

Another Strike Possibility



111
cigarettes
10¢
They are GOOD!

Here's all the saints in Havin with beautiful names for ye—au' yer namin' her after a nut.

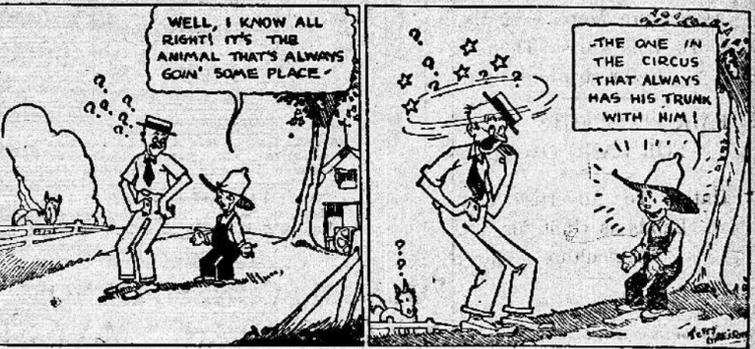
Always forgive an enemy if you can't lick him.

The other day I was in a candy store when a friend of mine entered. He stood at the counter where the almonds and pecans were on display, and after waiting ten minutes for a waiter to appear, he yelled: "Here! Here! Who waits on the nuts?"

Instantly a girl shouted back at him, "I'll wait on you in a minute."

There is no dog in dog biscuit, sir, so why should we expect chicken in chicken pie?

HOME SWEET HOME
He loves them, zoologically speaking
by Terry Gilkison
ADVOCATER



The St. Tammany Farmer

D. H. MASON Editor and Proprietor
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EDITORIAL COMMENT BY D. H. MASON

CO-OPERATIVE MARKETING IN DIVERSIFIED FARMING.

In an address delivered before the Annual Convention of the National Association of Supervisors of State Banks, at Detroit, July 20, 1922, R. S. Hecht, president of the State Bank Division of American Bankers' Association and president of the Hibernia Bank & Trust Company, New Orleans, speaks of the "Banker's Interest in Co-operative Marketing." Mr. Hecht evidently has in mind, chiefly, cotton, but he calls attention to the fact that the events of the past two years have demonstrated more clearly than ever before to what extent agricultural prosperity lies at the foundation of our national welfare, and his remarks on co-operative marketing and credit apply as well to small, diversified farming as to the large farm interests, especially in the matter of credits by local banks. Of course perishable crops must have behind them other security, but farmers should not be at the disadvantage of higher cost of working capital than other business. On the other hand, the farmer must remember that business is on a competitive basis and success goes to him that rises above difficulties and puts human effort to its highest tension. There is probably as much in the moral strength of a loan as in the physical security. The farmer who meets his obligations promptly soon gets consideration. Irresponsibility in this respect is to a large extent responsible for the difficulty in securing farm loans, and even with the large amount of money now available for investment, the farmer is up against it, unless he takes advantage of the opportunities offered by the Farm Bureau. Immediate results should not be expected. The proposition is new and it will take time to develop it, but the principle is correct and results will be sure if the farmers stick to it. Without organization and co-operation the farmer's business will always be in the dump. Mr. Hecht says: "The principle of co-operative marketing is so well established and is spreading so fast that it behooves us as bankers to recognize that we, too, owe our share of co-operation to help overcome some of the difficulties which always surround any new organization."

In speaking of the War Finance Corporation, Mr. Hecht says: "Up to the present time, however, the real support of these co-operative associations has not come as much from the banks as it has come from the War Finance Corporation."

"No praise could be too great for the wonderful work which was done by that government agency under the courageous and far-sighted leadership of its managing director, Eugene Meyer, Jr."

"It is less than a year ago since its powers were extended to make advance for any purpose connected with the growing, harvesting, preparation for market and marketing of agricultural products."

"In spite of the lack of existing machinery, loans made by the corporation quickly found their way to points where relief was most urgently needed, and it would be impossible to overestimate the favorable effect which this prompt action produced all over the country. Unquestionably it was the broad-gauged attitude of the War Finance Corporation which checked the demoralization in the nation's business and turned the tide from disaster toward recovery and reconstruction in the farming districts. Markets were stabilized, prices of farm products came back to normal, confidence was re-established, and the entire business outlook took a decided turn for the better."

"Many millions of dollars were loaned direct to the co-operative associations which enabled those organizations to function in a proper and practical way at a time when both city and country banks had their resources taxed to the limit by the urgent demands of their direct customers, most of whom were just recovering from the hard blow which the sudden collapse of wartime inflation had dealt them."

