

We Wish All a Merry Xmas and Happy New Year

NOW IS THE TIME TO SAVE YOUR MONEY FOR 1916 XMAS AND JOIN OUR "1916 CHRISTMAS SAVINGS CLUB."

Cash withdrawal value at the end of 48 weeks:	
1 cent class	\$11.76
2 cents class	23.52
5 cents class	58.80
10 cents class	117.60
25 cents per week class	\$12.00
50 cents per week class	24.00
One Dollar per week class	48.00
Plus 4 per cent interest.	

THE coming holiday season finds our bank in the most prosperous condition of its existence, and it is pleasing to note that it also indicates a greater distribution of prosperity among the people of the parish, for our individual deposits show a largely increased number of depositors among the farmers and wage earners. It shall be our endeavor in the future, as in the past, to develop and improve the agricultural conditions of the parish both in its financial and social aspect, and it is this interest that has caused us to make the Christmas savings department a special feature of our business. Open a Christmas saving account with us.

There's no doubt about Christmas, Unless you've prepared
It always must come, With Christmas Club savings
But how to make it merry To meet the demands
May worry you some, Of the Little One's cravings.

ST. TAMMANY BANK & TRUST COMPANY

COVINGTON - - - - - MANDEVILLE



Delos R. Johnson.

JOHNSON THE MAN.

In our announcement column this week will be found the card of Hon. Delos R. Johnson, of Franklinton, announcing his candidacy for State Senator from this, the 19th Senatorial District. As is well known, there are two senators to be elected, and you will vote for two candidates. Mr. Johnson has been a member of the Legislature for eight years and has certainly won his spurs as one of the most active and cleanest men of that body. He is incorruptible, and having come from the loins of the great common people, he has stood loyally by them through thick and thin, and it elected to the upper house the great masses will have a champion there that can be depended on in any emergency. We present you a splendid picture of him on the first page of the Echo this week. Look at it, and when you get to the polls, stamp opposite the name, Delos R. Johnson.—St. Helena Echo.

JOHNSON FOR STATE SENATOR.

In this issue appears the announcement of Delos R. Johnson as a candidate for State Senator. The Era-Leader is for him and believes it to be the duty of Washington parish to give him a strong support. Having been reared in our midst he has worked for all progressive movements in the parish since boyhood. He has been closely identified with the development of the public school system of this section. For fifteen years he has been untiring in his efforts for better schools, better education and better training for the boys and girls of this parish. His work in the Legislature where he has represented Washington parish for two terms of four years each

has won for him a recognition of which his parish should be proud as he is regarded throughout the State as one of the best and strongest men in that body. Mr. Johnson has aligned himself with neither administration under which he has served. His course of action has been an independent one, having supported the measures he thought good and opposed others he thought bad, no matter whether they are backed by the administration or not. He has been prominently mentioned in connection with the Speakership had he been returned to the House of Representatives. In connection with his other important work for school legislation for the past four years he has been chairman of the Committee on Education, one of the most important committees of the House. Since the death of Joseph Generally he has also been chairman of one section of the House Judiciary Committee. His constituents of this parish who know him never thought to ask where he stood on all questions in which a moral principle was involved for they already knew. His whole life has been an open declaration of his position on all moral questions and he has always shown the courage to stand for moral reform on all occasions. If elected to the Senate he will be heard from for he is one of those fellows who is always at work and he knows how to get results. This district is composed of five parishes and elects two senators. It has been over forty years since one of these places was filled by a man from Washington parish. We believe it is time for us to have one, and to be able to do so let us stand solidly behind our candidate.—Franklinton Era-Leader.

CHARTER OF THE SOUTHERN INDUSTRIAL AND BURIAL ASSOCIATION.

State of Louisiana, Parish of St. Tammany, Town of Covington.

Be it known that on this 15th day of December, A. D., One Thousand Nine Hundred and Fifteen, Before me, Fred J. Heintz, Jr., a notary public, duly commissioned and qualified in and for the parish of St. Tammany, State of Louisiana, there is residing, and in the presence of the witnesses hereinafter named and undersigned, personally came and appeared the several persons whose names are hereunto subscribed, who declared, that availing themselves of the provisions of the laws of the State of Louisiana, they have covenanted and agree and bind themselves as well as such persons who may hereafter become associated with them to form themselves into and constitute a corporation for the objects and purposes and under the articles following, to-wit:

ARTICLE I.
The name and title of this corporation shall be Southern Industrial and Burial Association, and by its corporate name it shall have the power and authority to have and enjoy succession for a period of ninety-nine years from the date hereof, to contract, sue and be sued, to make, have and use a corporate seal and the same to change or alter at pleasure, to hold, receive, lease, purchase, convey, pledge, mortgage or exchange property, both real and personal, to name and appoint such managers, directors, officers and agents as the interest and convenience of the corporation may require, and to make and establish such by-laws for the management and regulation of its affairs and business as may be necessary and proper and the same to alter or change at pleasure.

ARTICLE II.
The domicile of this corporation shall be in the town of Covington, State of Louisiana, and all citation or other legal process shall be served on the president, or in his absence on the vice president.

