

# St. Tammany Farmer

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## THE RURAL CREDIT SYSTEM.

The Southern Commercial Congress, representing twenty-seven States by delegated power, secured the passage of the following joint resolution in Congress:

"Resolved, That the Congress of the United States, in recognition of the valuable service to be rendered the United States in the investigation of the European systems of agricultural finance, hereby endorses the proposed American commission and invokes for it the diplomatic consideration of the countries to be included in the itinerary."

The objects and purposes of this commission have been indorsed in both the Democratic and the Republican platforms. It is proposed to establish in the United States a rural co-operative credit system, such as is in operation in Europe, and it is claimed for it that it will do away with the high cost of living, by eliminating the monopoly and control of farm products, taking them out of the hands of the trusts and restoring them to the farmers, to be distributed in accordance with the law of demand and supply, and this is to be accomplished through a system of credit that will enable the farmer to secure all the money he needs at as low a rate of interest as it is secured by the capitalist. The security for this money is based on the forty billion dollars valuation of farm property of the United States as noted in the census, and it is estimated that half this sum would be sufficient for the needs of the farmers, the question being the manner in which this asset may be placed in negotiable form.

There is no doubt that the farmer is handicapped by the difficulty and high cost of borrowing money and that his business is narrowed down to unprofitable proportions through this lack of facilities. A pamphlet issued by the International Institute of Agriculture has the following to say on this subject:

"Open up to the American farmer the money to which he is entitled from the measure of his assets; let him employ this co-operatively and under the method of commercial accounts, and let him employ part of these funds in co-operatively marketing his products, and you have, first of all, done away with the trust; second, gone far towards solving the monetary question; third, the evil and irksome features of the high cost of living will have disappeared; and this, when done, will render the American Republic stronger than any other country in all the world. It is this, on the one hand, or the progressive growth of the trust on the other. If this country is willing to sell its birth-right for a mess of pottage; if each citizen is to stand idly by, looking on at the working of a cause which must in its operation devour the liberties of this people, and yet lift no finger to prevent it; if this is to be the prevailing conduct, then is the outlook gloomy indeed, not merely for the American people but for all the people of the world.

"But you and I know there is no cause to complain; the American people are waking up to the danger here pointed out, for there is now every indication that the investigations the Select Committee is to make in Europe in 1913 will lead to the establishment in the United States of a system of rural co-operative credit. And this will enable the American farmer to free himself from the yoke of the trust; remedy the defects of the present monetary system; and relieve the pressure of the high cost of living."

There is no doubt that the high cost of farm products does not represent a fair margin of profit and the cost of handling. The farmer sees little of the speculative profits and sometimes nothing above the cost of production. Governed by supply and demand, the farmer of today could market his products at a much less cost to the consumer and with a much greater profit to himself. It looks as if the rural credit system is only a question of time, for its advantages are so apparent and the movement is becoming so popular that there will be no let-up until it is adopted.

Mr. and Mrs. E. Burkenstock and little daughter, Yvonne, of Abita Springs, are spending the winter in New Orleans.

Mr. J. P. Rauch has in view a visit to Central America, with the object of looking into the opportunities offered for the lumber business in that country.

We will get two chances to see the biggest show of its kind in the world. That is on next Wednesday, when Kit Carson's Buffalo Ranch Wild West arrives for two performances.

Rev. J. M. Williams and Rev. Dr. Summy, who held services in Covington last Sunday, have been conducting services in Madisonville this week, closing Thursday evening.

R. L. Aubert will leave Monday for New Orleans, where he will do some auditing work for the National Brewery. His insurance business will be in charge of Mr. E. A. Leouval, who will give attention to any matters pertaining to the business.

Mr. Robt. L. Aubert spent two days this week in Pearl River auditing the books of that town.

Hon. R. B. Butler and Hon. Dolor R. Johnson will address the citizens of St. Tammany parish at Covington on the evening of October 30, at 7:30 p. m., at the courthouse, upon the subject of the tax amendments.

A gala day for sure. Aeroplant flights, five big bands, two mile parade, cowboys, cowgirls, Indians and a riot of all bright colored trappings on the day we have Kit Carson's Buffalo Ranch with us.

