

Ralston

A bit of "go", a bit of step-liveliness that's different—perhaps that explains why so many self-reliant, energetic young men are RALSTON shod habitually.

BOSTON ELECTRIC SHOE SHOP
I. CHAPMAN, Prop.

Personal

Mr. and Mrs. Jim Shute of Port Barre motored to Opelousas on Thursday and was the guests of relatives.

John Brown made a business trip to Baton Rouge on Thursday in interest of a position with the Standard Oil Co.

Miss Lula Durand and Fournet, Messrs. Roland Sibille and Clay of Sunset attended the dance at Barilleau on Thursday night.

Mr. and Mrs. J. M. Gardiner of Bristol was in Opelousas on Thursday and spent the day with Mr. and Mrs. Kelley Andrus.

Attorney Albert Garland of Ville Platte attended to business in Opelousas on Friday.

Manager F. Baranco, Mrs. C. J. Creighton and Misses Anna Mouisset Daisy Daigle, Judith Billeaud and Slonce Duhon of Lafayette attended the session of the telephone employees' association held in our city last Tuesday.

Milton Kilpatrick of Crowley was here several days last week and called on his girl.

George Duperier of Beaumont, Texas is visiting friends in Opelousas.

W. Hawthorne of Melville attended to business in Tuesday.

IN MEMORIAM

At 9 o'clock p. m. January 25 God called the sweet-spirit of Mrs. Mary J. Epperson away from suffering to a life of endless. For five long months she had been a patient-sufferer week after week it seemed the frail body could no longer hold the spark of life and yet she was spared until she had reached and passed by five days her 79th birth day. The love and esteem in which she was held by everyone in Washington was manifest through the long months of suffering and when the death angel claimed her, even the children on the street hushed their voices and walked softly in passing the home where she was resting so sweetly among the flowers so lavishly sent by sympathizing friends. And when her body was taken to its last resting place in beautiful Cedar Hill cemetery on the morning of Jan. 27 the whole school, teachers and pupils followed the sad procession first to the Methodist church and then up the hill among the cedars, where she is waiting the resurrection morn. She leaves one daughter, Mrs. Robert Harry. Three grand children, Miss Mary E. Daniel, Mrs. Chas. E. Gillum and Paul F. Daniel also three great-grand children John Harry Gillum, Sarah Frances Daniel and Paul F. Daniel, Jr. May God's sustaining grace be with those who loved and miss her.

She was long a member of the Methodist-Episcopal church and was buried by the Rev. J. D. Harper of Opelousas.

ONE WHO LOVED HER.

LAND BANK REPORTS INCREASED LOANS IN THE PAST YEAR

(Continued from page 1)

We are receiving applications from every part of the parish. There is a map of St. Landry parish in the office of the Association, on which are marked in red, the location of all the properties on which loans have been made, and the red is sprinkled all over the map.

This year has been one of great disappointment to the farmers all over this part of the country and has caused many to come to the Farm Loan Association for help. Without this help, many would have been exceedingly hard pressed, and some might have lost their homes. However, we have been ready and willing to help all, and have been of great service to many.

On December 31, 1919, we had made 61 loans through this Association, to 59 different people, two men having made two loans each. These loans total over two hundred thousand dollars, or more than a fifth of a million dollars.

Three of our member have sold their properties and have paid up their loans, thereby cancelling their stock and ceasing to be members.

Several have sold out to men who assumed the mortgages and stock of the old members, and have been admitted to this association.

We have received 159 applications, many of which are now pending, and several of which have been rejected or withdrawn. Several will be finished in the next few days.

As a rule, the amortization payments are met promptly by our members, but some times they are neglected, and become delinquent. The Land Bank is very strict in this regard, and has advised us that they will notify a delinquent once or twice, before final demand is made, and then, if no settlement is forthcoming, they will instruct our local attorney to proceed with foreclosure. This makes it very necessary for each one to meet his payments promptly, and if a borrower finds himself in a position where he absolutely cannot pay the amount due, he should report this fact to the Secretary-Treasurer, in plenty of time, so that arrangements can be made to help him out. If the board of directors decides to do so. Eight per cent is charged on all deferred payments, as well as 25 cents for each notice sent out. These notices will be sent out every ten days until final payment is made.

