

# The St. Tammany Farmer

D. H. MASON Editor and Proprietor

Entered at the Covington postoffice as Second-Class Matter.

SAVING MONEY AND ADVERTISING THE PARISH.

When road building was comparatively new and experience had not taught us the lessons we have since learned, the fatal error was made of putting all our money into building of the roads and leaving the upkeep to any old fund that might be available. From New York to San Francisco, it was discovered that maintenance was really the biggest problem of the road question. In the investigation of the cost of maintenance, it was found that the life of the average road, as then built, was so short that even with prompt and careful repair communities could not afford good roads unless some material was found that would out-last that in use. The weather states began experiments with concrete, and while roads of concrete, notwithstanding cost, were found to be more economical than cheaper roads, investigations are still being made in the hope of finding some material for road building that will meet the requirements of traffic and come within financial means. We in St. Tammany parish have got no further than gravel, and it will probably be a good many years before we can do better. But we have learned through the experience of other sections that even with the best of care we may not expect gravel roads to last more than twelve years. If we grow and prosper and our resources increase we may have an assessment that will enable us to bear a special tax for road purposes and take care of our bonded indebtedness without undue hardship, with the help of the new constitutional provision for road building.

Right now, however, we are facing the problem of maintenance. Several plans have been tried, with little success. As we understand it, at present each ward member is responsible for the upkeep of the roads in his ward. It is natural to conclude that this responsibility will put every member on his mettle to give his ward the very best service he can, because the traveler will soon learn which are the best roads and will not fail to advertise and eulogize the good ones. But it must be taken into consideration that the ability to keep the roads in good condition is limited by the funds available for that purpose. Also that there are local problems, such as soil condition, rainfall, and the material, thoroughness and efficiency that entered into the construction.

But whatever plan is adopted for the maintenance of the roads, it is positively settled that both cost and life of road is most satisfactory where early attention is given to repairs. If holes and ruts are not allowed to form and stand in water, and dust is not allowed to accumulate so that it is blown away in clouds and washed into the ditches by rain, the life of the road is longer and the cost of upkeep is less. In fact, early attention is a big saving in cost, time and comfort of travel.

In order to take advantage of this fact, there should be proper machinery to do the work quickly and economically. If machinery is not on hand, it would be more economical to borrow the money and pay interest on it than to delay the road work. Now, while our roads are young, is the time to make repairs and keep down future cost.

### BIG BUSINESS IN A SMALL CITY.

We published last week statements of the Covington Bank & Trust Company, with resources of \$1,177,845.19, showing not a single overdraft, and the Madisonville Bank, which the Covington Bank & Trust Company has recently taken over, with resources of \$195,911.24, with overdrafts of but \$42.31. This is a remarkable showing for a big institution of this kind, but it shows more than mere good business management; it shows that the people of this section have money in bank and that the financial and business condition is good.

To add to the above showing, we find in the statement we published of the Commercial Bank & Trust Company, with Mandeville Branch, resources of \$417,984.23. But there is something of further interest that does not show in this statement but that we learned from investigation, and that is, that during five days following July 6 depositors placed in this bank \$189,000 in the course of ordinary business transactions. Not from real estate transfers or trust funds, but from regular business deposits. When you add this to the enormous business of the Covington Bank & Trust Company, we feel like laughing when we occasionally hear the troubles of the business man who is not making quite the margin of profit that was in vogue at the close of the war. Covington certainly is some prosperous little burg, when you compare it with other places.

### CHARTER OF THE DIXIE REALTY COMPANY, INCORPORATED.

(Continued from page 1)

Directors, valid meetings of Directors may be held without this State, or elsewhere within this State, and all citations and other legal process shall be served upon the President of this corporation, and in the event of his absence, upon the Secretary thereof, and in the absence of both of said officers, upon the Vice-President of this corporation.