The "Calla," which was to make the trip in place of the Anita D. last Saturday, went to the bottom of the lake. There was considerable merchandise on board, much of which is said will be an entire loss.

Mrs. T. C. Adams has been quite ill this week.

The election for the breakwater in Mandeville, Tuesday, carried by a good majority, both in number and amount of property.

Mayor J. E. Gillson, of Abita Springs, is quite ill at his home.

## DEPARTMENT OF SCHOOLS

The girls' Senior Basketball Team was organized last week. Lucie Ray is captain and Carrie Addison manager. The players are L. Ray, J. White, F. Hohen, S. Pigott, R. Moses, M. Howell, E. Pons, D. Wilson, C. Addison and O. Flanchard.

The team is a good one and expects to win many of its games. The Girls' Junior Basketball Team is also a strong one. The captain is Myrtle Brunet, and Bonnie Moses manager.

The Junior School Improvement League organized Monday, Oct. 21st, with a large attendance. The officers elected are as follows: F. Bacot, president; Sadie Pigott, vice president; Marguerite Howell, treasurer; Doris Wilson, secretary.

An editorial staff was appointed by the president, as follows: Norma Weaver, Retia Moses and Lucie Ray. Meetings of this organization will be held the last Friday of each month.

The pupils of the lower grades, as well as the pupils of the high school, are practicing running and jumping. We expect our boys to make a good showing at the Fair.

The members of the Boys' Basketball Team gave a picture show Friday night and realized a neat sum.

All Saints Day, Friday, November 1, will be a holiday in the public schools.

Raffa and drawing work is being carried on in the third grade. The sixth grade will have a fine display of fancy work.

The seventh grade has completed its reed baskets, which will be placed on exhibition at the Fair.

Little Juanita Hawley, from Sunshine Cottage, was enrolled in the first grade this week. This makes an enrollment of 61 in the first grade.

One of the little boys in the primary room came to school rather late one morning and Miss Cases said: "You must have slept late this fine, cold morning!" Russell: "No, I ate too much."

Monday's and Tuesday's manual training lessons in the first grade was the making of a chart illustrating the first steps in paper folding, which led up to the making of a basket.

Miss Cases spent Saturday and Sunday in Goodhue and reports having a nice time.

Two of our teachers seem to think it necessary to have a stock law in Covington. Twice they have been run by ferocious hogs, but being good runners, escaped each time.

Miss Cooper opened a night school last Monday.

The St. Tammany Banking Co. & Savings Bank offers a prize at the fair a new International Dictionary and stand, for the best showing made by any public school with not over four teachers. This makes an expensive and useful prize.

On account of fair week, the regular monthly meeting of the School Improvement League will be held one week earlier, on Monday, October 28th, at 3:10 o'clock. All members are requested to be present.

Adolph Peterson and Miss S. M. Mancy and William Seymour paid a visit here, the guests of Mr. and Mrs. A. D. Crawford.

Mr. and Mrs. T. Craddock were visitors to Tallishek the past week.

Mr. L. W. Crawford is contemplating starting his mill at Bush in the near future.

All Saints Day is a day of obligation. It is allowed to eat meat on this day, on account of the great solemnity, but the day previous is a fast day.

LOFTON—EVANS. A prominent event in the social world this week was the marriage of Etta Evans and Mr. Joseph B. Lofton, which was celebrated at the home of the bride's parents, Mr. and Mrs. Joseph Henry Evans, on Twenty-Fourth Avenue, at 2 p. m. Wednesday, October 23, 1912.

The decorations and lovely color scheme of white and gold, with quantities of ferns was carried out on the entire lower floor. At one end of the parlor was an arch of white chrysanthemums and smilax, beneath which the couple stood, during the impressive ceremony which was performed by the Rev. T. D. Lipscomb. The wedding march was played by Miss Ellen Clark. In the dining room the decorations were particularly lovely.

Miss Pauline Frederick and Miss Lou Lyon served delicious punch.

The bride was handsomely gown in a brown tailored suit with hat and gloves to match.

