

The True Democrat.

VOLUME XXV

ST. FRANCISVILLE, WEST FELICIANA PARISH, LOUISIANA, SATURDAY, JULY 29, 1916

NO. 26

WHAT THE RURAL CREDITS BILL PROVIDES.

1. The bill provides for a farm-loan board, in some respects similar to the Federal Reserve Board. Under its supervision twelve land banks are to be organized, one in each of twelve districts throughout the country; and each bank is to have a capital of not less than five hundred thousand dollars.
2. These land banks are to make the loans, receive and deposit with a registrar the mortgages that secure them, and issue bonds against the mortgages.
3. The loans to the farmer are made through local loan associations. The associations are made up of ten or more persons who desire to borrow. They must approve the application for a loan before it will be granted by the land bank, and accept a certain liability, either limited or unlimited, for its payment.
4. The local associations must become stockholders in the land banks to the extent of 5 per cent of the loans made to their members, who in turn must hold at least one share each in their local association.
5. The loans that the local associations thus approve are subject to the valuation of government appraisers, and cannot be greater than 50 per cent of the value of the mortgaged property.
6. Loans may run for a period of from five to thirty-six years, and are subject to amortization—that is, a part of the principal is paid with every semi-annual payment of interest, so that by the time the note matures the debt is extinguished.
7. The loans can be made only for some specific productive purpose, like the purchase of a farm, stock ing it

with cattle or tools, or the advantageous refunding of existing indebtedness.

8. The bonds are expected to bear a low rate of interest, 1 per cent lower than the mortgages; but it is believed that they will attract investors because of their security, their wide marketability and their freedom from taxation, keeping the rate of interest as low as practicable—it is hoped as low as 5 per cent.

NO BOOZE WILL REACH MEN ON FIRING LINE.

(The Kansas Issue.)

Booze won't go to the National Guard after the guard enters the Federal service. The mothers, wives and sisters of national guard members may rest assured that these young soldiers will not be subjected to the temptations of strong drink, as, according to Adjutant General McCain, the sending into, or use of liquor in any army camps is "absolutely forbidden." When General McCain was asked about this matter he said, "No, I cannot at this instant cite you to the particular section of the regulations under which the use of liquors in army corps is forbidden and members of the national guard who may be sworn in the Federal service will not be permitted to be sent into army camps.

The wet forces and their sympathizers are wont to say that "a little liquor, taken in moderation, will not injure one physically or mentally," and they will argue that a little booze will aid the fighting man. Uncle Sam, however, and his military heads do not believe this, and booze will be barred absolutely in camp, both to officers and men called into service on account of the Mexican situation.

THE HOUSEWIVES' LEAGUE.

The interest in the Housewives' League of New Orleans continues to grow with the great success of the curb markets established in various parts of the city. There are now twenty-eight of these curb markets. Producer and consumer alike are more than pleased with the results. Fresh vegetables and fruit, chickens, eggs, honey, butter, bread, fish—all are commanding the interest of housekeepers, who find the cost of living reduced, and better and fresher fruit and vegetables for the family table.

Through the endeavors of the Household League a law has been passed permitting farmers to drive their wagons to the curb of any market, and sell their produce. Before this permission was granted a farmer drove his wagon with fresh vegetables and fruit to the French Market, proffering his load to the dealers. They offered him \$1.00 for the entire contents.

"I'll dump it in the Mississippi river first!" he cried. "I've worked hard many a day to raise this."

After going from stall he carried out his threat and dumped his wares in the river.

If this man had known of the Housewives' League, he could have sold his products at the curb market for \$15.00 a load. While the housekeeper is buying cantaloupes from two to five for a nickel, five egg-plants for five cents, and so on, the farmer is making a profit greater than he ever has received; and there is less waste of food that hitherto rotted in the fields for want of a market. There is a marked reduction of prices in the general markets and groceries from the cutting of prices in the curb markets. All over the State people are beginning to realize what a great movement this is. Success is coming, but we want the cooperation of the whole State.

In other ways the League is reaching out to reduce the cost of lighting and heating of homes, to enforce selling by weight, and many things that will lessen the expenses of housekeeping and help to solve the problem of the excessive cost of living. Women all over the United States are organizing Housewives' Leagues to the betterment of conditions in their own towns.

SPENDING EVERYTHING THEY MAKE.

(New Orleans States.)

The daily expenditures of the nine belligerents have been estimated as follows: Great Britain \$30,000,000, Germany \$22,000,000, France \$15,500,000, Russia \$16,000,000, Austria \$12,000,000, Italy \$8,000,000, Turkey \$1,500,000, Belgium \$1,500,000, Serbia \$1,500,000, total \$102,000,000.

