

St. Tammany Farmer

D. H. MASON, Editor
H. D. KENTZEL, Manager
Proprietors

MAKING HARD TIMES.

When times get hard money gets close. Everybody who has a dollar realizes that its value has increased, and the tendency is to hoard and put away. The scarcity of money becomes a topic of conversation and the discussion brings up the probable condition of various business concerns; and banks, being dealers in money, come in for a large share of inspection and criticism. The man who has failed to negotiate a loan and the man who is unduly timid of his few hundreds of savings may do irreparable injury at times. A word of doubt; a word of suspicion; a few withdrawals—and the deed is done.

The failure of the Commercial Bank of Brookhaven seems to have been entirely unnecessary. The people behind it were good people. The bank had been a benefactor to the community. Its trouble was caused by trying to help the cotton farmers—trying to carry them over their period of distress. It had borrowed \$180,000 to do this. If instead of rushing to withdraw deposits the patrons had put money in the bank, the financial difficulties that necessarily follow every bank failure could have been averted and that community would still have an institution that had proven a friend in need and a savior from disaster. From reports, it does not seem that even the stockholders will lose a cent. It seems that the bank was needlessly pushed to the wall, and the statement of Mr. Becker, the cashier, that every dollar will be paid to depositors and the stockholders be paid at least par value, and that he and his sons will pledge their property, if necessary, to this end, shows what a friend the people have lost in the closing of this institution—and all through "rumors."

SOME GOOD THINGS ACCOMPLISHED BY THE TOWN COUNCIL.

The proceedings of the last council meeting show that it has taken up some matters of great importance to Covington. The sewerage question is one that has frequently been referred to, and it will be of great benefit to the town if the plan is carried out to put in pipes in the business district, so there will be an outlet for the sanitary closets in the office buildings and business places. It is to be hoped the offer of the Southern Hotel to sell their sewer pipe may be accepted.

The appointment of a board of health for Covington and an inspector of sanitary conditions is also an excellent provision and should result in much improvement in the health of the town. As for the request to the railroad in regard to crossings, lighting, etc., we believe the company will recognize its importance and meet the request in a spirit of willingness to do what it can to remedy matters complained of. All these things are much needed, and we believe the people will appreciate the action of the council.

Mrs. Wm. Bodebender Mrs. J. S. Foley and Mrs. J. B. Wortham were new Orleans visitors.

Don't forget the Truck Growers' meeting at Abita Springs, to-day, at 8 o'clock.

Mr. Alvin Smith, of Charlotte, N. C., spent his holidays with his parents, Mr. and Mrs. C. L. Smith.

Mr. August Steckman, Jr., with Braastree's Co., New Orleans, was in Covington this week.

Mr. Bernard Fontan, Sr., has gone to New Orleans, in care of Mr. Zouelle, for medical attention. He will be treated at the French Hospital.

Mrs. L. S. Hadden, of New Orleans, was in Covington, last Friday. Her many friends here were delighted to see her.

The Covington and Slidell basketball teams meet to-day at 1:30 p. m., on the high school grounds. A good game is promised. Admission 10 cents.

Mrs. Emile Beaucaudray and two daughters, Irma and Naomi, have returned home, after spending the holidays in New Orleans with their aunt and grandmother, Mr. J. Mathew.

Mr. Fred B. Hempel has gone to Fort St. Philip, La., on a visit to his sister, Mrs. Schonberger, who has a fine orange grove there. He expects to remain there for some weeks.

Mrs. A. Bodebender, mother of Mr. Wm. Bodebender, and his sister, Miss Theresa Bodebender, have returned to Cleveland, Ohio, where they will spend the winter. They have been the guests of Mr. and Mrs. Wm. Bodebender for some time.

Parkdale Process Butter, in one-pound tins, 35 cents a pound.
F. C. FITZ SIMONS GRO. CO.

Miss Gertrude Johnson, daughter of H. M. Johnson, and a school teacher in the Unacadus school, is suffering from what is probably temporary insanity caused by worry from many recent deaths in her family, some of a most unfortunate nature. She is at present being taken care of at the residence of Mrs. Thornton Vaughan, until she can be gotten to her father's home in New Orleans.

Mr. and Mrs. A. C. Wood, of Detroit, Mich., spent last week in Covington visiting their friends, Mr. and Mrs. Dan Davis. Two years ago Mr. and Mrs. Wood enjoyed their honeymoon, many changes, such as the handsome many changes such as the handsome buildings on the site of the destructive fire, and the splendid new school building now under construction. We hope these friends will always have a warm welcome for them.

IN HONOR OF HIS 62D BIRTHDAY.

Mr. H. H. Smith was surprised with a family gathering and supper, in celebration of his 62d birthday, Thursday evening, at the residence of his son and daughter-in-law, Mr. and Mrs. A. R. Smith. The evening was spent delightfully and the table was loaded with good things. There were present, besides the host and hostess, Mr. A. V. Smith and family, Mr. and Mrs. H. H. Smith, and Mr. Warren Smith.