"However, credit conditions have changed completely since that time and the banking situation throughout the country has shown a sound and steady improvement, so that there is no longer any reason why banks should not come directly to the assistance of the cooperative associations."

OFFICE CAT



BY JUNIUS
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The modern girl may be a little affected, but she doesn't "put on" as much as the old-fashioned girl.

You're Right.
"What do you think of Czecho-Slovakia?"
"Well, it's hard to say."

Why don't somebody mark these international booze highways, or does everybody know them? Somebody suggest a symbol.

The Name.
"An' phwat are ye thinking of calling the oil of a baby, Mrs. Kelly?"
"I'm not ontirely sure yet, but I think we'll be havin' her christened Hazel."
"And are ye daft, Mrs. Kelly?"

ments. The project is being talked of in Memphis and we understand some of the banks of New Orleans are interested. Mr. Zurbellen, cashier of the Commercial Bank & Trust Company of Covington received the following inquiry:

New Orleans, August 14th, 1922.
Mr. J. O. Zurbellen, Cashier Commercial Bank & Trust Co. Covington, Louisiana.

Dear Mr. Zurbellen:—You have doubtless seen the article in the August, 13th issue Times-Picayune, and the map of the proposed causeway across Lake Pontchartrain connecting New Orleans and Mandeville.

An expression of your views on the proposed causeway would be quite interesting and appreciated.

Yours very truly,
E. Q. YATES, Cashier.

Mr. Zurbellen said, in part, in his reply: "The people of our community seem thoroughly in accord with the project, but it is the writer's personal belief that although it will benefit our parish to a certain extent, New Orleans will really be the beneficiary, and we will not be able to realize our hopes until the New Orleans people realize this fact and put their shoulder to the wheel."

Mr. Zurbellen's statement as to New Orleans is true. It is much more important than anything New Orleans has undertaken, excepting its sewerage system and dock facilities. Some plan should be devised by which it can be financed within the state. We believe it is a sound enough investment to pay for itself in five or six years, and it will open up other opportunities for large investments. There is little doubt, if properly presented, Eastern capital would build it, but such a project should not be controlled outside the state. There are big interests in Louisiana that should be interested financially. Henry Ford for one and the Standard Oil for another. Everything connected with the automobile industry will be financially benefited. Every owner of a piece of property should be interested in the building of this bridge.

We are not without people of vision in Louisiana. All that is needed is publicity, a proper presentation of facts relative to the bridge as an investment and a state builder, to bring to its support people who will be able to carry out some plan of financing. In support of this, the following letter to Mayor Robert W. Badon of Covington from the Mercantile Service Co., Inc., will be interesting:

New Orleans, La., August 15, 1922.
Dear Mayor:—Note in Sunday's Times-Pic. mention of project of bridge across Lake Pontchartrain. This would be a great boon to New Orleans and St. Tammany.

The idea is big and ambitious and that's what makes it simple and practical.

It's all in knowing how. We can help you and no doubt can secure you the financial co-operation you need.

Come and see us, or write us. It will cost you nothing. We are organized in a big way, with a big vision, and for the purpose of uplifting, not only the cities but the State.

Yours very truly,
THE MERCANTILE SERVICE CO., INC.,
Per Sidney Storey.

The Mercantile Service Company is housed in the Mercersore Building, New Orleans, which was recently dedicated by Gov. John M. Parker. It is the home of the Council of America, Electric League, Travelers' Protective Agency, World News Ticker Service, the Marine News, Neptune Loz, Mississippi Valley, Mercurio, Louisiana Motorist, Meridianal Shipping Index, International Trade Developer, Daily Industrial and Constructive News, all co-operating through the Mercantile Service Company to help build up the foreign commerce of the U. S. A., the American Merchant Marine and the second great port of America, "New Orleans."

By a vote of 79 to 7, West Dennis, Mass., banned gland hospitals from within its borders. This action was taken because a patient died in one of these institutions in whose body the gland of a bull had been grafted. No wonder! The peculiar traits of the average human being show the absurdity of using the glands of the bull. Similia similibus curantur. That's the idea. If glands are needed, then the human being needs the glands of the hog or the monkey—not the bull.

Smile. It's easy enough to be pleasant. When life flows by like a song; But the man worth while Is the man who can smile When everything goes dead wrong.

Every dog has his day, but the dog with the sore tail has his weak ends.

"Any insanity in your family" asked the insurance doctor of Mrs. Snuffragist.

"Well, no, only my husband imagines he is the head of the house."