ARTICLE III.
The objects and purposes for which this corporation is organized and the nature of the business to be carried on by it are hereby declared to be: That form of mutual assessment or mutual assessment life insurance business known as Industrial Life Insurance, for which stipulated premiums, advance assessments and dues are regularly payable and collectable at any stated term less than a month apart, and for which additional assessments may be levied as may become necessary and the policies are benefit certificates or which are for sums of five hundred dollars, or less, on a single life, or which policies or benefit certificates provide a weekly cash benefit for disability, caused by sickness or accident, of twenty dollars per week or less, or which provides for the attendance of a physician or supplying of drugs, or furnishing a funeral.

ARTICLE IV.
All the corporate power of this

corporation shall be vested in and exercised by a Board of Directors to consist of three members, two of said Directors shall constitute a quorum, all of whom shall be citizens of the United States and residents of the State of Louisiana, and as the holder of a policy or benefit certificate in this Association, they shall hold office for five years or until their successors are elected and qualified and shall be elected at a meeting called for that purpose by ballot of the holders of policies or benefit certificates of this corporation, each holder of a certificate being entitled to one vote, either in person or by written proxy, the first election to be held on the second Monday of December, 1920, and every five years thereafter. The Board of Directors shall hold monthly meetings, and shall from among their number choose annually a president, a vice president and secretary treasurer, and such other officers as the said Board of Directors may elect, until the first election the following named persons shall constitute the first Board of Directors: Wallace Poole, James Mullally and Joseph Elliott Stanga, and they shall hold office until the second Monday of December, 1920, or until their successors shall have been duly elected and qualified, with the said Wallace Poole, president, Joseph Elliott Stanga, vice president, and James Mullally, secretary-treasurer; any vacancy occurring in the Board shall be filled by the remaining members of the Board at their monthly meeting.

ARTICLE V.
This act of incorporation may be changed, modified, or altered, or this corporation may be dissolved at a general meeting of the holders of policies or benefit certificates and as such members of the corporation convened for that purpose, with the consent of two-thirds of those present, in person or by proxy at such meeting, and in the event of dissolution the affairs of this Association shall be liquidated by two commissioners to be elected at the meeting which decided to liquidate by a vote of the policy holders or benefit certificate holders all meetings of the members of this Association shall be held at the domicile of the Association after ten days notice by publication in one of the daily newspapers in the English language in the town of Covington, and at all such meetings each holder of a policy or benefit certificate shall be entitled to one vote in person or written proxy.

ARTICLE VI.
No members of this Association shall ever be held liable or responsible for the contracts or debts of this Association, in any further sum than the unpaid balance due on his policy or benefit certificates under his contract, nor shall any mere informally in organization have the effect of rendering this charter null or exposing a member of this Association to any liability beyond any unpaid balance due by him. Thus done and passed in the town of Covington, on the day, month and year above written, in the presence of S. W. Provencal and W. E. Blossman, both of this town, competent witnesses, who have hereunto signed their names with the said appearers, who are all of the age of majority

and residents of this town and State, and me, Notary, after due reading of the whole.

Original Signed,
WALLACE M. POOLE,
JOSEPH ELLIOTT STANGA,
JAMES MULLALLY.
Witnesses:
S. W. Provencal,
W. E. Blossman,
FRED. J. HEINTZ, JR.,
Notary Public.
I certify the above to be a true copy of original.
FRED. J. HEINTZ, JR.,
Notary Public.
I certify that this instrument was filed for record December 15, 1915, at 2 p. m.
W. E. BLOSSMAN,
Dy. Clerk of Court.
dec18-5t

COLDS NEED ATTENTION.
Internal throat and chest troubles produce inflammation, irritation, swelling or soreness and unless checked at once, are likely to lead to serious trouble. Caught in time Dr. Bell's Pine-Tar-Honey loosens the phlegm and destroys the germs which have settled in the throat or nose. It is soothing and healing. Pine is antiseptic; honey is soothing—both together possess excellent medicinal qualities for fighting cold germs. Insist on Dr. Bell's Pine-Tar-Honey. 25c all druggists. No. 1.

AN ORDINANCE
Amending and re-enacting an ordinance adopted by the police jury of St. Tammany Parish, La., on the 17th day of November, 1915, providing for the maintenance, repair and upkeep of the public highways of St. Tammany parish.

That whereas after providing for all constitutional and statutory charges, all charges for services rendered annually under time contract and all necessary or usual charges provided for by ordinance or resolution, there remains an excess of one (1) mill out of the ten (10) mills which the parish has a right to levy on all the taxable property within the said parish of St. Tammany, La.; and whereas this parish did on the 17th day of November, 1915, after due advertisement according to law, accept the proposition of Henry Keller to maintain and keep in repair, for a period of three (3) years beginning December 1, 1915, and ending November 30th, 1918, according to the specifications on file with this body, the public highways of St. Tammany parish; and whereas this body did authorize its president to execute the necessary contract and bond with the said Henry Keller for the performance of said work, all of which will more fully appear by reference to said contract and specifications on file with this body; and whereas it will require about \$8,000 in order to meet the payments for the first year of said contract and about \$6,000 for the last two years of said contract, to meet the obligations of the police jury and the parish of St. Tammany under said contract;