Sensational Feature to Be Presented at Parkview Theatre. Matinee to Be at Four O'clock.

"The Vampire," a very gripping and sensational photo drama in three parts, produced by the Kalem Company, will be presented on Monday, January 12th, with four o'clock matinee. "The Vampire" is one of those exceptionally well produced dramas, and affords the public an opportunity to see some very exquisite dancing at a very small cost. The well known "Vampire Dance" is introduced in this picture by the world's greatest dancing artists. Anyone with a thirst for a real good picture should not fail to see this one.

Clover Bloom Butter, the best "bread and butter" butter, 45 cents a pound.
F. C. FITZ SIMONS GRO. CO.

NILSON & FREDERICK CO. LIMITED

GENERAL INSURANCE

ESTABLISHED IN 1898
Oldest Agency in St. Tammany Parish

Courteous treatment and prompt attention to business

If it is
PROTECTION YOU WANT
We have it, and can give you the best

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Fire
Marine
Life
Accident
Liability
Health
Tornado
Plate Glass
Burglary
Bonds
Boiler
Automobile
Casualty

Semi-Annual Statement of the PEOPLES' BUILDING AND LOAN ASSOCIATION

Located at Covington, St. Tammany Parish, La., at the Close of Business Dec. 31, 1913

ASSETS:

Mortgage Loans Secured by Vendor's Privilege	21900.00
Loans Secured by Stock and Otherwise	550.40
Due by Borrowers for Taxes and Insurance Advanced	38.28
Cash on Hand and in Bank	1204.53
Total	23992.51

LIABILITIES:

Full Paid Stock	11400.00
Installments and Dividends on Installment Stock	8548.49
Contingent Loss and Reserve Fund	10000.00
Sundry Open Accounts	55.63
Undivided Profits	2588.69
Total	23992.51

STATE OF LOUISIANA, Parish of St. Tammany.

We, the members of the Auditing Committee, and the Secretary of the above named Association, do solemnly swear that all the foregoing statements of the condition of this Association for the six months ending as above specified are true and correct, to the best of our knowledge and belief.

Signed,
R. H. DUTSCH,
PHILIP BURNS,
Auditing Committee.
THOS. M. HURNS,
Secretary.

Sworn to and subscribed before me, this 7th day of Jan. A. D., 1914.
ARTHUR L. BEAR,
Notary Public, Parish of St. Tammany, La.

HARD TIMES A MYTH

We are in the Midst of Prosperity.

The year just closed has been a good one. It has brought us the greatest volume of business we have ever had. It has found our business reaching far out into two States and growing at home. We are thankful. We thank you, for we know it was your patronage that brought about this splendid result. We are thankful, because we believe honest effort, honest endeavor has been rewarded. When we started out to bid for the mail order business, we declared we would give full weight, full measure, be absolutely honest in our dealings, honest in our advertising, guarantee everything we sold to please or refund the money. We kept our promise and we feel that the growth of our business has been the result. Our aim this year shall be not only to grow, but to give better service, buy closer, sell closer, deliver quicker, in fact, do everything possible to make our mutual business relations more profitable and pleasant. We have a bigger stock and are in better position than ever to serve you and save you money. Send us your orders by mail. Write for prices.

NEUHAUSER BROTHERS

Furnishers and Shippers of Everything for the Home and Farm.
SLIDELL, LOUISIANA
Cumberland Telephones Nos. 34 and 115.

MANDEVILLE NOTES.

Mrs. Campbell is the guest of Mrs. John Loutalot.
Mr. Marcellin Hestrest, of Sorrento, spent Christmas with his mother, Mrs. Martinez and little Rosa left Sunday for New Orleans.
Dr. VanZandt and family are spending a few days in New Orleans.
Mr. and Mrs. Greenblatt, of New Orleans, visited their mother, Mrs. Pauline Levy, last Sunday.
Mr. Jacob Levy, of Slidell, was the guest of his mother last Sunday.
Miss Mildred Smith returned to Lafayette Sunday.
Mrs. Briggs and son spent the holidays with her parents, Mr. and Mrs. J. L. Smith.
Mr. and Mrs. M. Moorman visited their parents, Dr. and Mrs. Givens, during the holidays.
Mrs. S. Dausat returned to her home in New Orleans.
Mr. Alfred Phillips spent Sunday in New Orleans.
Mr. Paul Prieto, of Algiers, spent several days with his parents, Mr. and Mrs. Lucas Prieto.
Mrs. Chas. Thomas left Mandeville to reside permanently at Beauveant, Texas.

SLIDELL NOTES.

