

COVINGTON BANK AND TRUST COMPANY

COVINGTON, LA.

Report furnished to the State Examiner of State Banks by the above Bank at the close of business on December 22, 1913.

Semi-annual Statement at close of business
December 31, 1913

RESOURCES:		LIABILITIES:	
Demand Loans	\$109,124.21	Capital Stock	\$100,000.00
Loans Secured by Mortgage	216,350.71	Surplus	25,000.00
Other Loans and Discounts	30,236.11	Undivided Profits, Less Expenses and Taxes Paid	18,025.64
Overdrafts	2,084.65	Due from Other Banks and Bankers	1,003.45
Louisiana State Bonds	6,090.00	Dividends Unpaid	200.00
Banking House, Furniture and Fixtures	26,546.24	Individual Savings Deposits	157,842.93
Other Real Estate Owned	11,308.58	Deposits Subject to Check	167,055.25
Due from Banks and Bankers	108,944.56	Time Certificates of Deposit	54,176.75
Checks and Other Cash Items	184.80	Demand Certificates of Deposit	2,641.67
Gold Coin	529.80	Certified Checks	112.84
Silver, Nickel and Copper Coin	1,921.10	Cashier's Checks	832.23
National Bank Notes and all Issues U. S. Government	12,589.00		
	\$526,890.78		\$526,890.78

RESOURCES:	
Loans and Discounts	\$500,706.91
Louisiana State Bonds	6,090.00
Overdrafts	NONE
Banking House, Furniture and Fixtures	26,546.24
Other Real Estate Owned	11,308.58
CASH RESERVE	141,308.18
	\$846,210.91

LIABILITIES:	
Capital Stock	\$100,000.00
Surplus and Profits	27,025.77
Dividend No. 10	5,000.00
DEPOSITS	408,811.14
	\$540,811.91

STATE OF LOUISIANA,
Parish of St. Tammany.

I, S. D. Bullock, Vice President, and I, E. G. Davis, Cashier of the above named Bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

Subscribed and sworn to before me this 27th day of December, 1913.

THOS. M. BURNS, Notary Public.

It would be necessary for our bank to lose all its capital and surplus, amounting to \$137,605.77, before the depositors would be harmed. Having an earning capacity of over \$15,000 per annum, we could lose over \$5,000, per year, pay stockholders the usual ten per cent dividend and still hold capital and surplus intact; or we could lose \$15,000 per year, not pay any stockholders any dividends, and keep capital and surplus intact. Heretofore our annual losses have been small and we think our conservative management will guarantee their remaining small.

BANKS DO NOT FAIL WITH THEIR VAULTS OVERFLOWING WITH MONEY

St. Tammany Farmer

D. H. MADON, Editor
E. D. KENTZEL, Manager

Proprietors

THE QUESTION OF IMMIGRATION TO THE SOUTH.

The proposed State Chamber of Commerce, in the interest of immigration to Louisiana, is a very important movement to the people of this state. There has been so much promotion of landed interests by investment companies that the homeseeker reads with indifference the glowing accounts of opportunities offered to become rich and independent by settlement upon lands that produce beautiful harvests and burst with wealth if only a plow is stuck into them. Many of these investments are good and many more are mere dreams. Those who get fooled advertise the fake to all the world and the damage is almost irreparable. There is no doubt in the world that there are lands in Louisiana that offer wonderful opportunities to the farmer and that these lands may be purchased at reasonable prices, and it is also true that there are thousands of home-seekers who would gladly take advantage of these opportunities if they were convinced that they were real and not the product of the mind of the speculator looking for easy marks to contribute to his own success.

Since no individual or corporation can, under the immigration laws, induce foreign immigrants to come here, then it is evident that this work should be taken up by the state. Under state supervision the literature picturing the advantages of Louisiana would become authentic and reliable, and since Louisiana compares favorably with any state in the Union in resources and opportunities for the settler, there is no reason why he could not be induced to cast his lot among us. It is primarily a question of giving a truthful statement of facts that are backed up by unquestioned authority, then only such immigrants should be sought as are capable of advancing themselves under the conditions offered.

