

SAVINGS SERMONETTE

Number Four

The Secret of Success.

The secret of success is hard work and clear thinking. The industrious person earns more than his necessary expenses, and the thinking person saves this surplus and deposits it in a good, strong bank. It is never too soon to begin saving. Get the habit of saving. It is a good habit to get into, and the earlier it is acquired the greater will be the success.

Financial success is simply a matter of sticking to your saving habit—making your character stronger than any temptation to spend. Nobody saves much at a time. Just try the saving habit and see how fast the small change will grow into dollars, and how the dollars will grow into tens and hundreds.



ITEMS FROM THE SHIPYARD.

(Continued from page 1)

We have heard the old saying: "There is something rotten in Denmark." Now that the ex-Kaiser is an exile in Holland, it should be said "there is something rotten in Holland."

If July the First is going to be such a bum day, what about July the Fourth?

Several old bucks around Madisonville are trying to impregnate the Village Cut-Up. Did you see the one with the flowers on his coat?

Last Wednesday a certain young lady told a Covington youth that he made her tired. Well, it's her own fault. She shouldn't run so hard after him.

A Madisonville matron says her husband is the most tender man she knows of. I suppose that is because she keeps him in hot water all the time.

This morning I met an old Covington friend of mine, and I believe he has almost finished the cigars his wife gave him for Christmas, because he said, "I am almost at the end of my rope."

I noticed that a ship is different in one way from anything else, for it is when she is tied up that she can't make knots.

Pons is simply disgraceful. Why, you should have heard the way he snored in church last Sunday. It was simply disgraceful; why, he even woke me up.

Of late Baxter seems to have had a great load taken off his mind. Yes, he had his hair cut. But talking about weak spots, I was walking down the Covington road when who should I see standing in front of his shop but my old pal, Hoover. You know Hoover, the barber, don't you? "Come in," said Hoov, "you need a

STATEMENT OF THE MADISONVILLE BANK

Located at Madisonville, St. Tammany Parish, La.

Report furnished to the Examiner of State Banks by the above Bank at the close of business on March 14, 1919.

THEO. DENDINGER, President.	P. A. BLANCHARD, Cashier.
CHAS. OULLIBER, Vice-President.	GEO. A. MIRE, Asst. Cashier.

RESOURCES:

Demand loans	29442.55
Loans secured by mortgage	93810.03
Other loans and discounts	42665.58
Overdrafts unsecured	1888.15
United States bonds	63546.00
Banking house, furniture and fixtures	4232.49
Cash items	60.27
Due from banks and bankers	61593.08 — 61593.08
Gold coin	420.00
Gold certificates	250.00
Silver, nickel and copper coin	1700.32
National Bank notes and all issues of U. S. Government (except gold certificates)	22141.00 — 24521.32
Total	\$321750.47

LIABILITIES:

Capital stock paid in	30000.00
Surplus	1500.00
Undivided profits, less expenses and taxes paid	3202.50
Dividends unpaid	256.00
Cashier's checks outstanding	330.76
Individual deposits subject to check	230467.37 — 231054.13
Individual savings deposits	10805.00
Time certificates of deposit	45197.84
Total	\$321750.47

STATE OF LOUISIANA, Parish of St. Tammany.

I, Theo. Dendinger, President, and I, Geo. A. Mire, Assistant Cashier of the above named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

THEO. DENDINGER, President.
GEORGE A. MIRE, Assistant Cashier.

Subscribed and sworn to before me, this 26th day of March, 1919.
PAUL A. BLANCHARD, Notary Public.

shave." After he got me in the chair I asked how business was, and he told me he managed to scrape along. Well, he told the truth, all right. In fact, I think it must be a pretty hard scrape at that.

The other night Valdin was looking at the stars with a young lady, and after she showed him Mars he asked her (looking at his watch) where Pa's was.

The other day one of Mr. O'Brien's negro laborers came to work with his face all cut up, and Mr. O'Brien said to him, "Why don't you keep out of bad company." "I'd like to, boss," answered the negro, "but I aint got nuff money to get a divorce."

Samson: I must do something to keep the wolf from the door.

Boarder: Don't try to keep him from the door. Let him come in and get one of your meals and I am sure he will never trouble you again.

Succession of Mrs. C. Birch Phillips and James L. Phillips.

No. 65.
Twenty-Sixth Judicial District Court, Parish of St. Tammany, Louisiana.