Hon. Jos. B. Lancaster, of Covington, spent Tuesday here as the guest of Mr. Chas. Gusman.
Mr. Albert Fritchie left Tuesday for New York, where he is attending college.
Miss Ruby Dubourg, of Mandeville, spent Sunday here as the guest of Mrs. Eugenia Falcaine.
Mr. Albert Salmen was a Crescent City visitor Monday on business.
Mr. Sol Levy, of New Orleans, was here Monday.
Miss Alice Sebastian returned to the Dominican convent in New Orleans, where she is taking up a course in science.
Messrs. Victor and Henry Galatas were visitors to New Orleans last week.
Mrs. E. T. Hyland, en route to her home in Bogalusa, stopped off here for a while, as the guest of her sister, Mrs. John Bollinger.
Mr. and Mrs. F. L. Meza returned home after spending a while in New Orleans as the guest of their aunt, Miss Francis Meza.
Messrs. Salvador Bastie, Leo Dubourg, Patrick McDaniel and Buster Gusman returned to St. Paul's College in Covington, Tuesday, after having spent the holidays at home.
Mr. Chas. Fogg returned home Wednesday, after spending part of the week in Covington.
Mr. E. Hooper, Mrs. Fuller, M. S. Leah Comfort and brother Mr. Frank were visitors in New Orleans for New Year's Day.
Mr. and Mrs. John Powers and children returned Thursday, after having spent the holidays in Algiers.
Miss Irene Perilloux left Wednesday for Louisville, Ky., after spending the holidays here, as the guest of her grandparents and sisters, Messrs. Olga and Rose Perilloux.
Mrs. R. S. Abel and baby are visiting here as the guests of her husband's parents, Mr. and Mrs. J. G. Abel.
Mr. Onesime Facaine spent New Year's Day in New Orleans as the guest of friends and relatives.

MADISONVILLE NOTES.

Miss Margaret Price, trained nurse, has returned to her home in New Orleans.
Mrs. Mary Mugnier, after spending the holidays here, has returned to her home in New Orleans.
Miss Eunice Chastelier returned to Unacadus, after spending the holidays here.
Mr. and Mrs. John Oulliber and family have returned to New Orleans, after spending New Year's here.
Mr. Alvin Bohning, of New Orleans, attended the funeral of his grandmother, Mrs. Frank Currier.
Mrs. Lilly Follat, accompanied by her mother, Mrs. C. V. Gallo, of New Orleans, were visitors here.
Mrs. Kate Uille and niece, Miss Ada Whitney, have returned to New Orleans, after spending the holidays here.
Friends are indeed glad to learn of Mr. Joe LeBlanc's speedy recovery, and hope to see him out soon.
Rev. Father Bode, of Chinchoche, is holding the retreat for the Holy Name Society here.
Miss Hyacinth Badaux, of New Orleans, is the guest of her aunt, Miss Delphine Galatas.

AUDUBON NOTES.

Miss E. Palmer spent the holidays with her sister, Mrs. A. D. Crawford. A very nice entertainment and Christmas tree was enjoyed here by parents and children. It was given by the Baptist Sunday School and assisted by our school teachers, Misses Jay and Bragg. After the tableaux, recitations and songs Santa Claus distributed the presents among the children and also some of the grown folks.
Mr. Alonso Crawford, of Tallahassee, visited his parents, Mr. and Mrs. A. D. Crawford.
Mr. L. W. Crawford spent Sunday with relatives.
Mrs. Jane West spent New Year's with Mr. and Mrs. A. D. Crawford.
Mrs. S. D. Crawford has left here to spend a while with her daughter, Mrs. E. B. Garrison, at Bush.

FOLSOM NOTES.

Mrs. Paget and Miss Vanda Fanderson spent Xmas in Mandeville.
Mrs. Eitel Jenkins was a Covington visitor lately.
Mrs. T. R. Leach, of Picasune, spent Friday with home folks.
Mrs. P. J. McCarty and family have returned to her home in Bogalusa, after spending quite a while with home folks here.

SUN NOTES.

Mr. Esbon Cooper is on the sick list this week.
Mr. Elmore Morrison spent Sunday in Julia as the guest of friends.
Miss Hattie Jenkins spent last week in Bogalusa.
Mr. and Mrs. Walter Pierce spent the week end in Chiniquapin, Miss.
Mr. John R. Bush of Julia, spent Sunday here with friends.
Mr. N. Morrison, of Julia, was the guest of friends Sunday.
Miss Jessie Mae Wood has returned to Brookhaven, after spending two weeks with her father and mother.
Mr. and Mrs. Page and Miss Ruth

COVINGTON BANK & TRUST COMPANY

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

RESOURCES:

Loans and Discounts	\$280,736.91
Louisiana State Bonds	6,000.00
Overdrafts	NONE
Banking House, Furniture and Fixtures	28,546.24
Other Real Estate Owned	11,508.50
CASH RESERVE	141,508.10
	\$548,210.91

LIABILITIES:

Capital Stock	\$100,000.00
Surplus and Profits	27,005.77
Dividend No. 10	5,000.00
DEPOSITS	426,211.14
	\$548,210.91

THINK THIS OVER

IT WOULD BE NECESSARY FOR OUR BANK TO LOSE ALL ITS CAPITAL AND SURPLUS, AMOUNTING TO \$137,005.77, 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 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.

No Substitutes

RETURN to the grocer all substitutes sent you for Royal Baking Powder. There is no substitute for ROYAL. Royal is a pure, cream of tartar baking powder, and healthful. Powders offered as substitutes are made from alum.