The cost of war is approaching very nearly to the income of the people of these respective nations, which the financiers place as the danger line in finances. For example, if the war is costing Great Britain \$30,000,000 daily, it would amount to almost eleven billion dollars a year. The income of the people of Great Britain for the year 1916 is estimated at \$12,500,000,000.

BOARD OF ALDERMEN PROCEEDINGS.

St. Francisville, La., July 21, 1916.

At a regular adjourned meeting of the Board of Aldermen held this day, the following members were present: A. R. Brent, Mayor; Max Mann, L. W. Rogers, Rudolph Yunkes, George Rettig, Jas. H. Kilbourne, Board of Aldermen.

Resignation of John G. Muller read. Motion made, seconded and carried. That resignation of Mr. Muller be accepted with regret.

Applications for position of Engineer at Plant were received from J. C. Cagnon, B. D. Perkins, L. E. Curlee, M. B. Osborne, Mortimer Taylor.

Motion made by Kilbourne, seconded by Rogers, That Board offer Mr. E. Newman \$200.00 and the Town move one house for right of way for levee, this to include all lands from the inside levee line to the edge of Fountain Bayou, and in the event that no agreement can be reached with Mr. Newman that the committee offer to arbitrate the matter. Carried.

Motion made by Mann, seconded by Kilbourne, That the Clerk and Mr. Rogers be a committee to appear before the Council of Bayou Sara, La., in reference to the water and light contract. Carried.

Motion made by Rogers, seconded by Mann, That the Town furnish the Fair with light and water free, the Fair Association to make all connections. Carried.

Motion made by Rogers, seconded by Mann, That Board go into executive session. Carried.

Motion made, seconded and carried, That Mr. M. B. Osborne be elected Engineer of Water and Light Plant.

Motion made, seconded and carried, That Jas. H. Kilbourne be elected Mayor protem.

On motion meeting adjourned on call of Mayor.

A. B. BRIANT, Mayor.
G. J. PLETTERING, Clerk.

I hereby certify that the foregoing is a true and correct copy of the original minutes as they appear on page 379 of minute book "4".

G. L. PLETTERING, Clerk.

WHERE DO YOU LIVE?

(Birmingham Age-Herald.)

We played together in the old days. None was stronger or swifter or lither than he. And none seemed to bear in his soul more of the honesties of the great trees and the clear streams and the open sky.

The years passed. I met him in his city. The fine young glory of the early time had died out of his eyes and his face hinted the story before his lips spoke.

"The main chance"—"A man must live"—"Every fellow has his graft"—"Married? Not for mine. I'm lookin' for a straight woman. The men are crooks; the women are easy money"—"Oh, that's all right for the country, where they don't know"—"A fellow cuts his eyeteeth after a while"—"I tell you there ain't a man or woman in this town, an' I know what I'm talkin' about, that—"

I said to one: "How did you like your trip?"

He said: "Ugh! Stinking bilge water, a sort of hell slop—air, dead and rotten—dark, night all the time—creaking, groaning, rolling, pitching ship's belly—cuts and kicks and curses—"

I said to another: "How did you like your trip?"

He said: "Companionship—quiet—air—sky—sea—"

It was the same ship and the same trip; but one man was in the hold, the other on the decks.

I caught a rat in my trap, and I said to him: "What of the world?"

"The world—the world," he said, as his eyes narrowed, and his teeth chattered. "The world is a sea of filth. We splash, we wade, we swim in the ooze. The earth sends down its dead things to us and we have slimy battles over the prey. The corpses of vegetables and bugs and animals and men—oh, what sweet booty to climb on and chew and gorge! And when others climb on, too, what heaven of joy to slay in the dark and then wait till the flesh is tender and rotten! What juicy bits are sunken eyeballs! Ah-h-h—"

I caught another rat in my trap, and I said to him: "What of the world?"

"The world—the world," he said, as his little eyes shone. "The world is a hill country, where corn fields skirt the woods, and a little stream is near, and the sky seems close. We have great battles with the squirrels sometimes—they are ours if we can catch them—but they are swift and strong; their teeth go deep and their feet are like wings. And sometimes partridges—one fooled me once. I ran upon a family, one fluttered away as if lame, I pursued, and then she flew away, laughing in my face. She had lured me off to give her chicks a chance to escape. She was a cunning, brave mother. The corn is best, though. I like it when it is young, and the grains burst in my teeth like sacs of juice. I like it old, too, when I must gnaw through the hard enamel to find the white, sweet heart.