All payments should be made through the Secretary-Treasurer, and checks and money orders should be made payable to him. This helps to keep our books and accounts straight. Payments should be made a few days ahead, if possible, so that the money can be transmitted to the bank in plenty of time.

The capital stock has been increased from \$10,000 to \$20,000. Of this \$10,000 has been paid up, and nearly all the balance subscribed. \$800 has been refunded to borrowers who have paid up, leaving \$9280 of capital stock paid up and outstanding.

It is not probable that this Association will declare dividends this year, as the board is of the opinion that it is better to hold the money that is on hand at present in a reserve fund, so that delinquent members may be helped out, if necessary, and also to be able to meet any emergency.

January 5th, 1920, the Federal Land Bank of New Orleans declared dividends of six per cent on all stock issued to Farm Loan Associations from the beginning up to June 30, 1919. This Association received a check of \$447.98 yesterday, which has been put in the generally fund. This amount, after making the necessary reserve is hard-ly enough to justify any dividends this year, but in all probability we will be

TREAT IRISH POTATO SEED AGAINST SCAB

With the high cost of seed potatoes fertilizers and labor let us by all means spend a few cents and a little time in protecting our potato crop from common scab diseases, advises G. L. Tiebout, horticulturist, Extension Division, Louisiana State University. This is one of the worst diseases affecting the Irish potato and one of the easiest to control he says.

The solution to be used in treating the seed potatoes is made by mixing one pint of the commercial formaldehyde with thirty gallons of water. The seed potatoes are soaked in this solution for one and one-half hours to two hours. This should be done just before planting and before the potatoes are cut. After they have soaked the desired length of time, they should be taken out of the solution and placed in a clean place. They are then ready for planting. The potatoes should not be taken out of the solution and pulled up while still wet and left over right. If the potatoes cannot be planted immediately, they should be allowed to dry. After the potatoes have been treated, they should not be allowed to come in contact with sacks or other material that have been around untreated potatoes. If it is necessary to again sack the potatoes, either clean sacks should be used or else the old sacks should be soaked in the formaldehyde solution.

The solution that has been used for treating one lot of seed is still good and can be used again and again. It

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nov 29

Spring Millinery OPENING

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SPRING 1920

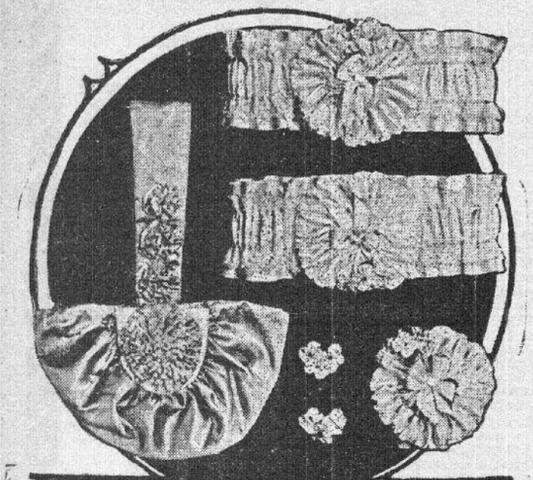
above date, to continue throughout the season and inspect a most comprehensive showing of Imported Pattern. Tailored and trimmed Hats as well as staple and other novelties.

By careful and judicious buying we have assembled exceptionally large stocks of popular priced hats, for the immediate inspection and feel certain that a call will prove to our mutual advantage.

A Cordial Welcome Awaits You.

Mrs. Corine Milstead

Among Ribbon Novelties



New and gorgeous ribbons have made their entry into a world that apparently is willing to pay almost any price for silks. The prices of the most splendid of these are enough to take one's breath away, but they will sell at holiday time for making handsome shopping bags. They look royal, with brocaded figures in gold and silver or raised velvet flowers in wonderful colors. Bags are smaller than they have been, so that only short lengths of these costly luxuries are needed to make them, but even so, prices just now are beyond those of other years.

But these very gorgeous ribbons are not adaptable to so many articles as plain satin ribbons are. These satins and printed patterns are destined to make most of the pretty belongings that women love. In the picture above a pair of garters, made of plain pink satin ribbon and narrow val lace, a rosette for lingerie, and a bag, are shown, in which wide and narrow ribbons are used.