An effort is to be made to induce the legislature to appropriate \$50,000 annually to provide for the expenses necessary in "promoting colonization and desirable foreign and domestic immigration to our state." This should be a popular measure, because it meets a need that can be provided for in no other way, legally. The organization of the State Chamber of Commerce will assist in conducting a campaign for populating Louisiana with thrifty farmers, but in carrying on this work it cannot fail to benefit largely the farmers and land owners of the state by the information it will collect and distribute in the course of its inquiries into the numerous and profitable crops. Reliable information of this character should be distributed abroad by authorized agents residing in the districts from which immigration is desired, as suggested by Mr. Dalrymple in his excellent address before the Mississippi Valley Immigration Association at New Orleans, last October. In this way not only may immigrants be protected, but we also, may be protected from undesirable who would add nothing to the prosperity of the State.

There will be an organization meeting of the proposed State Chamber of Commerce at Baton Rouge, January 17, 1914.

"THERE'LL BE A HOT TIME IN THE OLD TOWN," ETC.

According to the announcement of Mayor Glisson, of Abita Springs, in the Picayune of Friday, the fight for the mayor's office is on and will be continued to the bitter end. "I might have retired under other circumstances," he is quoted as saying, "but I never quit under fire, and my friends say that two-thirds of the voting population of Abita will vindicate me by re-electing me mayor. At any rate I am a candidate; there is no secret about that, now that you ask me."

If there was no memory of the mayor's prediction of the Aswell vote in St. Tammany parish when he ran for governor, the weight of this assertion might bury all opposition, and we might look upon the future election as a tame affair of no importance, in which the people had decided upon a choice, and having made that choice, would install a government that would be run according to their wishes and without the power of interference or factional disturbance. But as it is, there is every indication of a bitter fight. There is no man strong enough, to eliminate a very close election and factional influences, in Abita Springs, without a determination on the part of the citizens of that town that they will have peace and a municipal management that will not hamper the future prosperity

and advancement of the town. There is but one way to do this, and that is for the citizens to come together in convention and nominate a people's candidate under a pledge to support that candidate unanimously, regardless of any personal feeling or political differences. The welfare of the town should be above the petty strife of personalities. The dignity of the mayor's office should be above the gratification of personal spite or personal gain. If the people should make a choice in this way the office would be open to all candidates, regardless of their affiliations.

If an election is held with two opposing candidates at bitter enmity with each other, no matter which is elected, the fight will be carried into the council, with the same situation prevailing as heretofore. This is inevitable, because there is not available material enough in the town of Abita, with strength enough to be elected, willing to go on one ticket or the other solidly. The present indications are that there "will be a hot time in the old town."

The Salmen Brick & Lumber Company have sent out some very pretty engraved cards, with the best wishes for the New Year.

Miss Carrie Addison, who is attending the Normal School at Natchitoches, was home for the holidays and the time seemed all too short for the many pleasures crowded in by her many friends.

Mr. Percy Smith will leave for Canton, Miss., tomorrow, and on his return, about the middle of January, will open up a jewelry business in Covington.

Mrs. J. B. Cefalu is now occupying her home on the Military Road, and expects to reside here permanently.

Mr. Aron Kottwitz returned Sunday morning, after spending a few days in New Orleans.

Mr. and Mrs. Albert Anderson and daughter left for Bogalusa, Friday morning, after having spent the holidays with their parents, Mr. and Mrs. S. D. Anderson, and Mr. and Mrs. W. A. White.

Mr. and Mrs. Bernald and two children left Wednesday morning for their home in Napoleonville, after having resided in Covington for a year or so.

Mrs. Hosmer has purchased four acres of ground in the Jesse Jones tract and will build a residence there.

