

St. Tammany Farmer

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E. D. KENTZEL, Manager

ABSOLUTE HONESTY IN ITS RELATION TO BANKING.

In all the intricacies of finance, governmental and private, institutional and social, there is no fundamental principle of greater value than ABSOLUTE HONESTY. It must be the support of the most learned and scientific investigation into monetary systems, banking and banking laws; it must be woven into the woof of every fabric that is to shield the people and enter into every obligation of credential importance. It is in recognition of this fact that the people impose or withdraw confidence. Absolute honesty eliminates incidental wrongdoing in the actual carrying out of the letter of the law and guards against evasions in the construction of laws. It is a characteristic that gives strength to a lesser intellectuality and the absence of which dwarfs the usefulness of the greatest mind. The fiduciary nature of the banking business forces the necessity for extreme care in the selection of those associated with its management, and while there are instances of dishonesty and corruption as a class there is none that stands higher in the estimation of the people; none that could win greater confidence in the honesty and wisdom of provisions for the protection of funds entrusted to their keeping, should they recommend enactments for that purpose.

Recent occurrences have made it apparent that the present laws are inadequate to give to the public a true knowledge of the safety of banking institutions. No greater disaster could befall the country than a lack of faith in the security of funds entrusted to their care, and the surest means of maintaining this faith is absolute honesty in the statements given to the public. If the laws in force permit a showing that absolute honesty would transform into a danger signal, then the laws are no protection. If the letter of the law can be carried out at the same time the spirit of the law is evaded, then it is time that the law be corrected so that it can not.

The members of the Bankers' Association are familiar with all the details of possible evasion of the intent of the law and the manner in which the law fails to provide an honest and accurate showing of the standing of a bank, and the recommendation by them of a law that would cover the deficiencies existing would not only encourage the deposit of savings, but would give to each bank the standing which its condition entitles it to, whether it has a capital of ten thousand or ten million dollars. It is immaterial to the depositor whether a bank has thousands or millions of dollars if it is equally safe, but a large array of figures invites confidence under the presumption that the immense accumulation is due to good business management. The enactment of laws that would make deception impossible under their observance, with penalties severe enough to prevent their violation, should receive the attention of the bankers, for the effect of such laws would be to give credit where credit is due and to reward good management by public faith in the ABSOLUTE HONESTY of the representations made.

Public sentiment has much to do with the enforcement of laws and the exacting of penalties. People in a position to steal large sums of money are usually surrounded by friends and family connections of high standing, and influences are brought to bear in evading punishment and keeping from the public the full enormity of the offense they have committed. Public indignation is smothered by stories of their private life and incidents of charitable deeds. Therefore the penalty for such violations should be fixed and unalterable and so severe as to be a bar to temptation. If men can steal large sums of money, serve a few years in the penitentiary and then live in ease for the balance of their lives, it may be expected that weak men will not have the moral strength to keep clean, but must face a penalty that is prohibitive.

The man who has knowledge that murder is to be committed and remains passive is still a participant of the crime. Yet the thief who is responsible for suicides, who robs widows and orphans and who cuts short the career of young men just starting in life is given a few years in the penitentiary and is frequently pardoned before his term expires. Let there be a penalty sufficient to sustain the purpose of the law, even if it has to be a life penalty.

Personal and Local

Mrs. Lawless Watkins, of Houma, is visiting her son-in-law and daughter, Mr. and Mrs. Fred Watkins, at the home of Mr. and Mrs. E. T. Watkins, of 25th Avenue.

Mrs. J. Helms of New Orleans, is visiting relatives in Covington.

\$2.00 hot and cold Vacuum Bottles price \$1.25 at Champagne-Frederick Drug Store.

Mrs. E. Bertelme, of New Orleans, is a guest at Wallis Villa.

Mr. and Mrs. Sanders Ormond of Terrebonne, La., are the guests this week of Mr. and Mrs. E. T. Watkins.

Armours Perfect Grape Juice now on sale at Champagne-Frederick Drug Store. Pints 25 cents, quarts 50 cents.

Mr. and Mrs. Carambat and children are the guests of Mr. and Mrs. Jos. Beaulieu.

Mr. and Mrs. W. Tregaux and son, of St. Bernard, were in Covington Wednesday.

