon, and Mr. Lefferrier, of the same place, who was present, stated that they had also tried to purchase skimmed milk of him.

The question of unexpired contracts was taken up and it was found that several shippers in this section of the state, among them several prominent members of the organization, are yet sending their milk to New Orleans dealers, but that in the course of 30 days they will discontinue their shipments. While this question was under discussion Sheriff John Saal made a stirring speech on the obligations that the members had taken and appealed to their loyalty as the only hope of a victory. He urged them to stop shipping right away, as their brethren had done. He did not think it was fair for them to profit by their loyalty of those who are keeping their milk at home and, in some instances feeding the whole milk to their hogs.

During the discussion the local farmer bought out the milk of another farmer who has persisted in selling his milk to New Orleans dealers on an old contract. Several committees were appointed to visit communities from which milk is being shipped to New Orleans and enroll the shippers in the organization.

TO COTTON GROWERS.

Baton Rouge, La., Sept. 6.—The following order was given out from the executive office to-night: "New Orleans, Sept. 6, 1911. To the cotton growers, farmers, farmers' union men and the business interests of Louisiana generally: The Department of Agriculture and Industries of the State of Alabama, headed by Commissioner Feuben F. Kirby, has undertaken to bring about a gathering of the interests in the cotton section of the South, which are concerned in seeing the cotton crop marketed at a fair and honest price during the season. This meeting has been called for Sept. 12 at Montgomery, and Mr. Folb, through personal letters and through interviews in the press, has sought to have at that meeting representation from every state in the cotton belt. It is intended that this meeting shall seek to have obtained and published accurate data showing the deterioration in the cotton crop since the Census Bureau's report of last month. The meeting will seek to devise some means of bringing the producers to withhold their product from the market until the dissemination of this accurate data shall have been established, in the minds of the cotton buyers, a fair judgment of the value of the staple."

"It is undoubtedly and clearly to the interest of all Louisiana that Louisiana's farmers and business men should be represented at this meeting, and, in lieu of any formal appointment of delegates, I take this

resolution was passed instructing the secretary to communicate with the state pure food commission and ask their co-operation in the work being done to drive low grades of milk out of the New Orleans market and give mole-country milk a fair chance. Various abuses of the pure food regulations were cited in which seriously interfered with the efforts being made by the union to get a living price for its milk and it is thought that when an investigation is undertaken quite a sensation will result.

The milk being kept at home is being profitably disposed of by being skimmed and the cream shipped to Roseland and Mandeville creameries and the skimmed milk being carried to the farmers, where it is used in various ways by the families, it being very valuable for fattening pigs and also for poultry. Some of the farmers are converting it into creamcheese and buttermilk, after shipping most of their cream, and hiding up a most profitable business.

The Hammond electric light plant has generously donated room at its plant and power for running a large separator, which has been installed and it being operated by one of the members of the union, and daily long lines of dairy wagons bring their milk to the plant and have it skimmed, leaving their cream in cold storage and taking the skimmed milk home.



Ask any housewife who has ceased making her own bread and who is using ours instead, what she thinks of OUR bread. Also ask her if she would ever go back to baking again, and you'll receive the best recommendation we could name for our product. We ask that you try our bread, which is made in a modern enameled brick oven, then you will always use it.

PEOPLE'S BAKERY.



DON'T NEGLECT YOUR WATCH

A WATCH is a delicate piece of machinery. It calls for less attention than most machinery, but must be cleaned and oiled occasionally to keep perfect time.

With proper care a Waltham Watch will keep perfect time for a lifetime. It will pay you well to let us clean your watch every 12 or 18 months.

L. W. ALFORD
Jeweler.
Southern Hotel Building

ELECTRICAL WORK—See A. M. Smith for all classes of electrical work. P. O. Box 344. Je2411

Means of urging that all public spirited and interested individuals from every possible part of the state do what they can to attend this meeting themselves or persuade others to do so."
"J. Y. SANDERS, Governor."

WATERWAY FREIGHTING COMPANY.

Operating Schooner

ANITA D.

New Owners :: :: New Management.

Regular New Orleans, Madisonville, Houltonville 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.

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, LOUISIANA

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.