Flat elastic is used for the foundation of the garters. Ribbon twice the width of the elastic is shirred over it, forming frills along each edge. Val lace, narrower than these frills, is gathered over them. Each garter is decorated with a rosette made of the

same ribbon and having a small bow of narrow satin ribbon set at the center. The narrow ribbon is used to form the small flowers set on each rosette. The picture shows these flowers separately. They are easily made and usually have artificial centers. The rosette to match the garters is sewed to a tiny safety pin so that it may be pinned on the chemise or night-dress.

Wide and very narrow satin ribbon is used to make the bag, which will serve for any one of several purposes that bags are made for. The photograph shows its construction so plainly that it is not necessary to describe it.

Julius B. Smith

Look at the Back.

If you want to make the new frock decidedly French, look to the back of it. The French woman always pays much attention to the detail of the back of her frocks. She realizes that she is not a paper doll with a negligible back. A simple chemise frock with a very plain front might show considerable braiding in the back, and the effect would be very smart.

ROSCOE DURIO, NOW EMPLOYED IN PORT ARTHUR, TEXAS IS VISITING HIS PARENTS IN THIS CITY.

Roscoe Durio, now employed in Port Arthur, Texas is visiting his parents in this city.

Mrs. Sam Plonsky and Mrs. J. N. Brown of Washington motored to Opelousas on Tuesday evening.

Thomas Bowden of Houston, Texas is visiting his mother and sister in this city.

Miss Lillian and Victorine Quirk of Eunice were in town last Tuesday.

Hon. Leon S. Haas was a visitor to Eunice on last Monday.

Mr. and Mrs. Louis White and son of Crowley are visiting friends in Opelousas.

Hon. L. Austin Fontenot was a visitor to Eunice one day last week.

A Delightful Birthday Party

Miss Cleo Stelly entertained a number of her little friends with a birthday party on Monday evening, it being her fourth birthday. A number of games was enjoyed throughout the evening. The "Donkey Party" caused much excitement and laughter, which amused the little folks. Miss Stelly led her guests to the dining room to partake of good eats prepared for the little folks, consisting of all kinds of home-made candy, cakes and lemonade. The table which held the birthday cake was exceptionally attractive with decorations of the very early spring blossoms of narcissus and violets the latter strewn in graceful abandon over the cloth.

Miss Stelly blew the candles and cut the cakes which was served to the following: Misses Ethel Boagni, Roman Dejean, Joyce Stelly, Elise Stelly, Ethel Stelly, Marie Jackson, Marjorie Collins, Eldred Stelly, Edna May Mizzi, Thelma Hollier, Sylvis Mizzi, Katherine Eastham, Rose Durio, Mildred Hollier, Georgia Shute, Lucille Dunbar, Flora Troclair, Lillian Stelly, Willie May Soileau, Vivian Stelly, Esther Stelly, Vera Bauman, Elsie Dulphilo and Mira Dunbar and Cleo Stelly. Masters Herbert Callahan, Jr., Harold Stelly, Charles Collins, Kermit Stelly, Oscar Dunbar, Dupre Litton, Alvin Dulphilo, Erwin Castle, Norwood Lyons, Eugene and Charles Bercier, Rupert Lyons, Jimmy Eastham, Henry Lastrapes, Jr.

Quite a number of beautiful gifts was presented the little Miss Cleo.

ABLE TO DECLARE SUCH DIVIDENDS FOR NEXT YEAR.

The members of our Loan Committee have worked hard and faithfully this year. They have had a great deal of difficulty in getting out, due to the excessive amount of rain, and the horrible conditions of the roads. They have been compensated at \$2.50 per day, and expenses. This has been some relief to them especially when we remember that up to the past year, all this work was done gratis. However, \$2.50 per day hardly pays a farmer to leave his field or other work, especially when he has to hire some one to take his place. Many times, our local appraisers have put men in their places, paying them \$2.00 to \$2.50 per day, so that really they were not any ahead, and in fact probably behind. Therefore, I ask you to pass a resolution authorizing the Board of Directors to pay the local appraisers \$5.00 per day, and expenses. The income of the Association will justify this, and I assure you that it is well earned.

The members of the Board have the right to pay themselves at the rate of \$2.50 per day or meeting, but they decided that they would not do this, and each one has donated the necessary time for board meetings.

I desire to call the attention of our members and applicants to certain facts and conditions, which have been brought out this past year.