Section 1. Be it ordained by the police jury of the parish of St. Tammany in regular session convened,

That there be appropriated and set aside out of the two (2) mills budgeted during the year 1916 for public road purposes for the year 1916, the sum of eight thousand (\$8,000) dollars, or so much thereof as may be necessary in order to meet the obligations of the police jury of the parish of St. Tammany, La., under contract had by said police jury with said Henry Keller; and that one (1) mill, or so much thereof as may be necessary, out of the excess annual revenues of the parish of St. Tammany, La., for the years 1916 and 1917, be and are hereby pledged, dedicated and levied on all the taxable property in the parish of St. Tammany, La., as shown by the assessment rolls of said parish for said years, for the purpose of meeting the obligations due under said contract for the years 1917 and 1918, said amount to be placed in the budget for the years 1916 and 1917, all constitutional and statutory charges, all charges for services rendered annually under time contract, and all necessary or usual charges, which will not exceed nine (9) mills on the dollar for said years 1916 and 1917, having been provided for.

Section 2. Be it further ordained etc., That all the acts of this police jury not in conflict with this ordinance relative to the advertisement and acceptance of the bid of said Henry Keller and the authorization of this police jury to enter into said contract with said Henry Keller, be and the same are hereby approved, ratified and confirmed.

Section 3. Be it further ordained etc., That as thus amended and re-enacted, said ordinance adopted by this body on the 17th day of November, 1915, providing for the maintenance, repair and upkeep of the public highways of St. Tammany parish by a contract, be and the same is hereby approved and promulgated.

Yours, Louis Pasteur, Wm. Bruhl, Herman Schultz, Geo. Hierkora, A. D. Crawford, Inc. A. Todd, J. B. Howe and F. L. Dutche.
Nays: None.
Adopted Dec. 15, 1915.
HERMAN SCHULTZ,
President.

E. D. KENTZEL,
Secretary.

AN ORDINANCE
Prohibiting the dumping of trash, garbage, and other refuse along any public highway, in the parish of St. Tammany, Louisiana, within sight of said highway, or close enough to create offensive odors.

Section 1. Be it ordained by the police jury in regular session convened, That it shall be unlawful for any person or persons hereafter to dump or cause to be dumped along any public highway in this parish, within sight of said highway, or close enough to create offensive odors, or other nuisances.

Section 2. Be it further ordained, That any person violating this ordinance shall be liable to a fine in the sum of not more than \$25.00, or to be imprisoned for a period of not more than 30 days in the parish jail, or both at the discretion of the court.

Adopted Dec. 15, 1915.
HERMAN SCHULTZ,
President.
E. D. KENTZEL,
Secretary.

WAR UPON PAIN.
Pain is a visitor to every home usually it comes quite unexpected. But you are prepared for every emergency if you keep a small bottle of Sloan's Liniment handy. It is the greatest pain killer ever discovered. Simply laid on the skin—rubbing required—it drives the pain away. It is really wonderful.

(Mervin H. Solster, Berkeley, Cal. writes: "Last Saturday, after tramping with wet feet, I came home with my neck so stiff that I couldn't turn. I applied Sloan's Liniment freely and went to bed. To my surprise, next morning the stiffness had almost disappeared, four hours after the second application I was as good as new." March, 1915. At Druggists, 36c No. 1.)

AN ORDINANCE.

An ordinance providing for the maintenance, repair and upkeep of the public highways of St. Tammany parish, by a contract.

Whereas, after providing for all constitutional and statutory charges, all charges for services rendered annually under time contract, and all necessary or usual charges provided for by ordinance or resolution, and whereas there is an annual appropriation made by this body of two (2) mills out of the general funds of the parish for the building, maintenance and construction of public highways, and whereas this body has this day accepted the bid of Henry Keller to maintain and keep in repair, according to specifications on file with this body, the public highways of St. Tammany parish, and has authorized the president of this board to execute the necessary contract and bond with the said Henry Keller for the performance of said work, all of which will more fully and in detail appear by a reference to said contract and specifications, and whereas this body has this day authorized the president of this board to execute the necessary contract and bond with the said Henry Keller for the performance of said work, all of which will more fully and in detail appear by a reference to said contract and specifications, and whereas this body has this day authorized the president of this board to execute the necessary contract and bond with the said Henry Keller for the performance of said work, all of which will more fully and in detail appear by a reference to said contract and specifications;

Section 1. Be it ordained by the police jury of the parish of St. Tammany, La., in regular session, That \$7500 per year, or so much thereof as may be necessary out of the special two (2) mill appropriation made annually for the benefit of the public highways, be set aside and dedicated from said two (2) mill appropriation to be annually paid, to meet the obligations due under said contract for a period of three years beginning for the years 1916, 1917 and 1918, all in accordance with said contracts entered into this day and between the parish of St. Tammany and Henry Keller.

Adopted November 17, 1915.
HERMAN SCHULTZ,
President.
E. D. KENTZEL,
Secretary.
Nov 27-6t

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THE ST. TAMMANY FARMER
1.00 A Year