Mr. Oliver Parker, of Pearl River, was a Covington visitor, Wednesday.

Mr. Charles Hosmer was in Covington last week, wishing his friends a Merry Christmas. He is looking fine.

Mrs. John Domergue and two daughters, of Birmingham, Ala., are visiting in Covington.

Mr. Sidney Frederick sends Christmas greetings to the Farmer from Washington. Same to you, S. D., old man.

Albert Thomas spent the holiday at home with his parents, Mr. and Mrs. Warren Thomas, at Tallbeek. He will return to college at Lafayette today or tomorrow. He is one of the editors of the college journal.

The School Improvement League will hold its regular meeting Monday, January 5th. All members urged to come.

DIED—On December 29, 1913, Andrew Joseph, infant son of Mrs. Esther Chauvin, born on the same date.

The night force of the Cumberland Telephone office highly appreciated the many courtesies extended them on Christmas Eve.

DIED—In Covington, Sunday, December 28, 1913, at 1:30 p. m., Mary Bertha Bois, infant daughter of Mr. and Mrs. Eugene Bois. The funeral took place Monday, at 3 o'clock p. m., at St. Peter's Church, Rev. Jos. Koerger officiating. Interment in the Covington Cemetery.

The sudden death of Mrs. J. J. Thomas, at Pearl River, Christmas, from heart trouble, was a shock to her many friends. She was 62 years of age.

BANK EXAMINER NOT IN DANGER AT FRANKLINTON.

Reports had gotten abroad that because of high feeling resulting from the bank wrecking the examiner would be persona non grata in Franklinton. Governor Hall heard of the alleged threats and wrote Sheriff Simmon. The latter assures the governor and Mr. Young that the rumors are unfounded. He will afford the state bank official ample protection, he says. Mr. Bleckham is out on \$40,000 bond, the sheriff adds, and is walking the streets of Franklinton unmolested.

Dr. and Mrs. B. B. Warren entertained for their two charming daughters, Misses Cecile and Wilmoth, last Monday evening, at a dance. Punch was served throughout the evening. Those present were Misses Elise Adams, Edna and Leah Alpeute, Grace Blossman, Ruth Collins, Anna and Ferdie Cole, Anita and Lucille Delcroix, Juanita and Lillian Garcia, Gertrude Jones, Sadie Piggott, Lucie Ray, Gladys and Lucille Smith, Anna and Ruth Frederick, Norma Weaver, Joyce White and Miriam Watkins, and Messrs. Compton Moise, Clarence Domergue, Randolph Ray, Adrien Arnaud, Burton White, Nat Goodwyn, Dudley Weaver, Arthur Tracy, Lionel Adams, Holliday D'Aguin, Harold Colton, John Mulligan, Richard Grimmer, Ralph Edgar and Leon's Menetre, Lester Watkins, Jim Jones, Lawrence Smith, Carl Young, Victor Mather, George Christoffer, and J. Monroe Simmons.

Mr. and Mrs. E. J. Domergue, Jr., and Mrs. J. B. Wortham entertained a number of the young society of Covington on New Year's Eve at a dance and watch party. About ten couples were present to enjoy their hospitality and all vied the affair as one of the most pleasant social events of the season.

SLIDELL NOTES.

Mr. and Mrs. Frank Meza are in the Crescent City where they are spending the New Year as the guests of their aunts, the Misses Louise and Francis Meza.

Mr. Gustave Sauterberger spent Monday in New Orleans.

Miss Viola Keller has returned home from Lafayette.

Miss Nita Burrah is visiting the Misses Keller.

Mr. Andrew Meza, of New Orleans, visited Slidell last week.

Mr. Salvatore Basile, of St. Paul's College, has gone to his home in New Orleans to spend the New Year.

Mrs. Baker and Mrs. Clergy, of Louisiana, are visiting Mrs. McGinty.