Notice is hereby given to the creditors of this estate, and to all other persons interested, to show cause within ten days from this notification, if any they have or can, why the final account of James R. Phillips, administrator of this estate, filed in court, should not be approved and homologated and the funds distributed in accordance therewith.
E. J. FREDERICK, Clerk of Court.

NOTICE.

The Provost Marshal General has issued instructions to the effect that ALL CLAIMS FOR SERVICES ON LOUISIANA DRAFT BOARDS must be submitted to me not later than

March 31, 1919 if same are to be paid by me.

This includes personal services as well as material and equipment furnished Draft Boards.

Unpaid claims should be submitted at once to me or to the Board for transmission to me at Baton Rouge, Louisiana.

CHAS. MILLER, Major, Infantry, U. S. A., State Disbursing Officer and Assistant to the Adjutant General of Louisiana.

Deputies Quatrevoix and Bieri made a good haul this week in the arrest of Arthur Henry (colored), charged with chicken stealing. Some of the chickens said to have been stolen were found at an eating house and a further trace-up discovered some prepared for a joyous chicken dinner among associates.

It was suggested that as other things had been missed a further investigation might be profitable. The clue was taken up and a stove was found and part of some furniture that had belonged to Mr. Reeder.

DRAIN PONDS, CLEAN PRIVIES AND STABLES.

(Continued from page 1)

can be cheaply rendered ineffective, line the banks of the river within three blocks of police juries and health officials (here reference is had to pools on the north side of Boston street and Claiborne road). In Abita Springs, they are equally centralized. In Madisonville, they partly surround the town.

Do your share in maintaining our known healthfulness by keeping your own premises sanitary; insist that pools be drained; that every home or business place not provided with a sanitary toilet must have a sanitary privy—which is merely a screened tub—and that it must be regularly inspected and emptied. Demand this of your officials. If upholding sanitary laws hurts their businesses, be assured that it will not hurt yours, and neglect may bring ultimately sickness and death.
W. L. STEVENSON, M. D.



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+ a dash of Chocolate

Tuxedo

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There are more than 3,000,000 Ford cars in daily operation in the United States. This is a little better than one-half of all the motor cars used in America. The Ford car is every man's necessity. No matter what his business may be, it solves the problem of cheapest transportation. We solicit your order now, because production is limited, and we must make it the rule to supply first orders first. Touring Car, \$525; Runabout, \$500; Coupe, \$650; Sedan, 775; Truck Chassis, \$550. These prices f. o. b. Detroit.

L. F. WEHRLI, Dealer
Phone 5 Covington, La.

STATEMENT OF THE COMMERCIAL BANK & TRUST CO.

Located at Covington, Louisiana

Report furnished to the Examiner of State Banks by the above Bank at the close of business on March 14th, 1919.

E. J. DOMERGUE, President.	R. A. McCORMACK, Cashier.
W. E. MORRIS, Vice-Pres.	F. EDW. VIX, Asst. Cashier.

RESOURCES:

Demand loans	18244.04
Loans secured by mortgage	28649.93
Other loans and discounts	172518.43
Overdrafts secured	1283.70
United States bonds	37550.00
Other bonds, stocks, securities, etc.,	7697.25
Banking house, furniture, fixtures	10626.68
Other real estate owned	4926.20
Cash items	5.60
Due from banks and bankers	30358.38
Checks for clearing house	1100.29 — 31458.67
Silver, nickel, copper coin	3459.71
National Bank notes and all issues U. S. Government	23873.00 — 27332.71
Total	\$340293.21

LIABILITIES:

Capital stock paid in	50000.00
Surplus	5250.00
Unearned profits, less expenses and taxes paid	2551.13
Dividends unpaid	10.00
Certified checks	72.00
Cashier's checks outstanding	849.84
Individual deposits subject to check	201822.64 — 202754.48
Individual savings deposits	78978.89
Time certificates of deposit	734.00
Amount due to persons not included in foregoing	24.71
Total	\$340293.21

STATE OF LOUISIANA, Parish of St. Tammany.

I, W. E. Morriss, Vice-President, and I, R. A. McCormack, Cashier of the above named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

W. E. MORRIS, Vice-President.
R. A. McCORMACK, Cashier.

Subscribed and sworn to before me, this 24th day of March, 1919.