Crandel—What is your idea of nice, clean sport?
Cook—Swimming.

What tickles us are those women haters with seven suits of clothes.

From a Schoolboy's Essay on Soap. Soap is a kind of stuff made in cakes what you can't eat. It smells good and tastes awful. Soap always tastes worst when you get it in your eyes. Father says Eskimoes don't never use soap; I wish I was an Eskimo.

Only In France, Dearie.
When the sexes have equal rights, will the men wear gardens on their hats and kill each other when they meet?

A snake sneaked into police headquarters at Toledo, Ohio, and bit Chief Harry Jennings. And there's no cure for it now.

A tenderfoot, who was at a western fort when an Indian attack was expected, approached the commanding officer and asked, "Say, Colonel, which are the worst Indians, the ones that are here or the ones that go on foot?"

College Humor.
Black—Why are you looking so worried?
Jack—I just lost \$6,000.00 in a poker game.
Black—Good Lord!
Jack—Yes, and the hell of it is \$25 was cash.

Why They Put It Off Till The Last Minute
In Covington the voters congregated to register, both male and female suffrage.

The last chance, so The Farmer stated.

And girls were there with rouge and powder puffs.

One lady fair on mischief bent did whisper,

The rule is said to be she cannot sign

Till Deputy Recorder shall have kissed her;

And then she smote that smile that's so benign.

Miss K. (a prettier Miss is hard to find)

Seemed not inclined that she'd begin it.

She pertly tossed her head and then opined,

"I see why we waited till the very last minute."

The Success Family.
The father of Success is Work; the mother is Success is Ambition; the oldest son is Common Sense. Some of the other boys are Perseverance, Honesty, Thoroughness, Foresight, Enthusiasm and Cooperation. The oldest daughter is Character. Some of the sisters are Cheerfulness, Loyalty, Courtesy, Care, Economy, Sincerity and Harmony. The baby is Opportunity. Get acquainted with the "old man" and you will be able to get along pretty well with the rest of the family.

Lamp the Vamp.
Curses on thee, little Vamp,
With thy fascinating lamp,
With thy little sawed-off skirt,
And abbreviated shirt;
With thine arms and shoulders bare,
And thy limbs, at which I stare,
With thy form so full of life,
I almost forgot my wife.

Poor darling; you must have been frightened to death when the burglar broke into your room.

Frightened's no name for it; I was dressing.

How embarrassing; what did you do?

Oh, he was a gentleman burglar; he covered me with his revolver.

In some states there is a law against tipping—which is observed; well, it is observed as carefully as some other laws which are not observed at all.

In the next political campaign everybody is sure to get some appointment, if only disappointment.

Girls who have learned to dance, paint and look sweet can't see any earthly use for learning to think.

CLASSIFIED ADVERTISEMENTS

Foreign Advertising Representative
THE AMERICAN PRESS ASSOCIATION

FOR SALE—A good substantial Maxwell touring car. Former owner just traded in on Essex Coach Good tires, good battery; in good condition. Price \$200. F. G. C. Auto Shop, Covington. au19*

WANTED—To rent small house Sept. 1st, for winter. Address Mrs. Littlepage, 602 Walnut st., Hattiesburg, Miss. au19-2t

STRAYED or STOLEN—Medium size blue roan horse, built very stumpy. No marks or brands. Left Madisonville on Friday, Aug. 11th. Notify Louis Motchek, Madisonville, Louisiana. au19*

FOR SALE—A 4-gallon milk cow, young and gentle. G. Daussin, on Turpike Road, 1 mile from Madisonville. au19*

M. GLASER'S BRANCH
Phone 216
Just received a car load of hogs, mares and mules. 100 Creole laying hens. Also buggies, saddles, harness and bridles. au19

TAKEN UP—Medium size dark bay horse with dark tail and mane; is branded S. B. on the left shoulder, and has scars on both front legs, and the left front hoof has a large scar. Jas. Barringer, Lacombe. au19*

STOLEN—From Philip Schoutz, on August 12th, one horse, with red stocking feet, white blaze in face, about 12 years old, buckled knees. Reward if returned, or for any information as to whereabouts of this horse. Philip Schoutz, Second st., near Sulphur Springs Road, Covington, La. au19*

FOR SALE—1914 model Ford touring car, thoroughly overhauled, new top, new tires, new seat covers. Or will trade for truck. Address I. H. Keller, Abita Springs, La. 2t

ROOM and BOARD—Meals also served on premises or at your home; Creole cooking at cheap rates. Apply Mrs. H. Huisson, at Madison and 24th Avenue, or phone 252. t714t

FOR SALE—Slove wood and fat pine, 200 fat pine post. W. F. Badon, 415 Lockwood street, Covington. j613.