Mr. and Mrs. Lofton left on the 3:15 train that afternoon for New Orleans, where they will be at 1834 St. Charles Avenue.

Among the guests from out of town were Mr. Evans, Mrs. Evans, Mrs. B. Evans and Miss Louise Evans, of Memphis, Tenn.; Mrs. S. M. Tracy and Mrs. William Henry Penn, of Vicksburg, Miss.; Mrs. Wm. Lyman, of New Orleans.

MRS. T. R. LEACH. Mrs. T. R. Leach died in Picayune, Miss., Sunday, October 20, 1912, aged 20 years, 6 months, 26 days. She was the daughter of Mr. and Mrs. B. T. Spring, of Folsom, and was married to Mr. T. R. Leach, July 6, 1910, when they moved to Danville, Ky., where they lived several months before moving to Hattiesburg, Miss., when Mr. Leach accepted a position with the New Orleans Great Northern Railroad. A year later she moved to Folsom on account of poor health, but gaining no relief she joined her husband at Picayune, Miss. She had every attention that loving hands and medical skill could give her, but without avail.

Mrs. Leach was a faithful member and worker of the Methodist Episcopal Church and bore her suffering with fortitude and christian faith, being always full of sunshine and cheerfulness. She leaves a husband, father, mother, five sisters and a host of friends and relatives to mourn her death.

The funeral took place in Hattiesburg, Miss., from the First Methodist Church, Monday, at 3 o'clock p. m., Rev. Mr. Williams officiating.

## MADISONVILLE NOTES.

Miss Annie Oulliber entertained a few of her friends Friday night.

Miss Florence Smith, from Lewisburg, is spending a few weeks here the guest of her sister, Mrs. F. Demont.

Mr. and Mrs. Tyson, Mr. and Mrs. Marsh and Mr. and Mrs. Munson and family all had an enjoyable time at the lake shore last Tuesday.

Among those on the sick list this week are Mrs. Chas. Oulliber and Mrs. Louise Koepff.

Mrs. Edler and family are spending a few days here with her sister, Mrs. Demont, Sr.

Mr. Willie Lusch from New Orleans, is here spending a few weeks with Mrs. Demont, Sr.

Miss Delphine Galatas from New Orleans, is visiting her brother and sister-in-law Mr. and Mrs. A. Galatas.

Miss Eugenia Oulliber entertained a crowd of friends Sunday. Those present were Miss Annie Oulliber, Miss Marion Koepff, Miss Mildred Koepff, Miss Annie Pennington, Miss Ruth Perrin, Miss Alma Edler, Miss Delphine Galatas, Miss Viola Henghan, and Messrs. Sidney Aho, Willie Lusch, Chas. Koepff, Michel and Theodore Koepff, Willie Warner and Moses Chatterell. All had a very enjoyable time.

Miss Florence Rouger is spending a while here with her sister, Mrs. Demont.

A crowd of boys from here went out about 4 miles in the country to a dance Saturday night given for the benefit of the school. A good time was had and the dancing lasted until the early hours.

Mr. and Mrs. Henry Chatterell, of Slidell, are here visiting friends and relatives.

Mrs. Ruth Phillips is spending a few weeks here as the guest of her sisters, Mrs. A. Oulliber and Mrs. Jos. Edler.

Miss Hanna Phillips is here on an extended visit.

ARADIE—DE MONT. A most beautiful and impressive nuptial celebration of much social interest was that of Miss Katie Demont, daughter of Mrs. Henry Demont, and Mr. Frank Abadie, a prominent young business man of Madisonville. The ceremony was performed at St. Francis Xavier's Church, Rev. Father Othmar Biell officiating, October 23, 1912.

The church was beautifully decorated with lilies, ferns and cut flowers.



If you want to be the Boss, do what the Boss did—Bank your money!

Read the above advice SEVEN TIMES, RIGHT NOW. Do YOUR banking with US. We pay 4 per cent interest on Savings Deposits. ST. TAMMANY BANKING COMPANY AND SAVINGS BANK.