Mrs. M. Depre and children of New Orleans, are the guests of Mr. and Mrs. L. Levy.

Ring us up for ice cream. Quarts 45 cents, pints 25 cents. Champagne-Frederick Drug Store. Phone No. 25.

Mrs. J. W. Strickland and family of New Orleans have rented a cottage and will spend the summer here.

Mrs. Krise and family of New Orleans, are in Covington for the summer months.

The entertainment given for the benefit of the School Improvement League on last Friday night was quite a success.

A man regards his country's flag and his life insurance policy with similar emotions. Each is a symbol of protection for his home. Age 21 \$1.84 per \$1000. See Nilson.

Many a man is admired by his club friends far more than by his executors when he leaves no life insurance. See Nilson.

Miss Valerie Richard, of New Orleans, is the charming guest of Misses Pauline and Anna Frederick.

Mr. Oliver Montague, of New Orleans, spent several days in Covington this week, selling "Perfect Brew."

Messrs. Emile and George Ader, of New Orleans, spent several days in Covington this week.

Mr. Mose Hollander, of New Orleans, spent Wednesday and Thursday in Covington.

Mr. E. J. Domergue attended the Convention of Wholesale Grocers at Montgomery, Ala., as a delegate.

BORN—To Mrs. J. Elliott Stanga on Tuesday, April 9, 1912, a girl.

Mr. and Mrs. F. J. Taylor, of Bogalusa, visited their mother, Mrs. Mrs. Robt. Badon, at her home in 25th Avenue, Saturday and Sunday.

Mr. Jack Welsh, of Bogalusa, was a Sunday visitor of the Misses Badon, in 25th Avenue.

Mr. A. J. Golden, formerly with the St. Tammany and New Orleans Railways and Ferry Co., but now with the Erath Sugar Co., of Erath, and the Peoples Sugar Co., of Abbeville, is in attendance at the Bankers' Convention in charge of the registration and as assistant to the secretary.

Mr. and Mrs. G. O. Bergeron, of New Orleans, are spending a few days at their summer home in Covington.

E. K. Felton, of the Picayune staff at the Bankers' Convention, is in Covington for the first time since 1902.

Mr. and Mrs. Oliver Dulon and little daughter, of New Orleans, are spending a few days in Covington.

Mr. C. G. Segond spent the day in New Orleans Friday.

Attorney Arthur L. Bear has moved into his new offices in the Covington Bank and Trust Company building, and his suite of rooms are not only handsomely furnished but he has one of the most up-to-date systems of keeping a record of the transactions of the office, thereby protecting his clients from much expense in the event of loss of papers or records by fire or otherwise. We are glad to see modern business methods entering into the affairs of the legal fraternity, for alas it is too often that the story of the unattended shoes of the cober's children applies to the lawyer as well.

ENTERTAINMENT OF LADY VISITORS.

The Women's Progressive Union will entertain the lady visitors of the bankers with a reception and musical in the parlors of the Southern Hotel at 3 p. m. Saturday afternoon. All members of the Union are advised to attend.

MRS. ALBERT SMITH, President.
FREDERICKS-Rice.

Emile R. Fredericks and Miss Alice Beatrice Rice were married in Covington, Sunday, April 21, 1912. Rev. E. A. Rennie officiating.

DULON-CASERTA.
Paul J. Dulon and Mrs. Sophie La Rosa Caserta were married in Covington, Wednesday, April 24, 1912, by Judge Robt. W. Badon, Justice of the peace.

OPPORTUNITY TO GET IN LEAD.

25,000 Extra Votes for Every Club of \$10.00.

As an inducement to the few that have accepted their nomination and to encourage others to enter the contest the management will give 25,000 extra votes for every club of ten yearly subscriptions or subscriptions amounting to the same. They are offered in the best that will be offered to the contestants during the run of the contest and will expire on May 3d, at 4 p. m.

