

The St. Mary Banner
The Official Journal of St. Mary Parish.
The Official Journal of the Town of Franklin.
The Official Journal of School Board.
The Official Journal of Board of Health.
The Largest Circulation of any Paper in St. Mary.

The St. Mary Banner.

The Interest of the Whole People is Undivided and Indivisible.

VOL. 2.

FRANKLIN, PARISH OF ST. MARY, SATURDAY, MARCH 28, 1891.

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JOB PRINTING

The Banner Office

Is prepared to do all kinds of

JOB PRINTING

WILL DUPLICATE ANY BILLS.

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RATES OF SUBSCRIPTION.

One Year.....\$2 00
Six Months.....1 00
Three Months.....50
Single Copies.....05
Payable invariably in advance.
To any person sending five paid up yearly subscriptions, a copy will be furnished free.

RATES OF ADVERTISING.

One column, one year.....\$120
One half column, one year.....80
One fourth column, one year.....60
Four squares, one year.....32
Two squares, one year.....22
One square, one year.....15
Announcing the names of candidates, \$1
Advertisements not marked will be published until forbidden (if responsible) and will be charged accordingly.

Obituary and marriage notices will be charged as advertisements when exceeding fifteen lines.
All communications and advertisements must be handed in on or before Wednesday morning to insure insertion in the following Saturday's issue.
Anonymous communications will not be published under any circumstances.
All letters must be addressed to the Editor of THE ST. MARY BANNER, Franklin, Louisiana.

Entered at the post office at Franklin, and admitted for transmission through the mails at second class rates.

PROFESSIONAL CARDS.

FOSTER & MENTZ,

ATTORNEYS-AT-LAW,

Commercial Street, Franklin, La.

D. CAFFERY,

Attorney and Counselor at Law,

Franklin, La.

HENRY MAYE,

Attorney-at-Law

NOTARY PUBLIC.

Franklin, Louisiana

JOSEPH M. MAYER,

DENTIST,

Franklin, Louisiana.

With practice in the city of New Orleans, second and fourth weeks in every month.

OFFICE AT FRANKLIN.

JULES MILLET,

GROCER

AND DEALER IN

Hardware, Chinaware and

General Plantation Supplies.

FRESH GOODS—LOW PRICES.

Upper Main St., FRANKLIN, LOUISIANA

TYPE-WRITING.

Copying at the Rate of 10c.

per Hundred Words.

Discount on Large Jobs and Regular Work.

MISSISS BONNEY,

Franklin, Louisiana.

Louis Block & Co.

109 CUSTOM HOUSE ST., N. O.

Wholesale Dealers in

WINES, LIQUORS and CIGARS.

Reserved Private Cabinet

and Clifton Club Whisky.

Sole Agent for Blatz's Milwaukee Lager Beer

MISS EMMA SHEPHERD

Franklin, Louisiana.

DEALER IN

FANCY MILLINERY GOODS,

Notions, Etc. Etc.

A. S. GATES,

Druggist,

Dealer In

Drugs, Medicines and Chemicals,

Varnishes, Oils, Paints, Perfumery, Soaps

Brushes and all kinds of fine

Toilet Articles.

MAIN ST., FRANKLIN, LA.

PEOLES

DRUG STORE

UPPER MAIN STREET,

FRANKLIN, LOUISIANA.

G. A. SIGUR, Proprietor.

F. P. PERHUIS, Pharm. La.

DEALER IN

Drugs, Patent Medicines, Chemicals,

Patents, Oils, Stationery, Perfumery,

Toilet Articles, Gums, Candles, Cigars,

Tobacco, Fancy Articles, Brushes, etc.

the best 5c. cigar in town.

Prescriptions carefully compounded.

In the warmer districts of New Mexico

and Arizona the Apaches, Warm Springs Indians and Navajos live in very comfortable houses built by using saplings for walls, with heavy branches sloping down to the sides from a central ridge pole. Most of these dwellings are square in shape, and some are as large as thirty or forty feet on the side. By some ingenious planing of the branches of the roof they are practically water-tight and strong enough to withstand the heaviest storms. Raised bed frames are arranged around the walls of the interior, and a very comfortable mattress made of leaves is used.—New York Times.

Why is the circulation of the blood sometimes suspended? Because it attempts to circulate in vein.

L. B. TARLTON. E. A. DELAHOUSAYE.

L. B. TARLTON & Co.

Dealers In

CHOICE MEATS and FEED.