FOR SALE—Horse, surrey and harness. Horse will work anywhere, is in good condition, fast and gentle. Mrs. P. Tomney, Military Road.

FOR SALE—4 young milk cows. Can be seen at my farm at Tallsheek. P. W. Fatterree. j84t

FOR RENT—Upper floor of Seller Buildings, 12 rooms in all. Partly furnished. Formerly occupied as a hotel. Apply to Jacob Seller, Covington, La. j8-t

Mrs. E. H. Morrison, teacher of music. Private pupils received at residence. Phone 591. j22-2t

We have on hand a big stock of rough and dressed lumber of all kinds; sash, doors and cypress shingles, cypress lumber, etc. Get our price before you build or buy your supplies. H. J. Smith's Sons, Covington, La. m20-8t

WANTED—To rent, by Oct. 1st, modern home with two or three bed rooms, living room, dining room, kitchen and bath. Preferably in Old Covington. Address Box 543, Covington, La.

A proud young father telegraphed the news of his happiness to his brother in these words, "A handsome boy has come to my house and claims to be your nephew. We are doing our best to give him a proper welcome." The brother, however, failed to see the point and wired back: "I have no nephew; the young man is an impostor."

The fellow who thinks he is the "whole cheese" invariably turns out to be but a piece of it.

She (critically)—I never could see much in those crepe de chaine dresses.
He (also a critic)—Ah, my dear, but you never looked at them in the right light.

One of Covington's radio hounds suggests that aerial wires be fitted with barb's to aid in catching the waves. He probably remembers the results of climbing a fence while stealing watermelons.

People who live in glass houses should not take sapphire lessons.

NOTICE.
I am applying for a parole, au19-3t* MARY GRAYSON.

JOSEPH A. QUAVE & SON
Automobile Service
Baggage Transferred
Four Daily Trips Covington to Madisonville—Fare 25c
Phone 6-3 W Madisonville
Leaves Madisonville, 5:30 and 8:30 a. m.; 2 and 6 p. m.
Leaves Covington Postoffice at 6:30 10:30 a. m.; 3:30 and 7:15 p. m.

15¢
Tastes just as good as ever



Budweiser
Everywhere

ANHEUSER-BUSCH, INC., ST. LOUIS
Covington Grocery & Grain Co.
Wholesale Distributors
Covington, Louisiana

Extension of Agricultural Credits.
In the meantime there is a loud cry from certain quarters—I think mostly from members of Congress who are up for re-election and who desire to produce suitable literature for circulation among their constituents at home—calling for further legislation to alleviate the sufferings of the agricultural section. These proposals usually come from perfectly well intentioned friends of the farmer, most of whom do not realize that it is just as dangerous for the farmer to make it too easy for him to borrow money as it is to deny him adequate credit facilities for the production and orderly marketing of his crops.

"My study of the co-operative marketing movement has convinced me that it will spread rapidly and prove to be a practical success. If such proves to be the case we as bankers must do our share not only in being prepared to make large advances on staple products properly warehoused and liberally margined, but also in helping to adjust our whole agricultural credit system to synchronize with the new economic conditions."

"It will avail the farmer nothing to receive an advance of from fifty to sixty per cent. on his product from the Co-operative Marketing Association if the banker or the merchant holds his note for the amount advanced on the crop, all maturing at the time of harvesting. In other words, we must do something to co-ordinate the time when the farmer is expected to pay his debts and the time when he gets returns from the sale of his product; otherwise not even the beneficial effects of the Co-operative Marketing Association can save him from disaster."

It can easily be seen that the farmer who is outside of a co-operative marketing association will be at a disadvantage. The banks are always glad to lend money, but they are not anxious to take risks. The Farm Bureau will be able to place the farmer in a position where the banks will gladly lend him money, because the Farm Bureau organization will enable the farmer to offer good security for the loan. The bank that is not constructive enough in its policy to encourage investment in its community, is doomed to failure. Also, the bank that has not sense enough to see that its loans are secured is doomed to failure. There is but one way in which the farmer will ever be able to borrow money, and that is to be able to pay it back. Stick to your Farm Bureau and work co-operatively.

PUBLICITY BEARING FRUIT.

The building of a bridge or causeway across the lake is now being discussed even outside the State of Louisiana. The publication of map and write-up in the Times-Picayune of last Sunday has brought the matter to the attention of a number of people who are interestedly awaiting develop-