Contests are conducted by newspapers to secure NEW SUBSCRIBERS. To encourage contestants who enter to solicit subscriptions from parties who are not already subscribers to the Farmer double the amount of votes published in the scale on another page of this paper will be given for every new subscription secured. This offer appeals to all; those who have not entered on account of the continuous bad weather. It is the opportunity to put your name amongst the leaders, thereby showing your friends that you are putting forth your best efforts to win. There is no other way of saying that "to those who are determined it but remains to act," and this is essentially true in regard to a contest. Determination and constant, earnest, unremitting effort are the watchwords of success. Before entering upon the strenuous days of your campaign you are first approaching you must remember that no matter how hopeless the outlook may be for you, the contest will not be lost until the last vote is counted. If you are determined your enthusiasm will be so contagious that every one of your friends will be striving as hard as yourself to help you win a prize. Drop the lassitude and start out with that determination and energy behind you which will carry you to a proud and happy victory. The contest management has no choice as to who will win the prizes. Every contestant has the right to appoint some one to represent them in the final counting of the votes.

The ladies who have a true conception and appreciation of the magnitude of the offer the Farmer is making are the ones who will make an effort to win—and will win. Those who sit around listlessly and tell you "Oh, I wouldn't care for it," are the ones who never get anywhere or who are never anyone in their communities. Still they will tell you they do not understand why Miss so-and-so is so popular. It is because Miss so-and-so's friends recognize that spirit of energy and ambition that makes her the admired of her circle.

TO THOSE WHO ARE NOMINATED The names of all candidates who have not acknowledged their nomination or notified the Contest Manager of their intention to accept the nomination have been withdrawn from the list of active contestants and placed in the list of nominations. This method being necessary to let those who have accepted their nomination and those who intend to enter know the number of contestants they have to compete against. The name of any candidate will be placed in the Contestant list on request to the Farmer office.

BASEBALL

The Covington high school boys beat the Madisonville team Sunday. Score: 9 to 4. The feature of the game was the batting of Smith and Stern. Anderson pitched a splendid game.

Madisonville will give a return game Sunday, May 4, at Enterprise Park, Madisonville, at 2:30 p. m.

IS YOUR FAMILY PROTECTED?

You would be surprised to know how little money would be necessary to protect your family or estate—or to guarantee to your beneficiary a monthly income for life. If you would like to know without committing yourself, fill out this blank space and mail to J. E. NILSON. My full name is..... I was born on..... day of..... 1911.

We have installed a new sanitary soda fountain and will be pleased to have you call and examine it. Up-to-date service and plenty of room. Champagne Frederick Drug Store.

MIDDLE ROAD NOTES.

Miss Hazel Minton, who was the charming guest of Mrs. Morris Rogers, for a few days after school closing, has returned to her home in Williams, La.

Miss Minton was one of the efficient teachers of the Middle Road school for the past term, and it was with deep regret that the parons and pupils of the school bade her goodbye.

THE ABITA EUCHRE.

The euchre given at Abita Springs proved a success. We thank all who assisted.

No. 31 won the bride. The ladies first prize was won by Miss B. Allen, second by Miss M. Dillon, third prize by Miss S. Duprat, and consolation by Miss L. Duquesne. Gentlemen's first prize was won by Mr. Kernan, second by Mr. R. Lemons, third by Mr. J. Hubert, and consolation by Mr. H. Thibodaux.

It was thought that questions without answers would not interest the general public but there are over a thousand leading newspapers using the Linscott Questions in America which have proved to the contrary, and people seem to get as much interest in the great practical problems of life from their own thinking, as stirred by these questions, as they do from reading learned books on philosophy and theology. These questions appear in these columns every week.

The Northwestern Dental Co.

When you go to New Orleans to get your dental work done, be sure to call at the Northwestern Dental Co., No. 912 Canal Street. You will find the best and best equipped dental office in the South, under the management of Dr. L. A. Brewster. Moderate prices; first-class work, is the motto. Everything strictly first-class, and ten year guarantee on all work.

Open Sunday from 9 to 4; evenings until 8 p. m.
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STANDING OF CONTESTANTS

Covington	
Miss Corinne Poole.....	30,200
Mrs. Charles E. Hopkins.....	25,500
Miss Lillian Allain.....	15,900
Miss Marie Loyd.....	6,200
Slidell	
Miss Florence Guzean.....	10,200
Miss Anna Belle Decker.....	9,400
Miss Lillian Dubourg.....	4,200
Mandeville	
Miss Corinne Smith.....	10,500
Abita Springs	
Miss Barbara Allen.....	4,000
Miss Ethel Abney.....	15,900

Best Fertilizers for the Farmer

On the Cotton plantations you will find some planters making one to two bales of Cotton per acre. If you ask them what fertilizers they use, you will find that the majority of the most prosperous farmers use Virginia-Carolina Fertilizers.