In case a borrower desires to sell timber on land mortgaged to the Federal Land Bank, he must obtain permission both of this association and the bank. There is a certain routine to go through and ordinarily the permission will be given. It is necessary that the applicant pay the expenses incurred in appraising the timber, etc., and the charges have been fixed. This will be explained in detail to any one interested.

A member may get part of his property released on certain conditions, which will be fully explained to any one interested in this particular thing. Here again, the applicant pays the expenses, which have been fixed.

As you all know, any loan may be paid off at the end of five years, in whole or in part. During the past year, however, the Land Bank has obtained a ruling whereby it can cancel a mortgage before the five years, upon payment in full, plus one per cent interest per annum for the unexpired part of the five year term. That is, suppose a loan has run two years, it can be retired upon paying the bal-

ANCE DUE, PLUS INTEREST AT 5 1-2 PER CENT UP TO TIME OF PAYMENT, PLUS 1 PER CENT PER ANNUM, FOR THE 3 YEARS, OR THREE PERCENT FOR THE UNEXPIRED PART OF THE FIVE YEAR TERM.

ance due, plus interest at 5 1-2 per cent up to time of payment, plus 1 per cent per annum, for the 3 years, or three percent for the unexpired part of the five year term. Three of our members have availed themselves of this privilege, and have paid up in full.

A member of a Farm Loan Association may sell his place, of course, but it is optional with the Land Bank, and the Association, whether the purchaser will be permitted to become a member of the Association, and retain the mortgage. I do not think that it would ever happen that this would be refused the purchaser, yet in case the Board of Directors or the Land Bank should be dissatisfied with the new owner, the Bank would have the right to foreclose. Therefore, it is well for any prospective buyer of property mortgaged to the Land Bank to make his application for the transfer of stock and membership, etc., before he finally purchases. Due to the fact that there is some little trouble, expense, and work in connection with this change of membership, the Board of Directors has put a charge or fee of five dollars on the new member, which must be paid in advance.

The fact that your loan committee has had so much trouble to get out in the country to make appraisals, shows us the necessity of a system of good roads, and the members of this Association should all be hard workers for good roads.

Should any member have a little extra money to invest I suggest that he purchase Farm Loan Bonds, which pay 4 1-2 per cent interest. Your Board intends to buy some with its reserve. I submit the following condensed statement.

ASSOCIATED FUNDS (GENERALLY)

Form assessments	\$892.29
Interest	74
Collected from borrowers	48.75—\$941.58
Refund account	\$ 50.00
Refunds on excess assessments	47.49
Current expenses	643.71
Int. payt. for member	48.75
Deficit brought fwd from last rpt.	1.36
Cash balance	144.57—\$941.58
Total amount of reserve	\$50.00
Reserve invested	None

DELINQUENT

Delinquent	None
Total number members	58
Members gained last year	38
Number members lost last year	2
Amount of bank stock held by Association	\$9280.00
Amount of association stock held by members	\$9280.00
Amount of association notes outstanding	None

PROGRESS OF ASSOCIATION

Since Organization, March 8, 1917.

Applications filed	159	\$510,865.00
Applications withdrawn	44	121,515.00
Applications rejected	5	12,950.00
Applications pending	49	160,500.00
Loans consummated	61	200,875.00
Loan paid up	3	166,000.00
Loans reduced	3	1,477.83
Loans due Land Bank	58	183,397.17
Largest loan	2	10,000.00
Smallest loan	2	200.00
Average loan		3,292.70

Capital stock:

Authorized	4000	20,000.00
Paid up	2016	10,080.00
Refunded	160	800.00
Yet outstanding	1856	9,280.00
Subscribed	1759	8,795.00

Condensed Statement of Condition
At close of business, Dec. 31, 1919.

Resources:

Stock in Federal Land Bank of New Orleans	\$9,280.00
Office furniture and equipment	150.00
Cash on hand and in bank	2,216.06
	\$11,646.06

Liabilities:

Capital stock outstanding	\$9,280.00
Interest payments due Federal Land Bank	1,935.51
Unpaid refund on paid up loan	17.48
Federal fees on deposit	68.50
Reserve	50.00
Surplus	294.57
	\$11,646.06

State of Louisiana,
Parish of St. Landry,
I, Richard D. Lamson, secretary-treasurer of the St. Landry National Farm Loan Association, hereby certify that the foregoing statements are true and correct to the best of my knowledge and belief.

RICHARD D. LAMSON,
Secretary-Treasurer.

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