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:

The dealing in, acquiring, purchasing, holding, selling, mortgaging, bonding, leasing, auctioneering, manufacturing, alienating, improving, developing, or in anywise encumbering real estate in any of the forms that may be deemed most advantageous for the purpose of carrying out its business, and to hold, sell, mortgage, lease or purchase improved or unimproved properties of any kind, within the State of Louisiana, and to develop, reclaim, drain, or cultivate any lands held or acquired by it, to contract, for dredging, the construction of canals and levees and any other construction or engineering work connected with or collateral to land reclamation, and in such connection to operate railroads, turnpikes and navigation canals, to build roads and highways, to construct wharves, warehouses, landings, piers, station houses and other improvements necessary, and to use and operate all floating crafts as the needs of the business may dictate. In furthering the objects and purposes of this corporation it shall have the right to extend the operation of its affairs to any point within the State as its necessities may require, at which point branches may be established. It shall have the authority to contract for the construction of all necessary structures and edifices, to develop low lands in connection with the work of reclamation and developing and to lay out

streets, roadways and alleys for the convenience of the inhabitants and in general to do any and all things that may be incidental to any of the lines of business heretofore set forth.

**ARTICLE IV.**  
The capital stock of this corporation is hereby fixed at the sum of Twenty Thousand (\$20,000.00) Dollars, divided into and represented by four hundred (400) shares of stock of the par value of Fifty (50.00) Dollars per share. Said stock shall be paid for in cash, at such time and after such notice to the subscribers as the Board of Directors may fix, or the same may be issued at not less than par for labor done or services rendered for the said corporation or property or rights actually received by said corporation. That when there are subscriptions to the capital stock of property or good will or for labor done or services rendered for this corporation, there must appear in, or be annexed to the Articles of Incorporation and be read in connection therewith, an accurate, detailed and itemized description of said property, as to amount, location, extent, character, and state of improvements, together with a statement of its value, as appraised by the Directors, and a statement of the value placed upon any good will or for labor done or services rendered, as included in the capital stock. If the giving of the property or good will or for labor done or services rendered, if effected in exchange for stock subsequent to incorporation, a similar description and appraisal must be filed in the office of the Secretary of State and in the office of the Clerk and Ex-Officio Recorder of Mortgages, in the Parish of this corporation's domicile, within ten (10) days after the subscription, when stock so issued shall, in the absence of fraud, be full paid stock.

The amount to which the corporation's stock may be increased shall at no time exceed the sum of One Hundred Thousand (\$100,000.00) Dollars, excepting in accordance with the provisions of Section 6 of Article 267 of the General Assembly of the State of Louisiana, for the year 1914

and amendments thereto.

### ARTICLE V.

All of the corporate powers of said corporation shall be vested in and exercised by a Board of Directors to be composed of not more than seven (7) and not less than three (3) stockholders, a majority of whom sitting at any time shall constitute a quorum, said Directors to be elected annually on June 1st of each year, beginning 1922. Each stockholder shall be entitled in person, or by written proxy, to one vote for each share of the capital stock held by him and standing in his name on the books of the corporation, or he may send his vote by letter, the signature of which must be acknowledged before a Notary Public or other officer authorized to take affidavits. All elections shall be held under such rules and regulations as may be determined by the Board of Directors, after legal notice of such election shall have been given to each stockholder by mail, sent to his last known address, or to be published in one of the daily newspapers, published in the English language, in the City of New Orleans, for at least fifteen (15) days preceding such election. The Directors thus elected shall continue in office until their successors shall have been duly elected and qualified. No failure to elect shall be regarded as a forfeiture of this charter. Any vacancy occurring on such Board of Directors shall be filled by the remaining directors for the unexpired term, when a vacancy shall be considered to exist at any time when the maximum number of Directors provided by this Act of Incorporation are not in office and actually so serving. Said Board of Directors shall at its first meeting after its election, elect from its members a President, one or more Vice-Presidents, a Secretary and a Treasurer. It may combine the offices of Secretary and Treasurer into one, and may ever elect a Secretary who need not be a stockholder or director. Said Board of Directors shall have the right and power to appoint and discharge such clerks and employees of the corporation, including the secretary, who is not a stockholder or director, as conditions may justify or the business of the corporation may require. The tenure of office of all of the employees of this corporation shall be during the pleasure of the Board of Directors. The Board of Directors may, from among its members, appoint an Executive Committee, which said committee shall consist of three members including one of the officers of the corporation, and the Board of Directors may delegate such managerial powers as it deems necessary to the Executive Committee, which said committee shall report at each meeting of the Board of Directors. The Board of Directors may name and appoint such other committees as it may deem necessary for the purposes of the business of this corporation.