In the spring, thousands of tobacco planters in the Southern Tobacco Belts use

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Hundreds of thousands of cotton and corn growers, planters of rice, vegetables, fruit, peanuts, grain and sugar cane use Virginia-Carolina Fertilizers and make big money.

Write for a free copy of our 1912 FARMERS' YEAR BOOK. It will tell you of wonderful crop yields and how to get them.

SALES OFFICES

Richmond, Va. Charleston, S. C.
Norfolk, Va. Baltimore, Md.
Atlanta, Ga. Columbus, Ga.
Savannah, Ga. Montgomery, Ala.
Columbia, S. C. Memphis, Tenn.
Durham, N. C. Shreveport, La.
Alexandria, Va. Winston-Salem, N. C.



THE PEARL RIVER ELECTION.

The people of Pearl River are in somewhat of a muddle in regard to their late municipal election. It seems that the law is not specific in regard to the promulgation of the election which was ordered by the council. The matter was taken to the district court and was finally settled by an order that the council and the supervisors of election act together. It is understood that they will meet today for this purpose.

There is no contest of the election; simply a question as to the authority to promulgate. The election was very close, three councilmen receiving nineteen votes each and the candidates for mayor being but several votes apart. Three votes were protested at the time they were cast and have affidavits attached. The decision as to the legality of these votes may throw the election one way or the other.

FOR THE FLOOD SUFFERERS.

The Daughters of Isabella will give an entertainment at the Air Dome next Tuesday for the benefit of the flood sufferers. There will be illustrated songs, etc. Admission 5 and 10 cents.

MAY PARTY FOR THE CHILDREN.

Saturday, May 4, 1912, the Daughters of Isabella will give a May Party for the children, the features of which will be a doll and peanut hunt and a doll party. Admission 5 and 10 cents.

SLIDELL DEPARTMENT.

News Gathered by our Correspondent, Social Events, Etc.

Mrs. Robinson and little daughter, Lura, of New Orleans, were the guests of Mr. and Mrs. Ed. Schenck.

Mr. J. M. Spalding, of Baton Rouge, visited her Sunday, the guest of friends.

Mr. Rudolph Miller visited Gulfport and Covington recently.

Mrs. W. T. Tiffin visited the Crescent City Friday.

Mr. Oneseine Facaine spent Sunday in New Orleans and Algiers. He claims to have had a dandy time.

Mrs. Eugene Dubourg visited home folks Sunday at Mandeville.

Mr. Ralph Rousseaux was here Sunday visiting relatives.

Mrs. C. N. Crockett spent Monday shopping in New Orleans.

Lawyer E. Elmo Bollinger visited Covington Monday on business.

Miss Essie Little, of Sun, spent Saturday here with relatives.

Messrs. McCoy, Henry Hodgson, Frank Williams, C. N. Crockett and R. Stroble spent Saturday in New Orleans on a pleasure trip.

Mr. W. F. Crockett spent Sunday in Covington.

Mr. M. I. Varnado, the candidate for District Attorney, was in Slidell this week shaking hands with the Slidellians.

DIED.

On Monday, April 8th, at 5 p. m., Arthur Otto Stratman, aged 16 years and 6 months, of Bogalusa, son of Otto Stratman and Katie Wasser, entered into rest after several days of suffering from appendicitis. All that loving hands and medical aid could do was done to relieve his suffering. He was a very obedient, loving, dutiful son. He was ambitious, studious and an ardent Sunday school scholar. Funeral services were conducted from the Camp Ground church, where he first attended Sunday school, by his pastor, Rev. L. I. McCain, of Bogalusa. A large number of relatives and friends had gathered to extend their heartfelt sympathy to the grief-stricken family. He was laid to rest by the side of his grand parents and little brother.

ONE HUNDREDTH ANNIVERSARY

The Governor of the State and the mayor of New Orleans have issued proclamations to commemorate the centennial of the great historical event of the admission of Louisiana as a State. The celebration will take place April 30, and all municipalities in the State are asked to join especially the school children, and it is asked that the day be made a holiday.

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ICE! ICE! ICE!

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Large accounts are welcome too, for it is our purpose to serve ALL the people whether their business be small or large.

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