ORDERS DELIVERED.

PATRONAGE RESPECTFULLY SOLICITED.

Corner Main and Jackson Streets,

FRANKLIN, LOUISIANA

R. D. YOUNGER,

BLACKSMITH

Wheelwright, Horseshoeing,

Repairing, Etc.

Saddlery, Buggy Painting and

Trimming a Specialty.

Also agent for Jos Schwartz's cart and wagon material. Keeps constantly on hand a supply of

Cheap Harness.

FRANKLIN, LA.

Liverpool & London & Globe

Fire Insurance

H. S. PALFREY,

Solicitor for St. Mary,

Franklin, La.

JOHN A. O'NEILL,

Dealer in

GENERAL

MERCHANDISE

FRANKLIN, LA.

Walker and Foster

Shoes, Hats, Neckwear, Muslin,

GROceries,

And all kinds of

DRY GOODS.

Franklin, Louisiana.

W. W. JOHNSON & SON,

Civil Engineers and Surveyors,

Franklin, Louisiana

All work entrusted to our care will receive prompt attention.

Plantation Maps a Specialty

J. A. HUBBARD,

60 & 71 S. Peter St., NEW ORLEANS

Commission Merchant.

Sugar, Molasses and Rice.

P. O. Box 1226.

GO TO

B. A. HAUER'S

RAILROAD STORE

OPPOSITE THE DEPOT,

For all kinds of

GROceries.

DRY GOODS,

AND LIQUORS.

Only the Best Qualities Kept.

H. BLAKESLEY,

MARBLE WORKER,

Franklin, Louisiana

Granite monuments, tombs, headstones and general cemetery work—promptly executed

Designs furnished on application. Satisfaction guaranteed.

Agent for the Quincy Granite Works

Jasper Ranna,

BOOT and SHOE

MAKER.

FRANKLIN, LA.

Keeps always on hand a large supply of

Ready-made Boots, Shoes, etc.

Boots and Shoes made to order at lowest possible rates. The patronage of the public is solicited.

SHIPPING SCENES ON A SOUTHERN LAKE.

BY THE AUTHOR OF "NATURE, PRESERVED TO THE HEART"—SEE "POETS OF AMERICA," PAGE 71.

There's a wailing moan in the live-oak trees,

As a soul that seeks release;

While the warblers hide 'neath the cypress knees,

There to toll their beads in prayer.

On the lake a boat with its sails a-furled,

Seems manned as by a spirit;

And it flaps its wings to soar the world—

A bird to fly by night.

There's a chill not born of the Southern air,

As we wait the ways above;

As a soul that comes in the moonlight fair,

To a grave unmarked, unmarked.

'Tis a dream, a dream, for the South is warm

To its own or neighbor clay;

Even the shed-thrown bark from each chiseled form

Shows the sunshine of to-day.

There are gentle tones from the breeze-blown flute

In the live-oak limbs above;

And the warblers dance to the moss-string lute,

In the maze of old-time love.

From a pebble lone once dropped above

Ripples upon the lake;

And the cypress—always an act, it bears the same

And the north and south shores wake:

While the scuplar bard 'tis song has rung,

Of the Southland, balmy, fair,

We have echo-voices from pebbles flung

In the midst of waters there.

*James L. Hempstead! See "Poets of America," page 197.

How It Is Made Up.

MANNER OF PREPARING THE BANK STATEMENT.

The weekly statement of the condition of the banks composing the New York Clearing House association is justly regarded as one of the most important items of financial news. It bears the same relation to the American money market and its fluctuations as the weekly statement of the Bank of England bears to the London money market. It is, in fact, the comparative condition of the reserves held by the great financial institutions of New York, is one of the factors which determine the course of speculation and govern the rates of interest in the money market. Its appearance every week is awaited with interest, not only in Wall street itself, but throughout the country at large. In fact it is sometimes asserted that the importance attached to the bank statement is, in some respects, exaggerated. It has often been pointed out in these columns that as the figures themselves are the averages for a week of the items of loans, deposits, specie, legal tenders in circulation, there is constantly room for deviation from the exact condition of the banks, and that the true statistical value of the exhibition is to be found in the general direction of the items represented for a series of weeks, or in comparison with the position of the same items in the general financial and specie situation, is apt to forget the fact that in the first place the bank statement, as has often been explained in the columns of Bradstreet's, is a purely voluntary exhibition presented by the banks, through the clearing house, for the information of the public. There is no law, either national or State, requiring its publication. The national banks, are of course required by the laws of the United States to make reports of their condition when the Superintendent of the currency is requested by the comptroller of the currency. The State banks likewise furnished similar exhibitions through the agency of the superintendent of banking of the State of New York. The bank statement which appears every Saturday is provided for solely by section 6 of the constitution of the New York Clearing House association. This section reads: "Every bank, member of the Clearing House association, shall furnish a weekly statement of its condition to the manager for publication, showing the average amount of—first, loans; second, specie; third, legal tender notes; fourth, circulation; fifth, deposits." This section was adopted in the year 1857, immediately after the great panic of that year, and was the result of the desire on the part of the banks to give the public an assurance as to the condition of the institutions on whose soundness the prosperity and safety of the business world depended.