**ARTICLE VI.**  
No stockholder shall ever be held liable or responsible for the contracts, debts, or duties of this corporation, nor shall any more informality in its organization have the effect of rendering this charter null, or of exposing its stockholders to any liability beyond that every stockholder of the capital stock of this corporation, though not a holder, shall be personally liable to the creditors of this corporation to an amount only equal to the unpaid balance on the stock for which he has subscribed. The officers shall not be liable unless it be shown that the stock was acquired with knowledge of the conditions which would make the subscriber liable; where both subscriber and transferee are liable, the liability shall be in solidum, and the liability shall continue as to both, after any disposal of the stock. Further, that if stock be issued for property in violation of the provisions of Act 267 of the General Assembly of the State of Louisiana for the year 1914 and the amendments thereto, or if any dividend or other distribution of the assets be made other than from net profits, or if a reduction of capital be made under the guise of a loan to stockholders, or if any report or statement or public notice shall not be made as required by law, or if made shall be false in any material representation, the Directors of this corporation voting or assenting thereto shall be jointly and severally liable to the creditors of this corporation for any loss or damage arising therefrom, and in the case of reports, statements, or public notices required by law, the officers shall be jointly and severally liable with the directors, as above provided, however, that if the knowledge required for the making of the statement or report prescribed by law be not practically obtainable, the officers or director making it shall not be liable as herein set out, except in accordance with the provisions of Act 267 of the General Assembly of the State of Louisiana and the amendments thereto on the subject.

**ARTICLE VII.**  
This Act of Incorporation may be changed or altered, or this corporation may be dissolved with the assent of the stockholders owning two-thirds (2/3) of the issued stock of this corporation, or may be modified with the consent of the stockholders owning three-fourths (3/4) of the issued stock of this corporation; all as is provided by Act 267 of the General Assembly of the State of Louisiana for the year 1914 and the amendments thereto, at a meeting of the stockholders convened for that purpose and after due notice shall have been given to each of said stockholders as provided for in Article V of this charter or Act of Incorporation, except that whenever in the judgment of the Board of Directors it shall be deemed advisable, and for the benefit of said corporation that it should be dissolved, the Board of Directors within ten (10) days after the adoption of a resolution to that effect by a majority of the whole Board of Directors, at a meeting called for that purpose, of which meeting each Director shall have received at least three (3) days notice, shall cause notice of the adoption of such resolution to be mailed to each stockholder, together with a notice of the meeting of the corporation to take action upon the resolution so adopted by the Board of Directors. In case of the dissolution of this corporation, by the expiration of its charter or otherwise the stockholders shall elect

three (3) stockholders from among its members who shall have full power and authority to liquidate and settle the business and affairs of this corporation. In case of death or disability of any of said liquidators, the survivor or survivors shall appoint a successor or successors to him or them.

### ARTICLE VIII.

Until the election to be held on June 1, 1922, the following stockholders shall constitute the first Board of Directors:  
John P. Rausch, John T. Rausch, E. Watson Wood, Edward Daniel Wood, H. A. Black and W. C. Rhodes, with the said John P. Rausch as President; H. A. Black as Vice-President, and E. Watson Wood as Secretary-Treasurer, the respective addresses of these officers and directors being as follows: John P. Rausch, Abita Springs, Louisiana; John T. Rausch, Abita Springs, Louisiana; E. Watson Wood, 521 Hibernia Bank Bldg., New Orleans, La.; Edward Daniel Wood, 521 Hibernia Bank Bldg., New Orleans, La.; H. A. Black, 521 Hibernia Bank Bldg., New Orleans, La.; W. C. Rhodes, 521 Hibernia aBak Bldg., New Orleans, La.