J. MONROE SIMMONS, Notary Public.

PRINTING

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W. H. Kentzel
Printing House - - COVINGTON



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GENTS FURNISHINGS
COVINGTON, LA.

WISINGER—ANDERSON.

Covington has the honor of adding another to the romances that have grown from the tender touch of a fascinating nurse at the bedside of the afflicted patient.

Miss Ruby D. Anderson is popular and well known in Covington. She is the daughter of Mr. and Mrs. S. D. Anderson. She has been a trained nurse for several years. Recently she nursed Mr. J. L. Wisinger, a prominent citizen of Shreveport, through a period of illness. The acquaintance then made ripened into love, and last Sunday, March 23, the happy couple were united in matrimony. They will be accompanied to their home at Athens, La., by Miss Ethel Anderson, sister of the bride, who will be their guest for a while.

LACROIX—HALL.

One of the prettiest weddings of the season occurred Wednesday at five o'clock at St. Joseph's Church, when Miss Gladys Hall Thomas and Mr. Melvin Lacroix were joined in holy wedlock. The bride is the daughter of Mrs. Bertha Hall Le Blanc of this city, and the groom is one of the chemical experts at the Standard Oil plant. Mrs. Lacroix is an accomplished musician and graduate of St. Scholastica's Academy, of Covington, La. She was given away by her foster-father, A. V. Hall, and was met at the altar by the groom and his one attendant, her cousin, Waldo Hall. This wedding unites two prominent Louisiana families, as the groom is the son of Mrs. E. H. Lacroix. After the ceremony Mr. and Mrs. Lacroix left for a trip along the Gulf Coast. On their return

they will have apartments with Dr. Fridge.—Baton Rouge State-Times.

Mrs. A. H. Hammit and daughter, Miss Beulah Word, of Hope, Ark., are the guests of Mrs. S. V. Kentzel for several days.

Mrs. F. J. Heintz, Sr., and daughter, Mrs. Broussard, who have been guests at the Pharris Cottage, have gone to New Orleans for a short visit.

MEETING OF SCHOOL IMPROVEMENT LEAGUE.

There will be a meeting of the School Improvement League Wednesday, April 2, at 3:30 p. m. Supt. Lyon has informed us that we are to have the Summer Normal. Mrs. J. C. Burns, chairman of the housing committee, has been successful in securing accommodations.

As plans for receiving and entertaining the teachers and students will be discussed at this meeting all members are urged to attend.
MRS. C. H. SHEFFIELD.

S. E. Ragusa was charged yesterday in Judge Pechon's court with passing worthless checks, drawn on New Orleans and Bogalusa. His mother pleaded for the release of her son and the amount of \$60.65 was paid by his wife. The claim being settled charges were withdrawn. But Ragusa is being held in jail on wire from Bogalusa that he is wanted there. Claims have also come from Madisonville and Covington. Ragusa's wife and mother remained in the jail with him for some time and his mother was so overcome with grief she fainted away. Much sympathy is expressed for his wife and mother, but Ragusa himself came in for little of it.

Mr. and Mrs. M. A. Walls and Mr. John Stewart, of Liberty, Miss., are guests of Miss Nannie Pharris. Mrs. Walls is her sister.

Mrs. McLaren, wife of Capt. John McLaren, of the Marowjine, which vessel has not been heard from since it sailed and is supposed to have been sunk, is a guest at Pharris Cottage.

RESULTS OF ARMENIAN-SYRIAN RELIEF CAMPAIGN.

Madisonville, March 25, 1919.
Editor St. Tammany Farmer:
Please publish in your coming is-

sue of The Farmer the fact that the result of the Armenian-Syrian Relief Campaign in St. Tammany Parish was as follows:

Slidell, \$475.63.
Covington, \$472.13.
Madisonville, \$429.16.
Abita Springs, \$110.25.
Mandeville, \$75.90.
Making a total of \$1,566.17.
This figure puts the parish well over the top.
Yours truly,
P. A. BLANCHARD,
Parish Director.

A New Way to Save Soap!

Just a tablespoonful of GRANDMA, the wonderful powdered soap in the water. That takes the place of all the chipping, slicing and rubbing that you do now whenever you wash or clean. And you save soap. You know just how much to use.

Isn't it simple? What woman would put up with the fuss and bother of bar soap lying around and wasting away, when she can now have this marvelous powdered soap.

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