At the outset the statement made its appearance in the early part of the week. Later on the time of its appearance was transferred to Saturday, and the figures themselves with the transactions of each Friday. The process of preparing the bank statement is simple enough. Each of the sixty odd banks, members of the clearing house, prepare in readiness for Saturday morning a statement of the average for six working days ending with Friday night of the items standing on their books, as called for by the clearing house association. For instance, the aggregate of the items of loans which the week is divided by the number of working days, and the result, the average for the week, furnishes the figures which on Saturday morning are forwarded to the manager of the clearing house. The clearing house about, or soon after, 10 o'clock on Saturday morning. They are immediately entered, by the expert accountants in the service of the clearing house, upon the sheets containing each bank's title, and long columns are added up for the aggregates. The calculation to which the most importance is attached is naturally that referring to the relations of the average cash holdings to what are termed the legal tenders, the national banks, are required to retain cash, as is well known, at the rate of 25 per cent of the average of their aggregate deposits. Twenty-five per cent of the average of the average deposits shown by the statement, therefore, constitute the reserve requirements, and the extent to which the total average holdings of gold and legal tender reserve above or fall below this required reserve consents upon which Wall street bases so many of its calculations. It is almost needless to reiterate what has so often been said, that the national banks, which form and not to the State banks, which form an important element in the clearing house; their reserve being within the discretion of the State banking department. It is often the case that while certain of the national banks hold an enormous quantity in excess of the legal reserve requirement,

some of the State banks, as there entitled to do under the law, will carry or less below the 25 per cent mark. This, however, is one of those inconspicuous items in the statement which it is impossible to avoid under present conditions is customary to furnish the detail statement showing the averages of each bank by name, which are printed in the papers and received, although it does not so directly influence the money or stock markets as the statement of aggregates of all these. The suspension of the publication of the detail statement, which has lasted since December last, has been, as is known, the subject of considerable talk, and has already been discussed in these columns. It is recalled that a similar case was adopted in 1884, when the associated banks during the panic of that year found it necessary to put out clarionlike certificates in order to alleviate the pressure upon the money market.

The question of why the full statement in the form of page, and not an exhibition of their actual condition at the close of business Friday, say, has been often discussed. The reason which is given for this course is a simple one. It is that the average of a week gives a fairer presentation of condition than a single day's figures would, complicated as they often are in process of collection, and daily changes of balances which tend to set temporary discrepancies. It is to be noted, however, that the important item of specie is not a regular account of the condition of the clearing house, and as one of the prime factors in the country's business mechanism.—Bradstreet.

"Don't Use Big Words."

In promulgating your series cogitations, articulating any radical and unidentifiable and unrecognizable, philosophical or psychological observations, or platitudinous ponderosity, your conversational communications pass clarified, condensed, a compressed, apprehensible, and intelligible condition of a consistent cogency. Beware of complications of flaccid garrulity, jargon babble, or astute affectation. Let your statements be clear, unpretentious, and unadorned. Avoid all polysyllabic profundity, unpopularity, polysyllabic vacuity, vainglorious vanity. Shun double entendres, prurient obscenity and pestiferous profligacy. Do not resort to any of the above, talk plainly, briefly, naturally, simply, truthfully and purely. Keep your "slang" down, but put on air; say what you mean; mean what you say. And don't use big words!—Journal of Education.

Unfamiliar Reasons for Rest Day.

"What fools we mortals are!"

The above text came often to my mind one recent day, as I walked through the main street of a certain city, and saw that a majority of its citizens were doing seven days' work for six days' profit.

Every Sunday day is a day of rest, and every day is a day of work.

Every day is a day of work, and every Sunday day is a day of rest.

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