### ARTICLE IX.

The capital stock of this corporation, after having been transferred from this company to a subscriber hereof, shall not be sold or transferred or offered for sale or transfer by said subscriber without first having offered said stock to this corporation at the then market or book value thereof, which market price shall be ascertained from the then prevailing market price of such stock, if such a price prevail at such time, when if not, the book value of such stock shall be ascertained either by an agreement of the parties or of two competent and experienced business men, one to be chosen by the subscriber, and the other to be chosen by the corporation, or the stockholder or stockholders prospective purchaser or purchasers, when if said two parties cannot agree upon a book value, said two parties to be chosen to choose a third party, when the majority opinion shall prevail. In the event of the demise of a holder or holders of the stock of this corporation, the Administrator, Executor or Representative of his estate is to immediately tender such stock to this corporation and the stockholders hereof, on the same basis unless it is desired to retain this stock as a part of the estate of said deceased stockholder. Such offer and tender to be made by the holder or holders of said stock to this corporation and the stockholders thereof, by mailing of a registered letter containing such offer or tender, addressed to the last known address of this corporation or said stockholders. Such offer, or tender to remain open for a period of thirty days from the date of the mailing of said registered letter, when if not availed of, said holder or holders to be released to make a sale or transfer as he sees fit. In the event of this corporation not availing itself of such offer or tender, such stock so offered to be equally pro rated between the stockholders of this corporation, should they so desire to avail themselves thereof, when if they do not, such stock might be purchased by any stockholder or stockholders so desiring to acquire same, in a similar proportion. To such extent all stock issued by this corporation shall be non-negotiable, when this non-negotiability shall be evidenced on the face of each certificate so issued by a rubber stamp, the nature of which is evidenced in the margin hereof opposite this paragraph.

### ARTICLE X.

The subscribers hereto have written opposite their respective names the amount of stock of this corporation subscribed to by each of them. This done and passed in my office at the City of New Orleans, Louisiana, on the day, month and year first hereinabove written in the presence of Isaac S. Heller and Gaten J. Livaudais, competent witnesses, who have herewith signed their names together with said subscribers, and me, Notary, after a due and careful reading of the whole.

(Original signed)

JOHN P. RAUSCH	40
JOHN T. RAUSCH	40
Per John P. Rausch	
HARRY A. BLACK	20
W. C. RHODES	20
E. W. WOOD	40
E. D. WOOD	40
Per E. W. Wood	

Witnesses:  
ISAAC S. HELLER,  
GATEN J. LIVAUDAIS,  
JOHN R. PEREZ,  
Notary Public.

A true copy.  
JOHN R. PEREZ,  
Notary Public,  
(State of Louisiana.)  
Parish of St. Tammany

I hereby certify that this instrument was filed for record July 15, 1921, and recorded July 15, 1921, in Charter Book No. 1, page 372, of the official records of St. Tammany parish, Louisiana.

GUY A. SMITH,  
Dy. Clerk of Court.

**LUCKY STRIKE**  
"IT'S TOASTED"  
**Cigarette**  
Flavor is sealed in by toasting

three (3) stockholders from among its members who shall have full power and authority to liquidate and settle the business and affairs of this corporation. In case of death or disability of any of said liquidators, the survivor or survivors shall appoint a successor or successors to him or them.

Until the election to be held on June 1, 1922, the following stockholders shall constitute the first Board of Directors:  
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Dy. Clerk of Court.

**HOME SWEET HOME**  
By F. PARKS

GOOD NIGHT! THERE COMES CRIS!  
LO BETTY-HAVEN'T SEEN YOU IN A COON'S AGE !!  
YOU MUST GET LONESOME NOT SEEING VERY MUCH OF ME ANYMORE !!  
OH NO-THERE WAS NEVER VERY MUCH OF YOU TO SEE BEFORE!