Miss Emma Bonds, of Franklinton, is the guest of Miss Ella Baker.

Mr. O. and Mr. Wm. Facaine took a number of friends and relatives to Mandeville in an auto.

Mr. Eddie Smith, of Mandeville, visited at the home of Mrs. Eugene Facaine Monday.

Mr. Andrew Canulette and a merry crowd journeyed to Madisonville Saturday.

Mr. Lezanas, of Pass Christian, is visiting his brother, Joe Lezanas, of this place.

Mr. Albert Fritch leaves Friday for New York to resume his studies.

Miss Selma McManus and the Misses Peterson, visited friends in Bush Sunday.

Mrs. Dubourg, of Bonfours, spent Christmas with her son.

Mr. Moses, of Covington, visited Slidell this week.

CARD OF THANKS.

We desire to thank our neighbors and all who were so kind and thoughtful during the illness and death of our beloved infant daughter, Mary Bertha, and we desire to especially thank Mrs. Joseph Bernachon.

A WEEK OF VERY GOOD VAUDEVILLE TO BE FOLLOWED BY EXCELLENT PROGRAM THIS NEXT WEEK.

The Parkview Theatre had some very fine attractions last week, in the way of pictures, and an excellent vaudeville program, and it gave the people an opportunity to watch the Old Year out and the New Year in, without any additional cost for the lengthened program.

The professional vaudeville feature as that are being introduced by this up-to-date theatre are being conducted at a loss. It has been a matter of pride with the management that from the time the theatre first opened its doors they have not been closed through a lack of weather or for other cause, and while the winter season is a sore tax on maintaining the theatre, the management is determined that the career of the theatre shall be one of constant improvement, and that will be no let-up in the effort to give Covington as good a picture show as it is possible for the people to support. The people should share in the pride of the undertaking and give as liberal patronage as possible.

Commencing next Sunday (tomorrow) the vaudeville feature will commence on Sunday, instead of Monday, and will run up to and including Wednesday night.

A Bell feature film, "The Geese of France," a drama in two parts, will be put on Saturday night. Patrons will find this well worth seeing and are asked to give a good attendance.

TALISHEEK NOTES.

Mrs. Martin Penton was the guest of her parents, Mr. and Mrs. H. Q. Parker, last week.

Mr. F. D. Robinson spent the holidays with Mr. and Mrs. W. Thomas.

Miss Rose Crawford is visiting her sister in Tallbeek.

Mr. Martin Penton and little son, Ennie, were visitors here last week.

Mr. C. Cradock was the guest of Mr. and Mrs. Louise Crawford.

Mr. Dick Clements and Mr. Daniel Johnson were Rio visitors Sunday.

Messrs. Albert and Clay Thomas spent the Christmas holidays with their parents.

Mrs. L. Parker and two daughters, Edna and Ellen, were Bush visitors Sunday.

Mrs. Laura Parker is on the sick list this week.

Miss Clara Frederick is visiting in Tallbeek.

Miss Kate Landor will leave Saturday for Jacksonville, Fla.

Mr. E. H. Crawford made a flying trip to New Orleans Wednesday.

Mr. Haury Parker was a visitor to Slidell Monday.

Mr. Walter Parker spent Christmas day at Abita.

Mr. and Mrs. Wiley Watts have returned home, after spending Christmas with their mother.

Mrs. G. C. Thomas is visiting in Covington.

Mr. Hossie Parker was a visitor to Tallbeek last week.

We are glad to say little Dewey Smith is up again after being so ill.

Mr. Vangi in Covart spent Christmas in Tallbeek.

EVGENE BOIS and FAMILY.

ROYAL BAKING POWDER Absolutely Pure

ROYAL—the most celebrated of all the baking powders in the world—celebrated for its great leavening strength and purity. It makes your cakes, biscuit, bread, etc., healthful, it insures you against alum and all forms of adulteration that go with the low priced brands.