Satisfies There never was a thirst that Coca-Cola couldn't satisfy. It goes straight as an arrow, to the dry spot. And besides this, Coca-Cola satisfies to a T the call for something purely delicious and deliciously pure—and wholesome. Free Our new booklet, telling of Coca-Cola's virtues at Chattanooga, for the asking. Write for one on lower left of this ad. THE COCA-COLA CO. ATLANTA, GA.

ST. PAUL VS. "RUSTLERS." The initial football game of the season will be played on the St. Paul College campus between the St. Paul eleven and the "Rustlers," a strong team from New Orleans. This will be the first football game played in St. Tammany for a good many years and we expect to see the local gridiron present a lively appearance on Sunday, Oct. 27th, when the two teams clash.

The St. Paul team is composed mostly of raw members, but in practice all have shown up remarkably well and have surprised the coach and everyone else by their wonderful progress.

The game next Sunday promises to be a good one, for both teams are determined to win. Therefore they promise to give you your money's worth if you honor them with your presence. The price of admission will be: Gents, 35 cents, ladies and children, 15 cents. Come out and see what the boys can do. Don't forget the date—Sunday, October 27th, at 2 p. m.

SLIDELL DEPARTMENT. News Gathered by our Correspondent, Social Events, Etc.

Miss Marguerite Abel, of Bonfouca, spent Sunday here with her parents, who have been visiting here with Mr. and Mrs. J. G. Abel.

Miss Louise Meza, of New Orleans, is a Sunday visitor at the Klomet Farm, the guest of her sister, Mrs. Frances Meza.

Capt. Carter, of New Orleans, was here this week on business, the guest of the Canulette brothers.

Mrs. M. McDaniel made a business trip to New Orleans, getting a supply for the winter.

Mrs. T. V. Lawler and little daughter, Kate, of Kenner, visited here Sunday, the guest of her sister, Mrs. S. G. Dubour. Mr. Lawler returned to Kenner Sunday evening, leaving little Kate in his sister's care.

Mrs. E. McDaniel and little daughter, Myrtle, of South Point, were the guests of Mrs. M. McDaniel, Wednesday.

Miss Eva Lenard, of New Orleans, spent a pleasant day here Sunday, the guest of relatives.

Messrs. Frank and Walter Canulette spent the morning at the lake Sunday.

Mr. and Mrs. Clark and children, who have been visiting here with friends, have returned to their home in Mobile, Ala.

Mrs. George Galatas, of Bonfouca, visited here Sunday.

Mrs. Henry Galatas returned here this week, after a visit out of town.

Misses Sarah and Reubenia Snyder, entertained a number of their friends Saturday night. Every one had a very pleasant time.

Mr. Arthur Garcia, of New Orleans, was the guest of his sister, Miss Marie Garcia, and Miss Lillian Dubourg, Sunday.

Master Patrick McDaniel is on the sick list this week, but is improving.

Mr. Wilbur Dutsch visited in Madisonville last week, the guest of relatives.

Mr. Olesine Falcine spent Sunday in New Orleans.

Mr. Edgar Dubourg was a Mandeville visitor Sunday.

DIED—At the home of his parents, Mr. and Mrs. G. A. Baker, Joseph Leroy Baker, aged 2 years, 7 months. He was a bright and handsome little fellow and his loss is deeply felt.

# Third Annual St. Tammany Parish Fair

## And Stock, Poultry and Pet Animal Exhibition

Under the Auspices of the Park Commission

### November 6, 7, 8 and 9, 1912 COVINGTON, LA.

Cash and other prizes given for Stock, Poultry, Pet Animals and Agricultural Products. Women's Division includes Education and Art Department. Write N. H. FitzSimons, secretary, for space and entry blanks. Special rates on the railroads. DON'T FAIL TO SEE THE "JOLLY WAY."

FIRST DAY—ST. TAMMANY DAY  
Street Parade at 12 O'clock Noon

SECOND DAY—LADIES' DAY  
Some Lady is Going to be a Winner

THIRD DAY—LOUISIANA DAY  
Governor Hall in Attendance

FOURTH DAY—SCHOOL AND TRADES DAY  
School Parade of 3000 Children at 10 a. m.