## CLASSIFIED ADVERTISEMENTS

Foreign Advertising Representative  
**THE AMERICAN PRESS ASSOCIATION**

Kerr's Self-Sealing fruit jars—wide mouth and Mason. Pints, 99c dozen; quarts, 1.24. Burns Fruit-rite Company. ju19

For services phone 181. Star Garage. Head of Depot.

**FOR SALE**—Abita Fire Truck. send bids to A. O. Pons, secretary, on or before July 18th. ju12-31

Cars to hire. Phone 181. Head of depot.

**FOR SALE**—Ripe Niagara grapes. Fine or table use and for grape juice. Also figs and vegetables. Mrs. M. E. Mundy, Covington, La. j2

**FOR SALE**—One Ford Coupe and one Ford Touring Car, in good condition; cheap for cash. Apply at office of Mackie Pine Products Company, Covington, La. j16-21

**WANTED**—Unfurnished or furnished house for month of August. Phone 349, or address Box 47, Covington, La.

**FOR RENT**—Cottage, five rooms, screened, furnished; all modern. A. D. Schwartz, Covington. j1611

**AUCTION! AUCTION! AUCTION!**  
Auction sale of horses, mares and mules, buggies, surries and harness every Saturday at 11 o'clock sharp, next to Bulloch's Drug Store. Don't forget to attend this sale. If you have anything for sale bring it to us, or phone 216.  
JOS. TENNENT,  
Auctioneer.

**LOST OR STRAYED**—On June 24, one big black mare mule, has old collar scars nearly healed, one little white spot on ear. Reasonable reward will be paid for information as to whereabout. Notify Geo. Pitts, Tallisheek, La. ju16

**LOST**—Black mule, scar on right hip, white mark on left side of neck. Notify Postmaster at Tallisheek.

**FOR SALE**—Nearly new New Home Sewing Machine. Cheap for cash on account of leaving town. Mrs. S. S. Lansing, 317 Florida St.

**FOR SALE**—50 acres, 30 acres in cultivation and 20 acres in timber, 6-room house, barn, 100x40, well and spring water. Also Ford truck in good condition. Apply D. A. Rogers, at the Holiday place, Onville, La.

### PROCLAMATION.

Pursuant to a resolution passed by the St. Tammany Parish School Board at its regular meeting on the 8th day of July, 1921, I, N. H. Fitzsimons, president of said Parish School Board, hereby give notice that in compliance with said resolution, a special election will be held in School District No. 3 of the Parish of St. Tammany, Louisiana, on the 16th day of August, 1921, for the purpose of submitting to the property taxpayers qualified under the constitution and laws of the State of Louisiana to vote at said election, the following proposition, to-wit:

**Proposition.**  
To levy a special tax of two and one-half (2 1/2) mills on the dollar on all property in School District No. 3 of the Parish of St. Tammany, Louisiana, subject to state taxation, annually, for a period of ten years, for the purpose of giving additional aid to the public schools of said District No. 3.

For the purpose of said election the polling place will be the courthouse in the Third Ward of the Parish of St. Tammany, Louisiana, and the following commissioners and clerks of election have been appointed to serve at this election: Mrs. J. C. Burns, Mrs. Eugene Wharton and Mr. Percy Barell, commissioners, and Mr. Charles L. Smith, clerk.

At said special election the polls will open at 7 o'clock a. m., and close at 5 o'clock p. m., and the election will be conducted in accordance with the laws of Louisiana applicable thereto.

Notice is also given that at 10 o'clock a. m., on the 19th day of August, 1921, said Parish School Board of the Parish of St. Tammany, Louisiana, will meet at Covington, Louisiana, and in open session proceed to open the ballot box, examine and count the ballots in number and amount, examine and canvass the returns and declare the result of said special election.

This 11th day of July, 1921.  
N. H. FITZSIMONS,  
President.

**LOST OR MISLAIN**—A certain promissory note dated January 29, 1921, payable to the order of George H. Koeppe, Inc., payable six (6) months after date, with interest from maturity, in the sum of \$200.00. The public is warned not to accept or negotiate said note as application has been made for a duplicate.

**FOR SALE**—18 head of oxen, 2 log wags, complete. Apply Fred J. Helntz, Covington. je25 11

**FOR SALE**—Two National cash registers; 1 Ford truck; 1 oil tank, 175-gallon capacity; 1 Overland roadster. Apply Antone Patecek, Madisonville, La. mr2611

**FOR SALE**—A beautiful brass bed with canopy, like new; large buffet, carved leg round dining room table, oak dining chairs, library table, 3-piece library set, comfort rockers, two new brass canopies for wood beds, chest, and refrigerators. New linoleum 75c yard. "Every day is bargain day"—at Elmer's Furniture Exchange, 422 Columbia. a16

**FOR SALE**—Several whole squares of ground, between the Fair Grounds and Sulphur Springs. Some facing Lee Road. Fine home-sites. Some good building will be erected on some of the squares in a short time. Now is the time to get one of these squares. Cash, or terms to suit the purchaser. J. E. Glisson, 407 Gibson Street, Covington. ap3011

For first-class mechanics at Star Garage. Phone 181. Head of depot.

**FOR SALE**—A new 6-room bungalow, with spacious grounds, on Military Road, one mile from Covington. \$3000.00. Half cash, balance one and two years. Apply Hardy H. Smith, Covington, La. je2511

**SEWING AND HEMSTITCHING** by Mrs. F. F. Planché, 1114 19th Avenue, Covington. Hours 9 to 4. 8c per yard, customer to furnish the thread. Mail orders promptly filled. Box 652, Phone 92. mr13

For car trouble phone 181. Star Garage. Head of depot.

**FOR SALE**—A new Ford Sedan, traveled only 100 miles. Reasons for selling. Address A. B., care of St. Tammany Farmer office, Covington, La. je25

**FOR SALE CHEAP**—Two young heifers, one 3 years old, one 4 years old with calf 2 weeks old; very good to milk. Apply to J. M. Aouelle, Covington. je411

**R. D. HERRIGAN**  
Tinsmith and Roofing  
Guttering, Spouting, Galvanized and Composition Roofing.  
Radiators Repaired and Guaranteed.  
Phone 182 Covington, La.

**FOR SALE**—Lawn swings, oak library set, right new; brass bed, new felt mattresses, buffet and bureau, wardrobe, dining room chairs and tables, kitchen cabinet, kitchen safe, folding typewriter table, typewriters; also one barrel of roofing paint. Every day is bargain day at Elmer's Exchange, 422 Columbia street, Covington. je4

**WANTED**—To purchase, for quick cash, several farms and acreage, address in confidence Will J. Morgan, Abita Springs, La. ap2311

**FOR SALE**—Stove wood and fat pine. 200 fat pine post. W. E. Badon, 415 Lockwood street, Covington. je12.

**FOR SALE**—A new 6-room bungalow, with spacious grounds, on Military Road, one mile from Covington. \$3000.00. Half cash, balance one and two years. Apply Hardy H. Smith, Covington, La. je2511

**FOR SALE**—A new Ford Sedan, traveled only 100 miles. Reasons for selling. Address A. B., care of St. Tammany Farmer office, Covington, La. je25

**FOR SALE CHEAP**—Two young heifers, one 3 years old, one 4 years old with calf 2 weeks old; very good to milk. Apply to J. M. Aouelle, Covington. je411

**R. D. HERRIGAN**  
Tinsmith and Roofing  
Guttering, Spouting, Galvanized and Composition Roofing.  
Radiators Repaired and Guaranteed.  
Phone 182 Covington, La.

**FOR SALE**—Lawn swings, oak library set, right new; brass bed, new felt mattresses, buffet and bureau, wardrobe, dining room chairs and tables, kitchen cabinet, kitchen safe, folding typewriter table, typewriters; also one barrel of roofing paint. Every day is bargain day at Elmer's Exchange, 422 Columbia street, Covington. je4

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### THE KEY TO WEALTH.

The habit of saving is not such a difficult one to acquire as most people imagine. It does require a little self-control and sometimes a little self-denial; at least, at the time it seems like self-denial, though in reality it is not.