"At noon when the sun is hot I slip past the bank of moss, the white violets, the wandering vine, and find my nest for a nap. But in the evening when the low sun is shooting darts through the trees and the standing corn, there is work to do; and again in the gray dawn when the birds are waking, and the sun climbing up to see what it is all about. But I think I love the world best when it sleeps under the silver sowing of the moon."

It was the same world, but one lived in the sewers, the other on the hills.

A. J. Maumus of New Iberia, La., has been appointed by President Wilson as receiver of customs at Port au Prince, Hayti, at a salary of \$9,000 a year. This is the most lucrative office to which a Louisianian has been appointed under the present national administration, with one exception. John Ewing, a brother of National Committeeman Robert Ewing, receives a salary of \$12,000 a year as United States minister to Honduras.

Why not go in with a number of your neighbors, buy paints together, and paint every house in your community, after crops are laid by? Don't you know that you would be prouder of living in it ever after? And where you can't paint, whitewash. Remember, too, that paint pays not merely in improved appearances but almost immeasurably lengthens the life of lumber—and lumber is getting higher all the time. Save your house from decay, and have the distinction of living in a painted house at the same time.—The Progressive Farmer.

The world may owe every man a living, but a lot of them haven't sense enough to show up on pay day.

CATTLEMEN TO MEET.

The fourth annual meeting of the Southern Cattlemen's Association will be held at Shreveport, La., August 16, 17 and 18, 1916. Those attending the meeting will find it to their advantage when arriving at the station at Shreveport to look for a man with badge, "Ask Me." He will give all directions required.

The Louisiana Live Stock and Breeders Association will meet at Shreveport on Tuesday, August 15, which will enable Louisiana stock men to attend both meetings at the same time. Thursday afternoon, August 17, the

second day of the meeting of the Southern Cattlemen's Association, the Louisiana Holstein Cattle Breeders' Association, E. L. Jordan, Secretary, Baton Rouge, La., and the Louisiana Jersey Breeders' Association, C. H. Staples, Secretary, Baton Rouge, La., will sell sixty-six head of Holsteins and four head of Jerseys, as follows: Six purebred Holstein bulls of serviceable age; 12 purebred Holstein heifers, 4 to 8 months old; 15 purebred Holstein springing heifers; 12 grade Holstein yearling heifers, bred; 15 grade Holstein heifers, springing; 6 grade Holstein cows, springing; four purebred Jersey cows.

RAILROAD WAGES

Shall they be determined by Industrial Warfare or Federal Inquiry?

To the American Public:

Do you believe in arbitration or industrial warfare?

The train employes on all the railroads are voting whether they will give their leaders authority to tie up the commerce of the country to enforce their demands for a 100 million dollar wage increase.

The railroads are in the public service—your service. This army of employes is in the public service—your service.

You pay for rail transportation 3 billion dollars a year, and 44 cents out of every dollar from you goes to the employes.

On all the Western railroads in 1915, seventy-five per cent of the train employes earned these wages (lowest, highest and average of all) as shown by the pay rolls—

	Passenger		Freight		Yard	
	Range	Average	Range	Average	Range	Average
Engineers	\$1747	\$2195	\$1537	\$2071	\$1056	\$1378
Conductors	3094	1878	3076	1935	2445	1355
Firemen	1543	1317	1454	1181	1151	973
Brakemen	2789	2078	2933	2059	2045	1552
	854	967	874	1135	862	1107
	1719		1961		1821	

The average yearly wage payments to all Western train employes (including those who worked only part of the year) as shown by the 1915 payrolls were—

	Passenger	Freight	Yard
Engineers	\$2038	\$1737	\$1218
Conductors	1772	1624	1292
Firemen	1218	973	832
Brakemen	921	1000	1026

A 100 million dollar wage increase for men in freight and yard service (less than one-fifth of all employes) is equal to a 5 per cent advance in all freight rates.

The managers of the railroads, as trustees for the public, have no right to place this burden on the cost of transportation to you without a clear mandate from a public tribunal speaking for you.

The railroads have proposed the settlement of this controversy either under the existing national arbitration law, or by reference to the Interstate Commerce Commission. This offer has been refused by the employes' representatives.

Shall a nation-wide strike or an investigation under the Government determine this issue?

National Conference Committee of the Railways

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| ELISHA LEE, Chairman. | A. S. GREGG, Asst. to Receivers, |
| P. B. ALBRIGHT, Gen'l Manager, | St. Louis & San Francisco Railroad. |
| Atlantic Coast Line Railroad. | C. W. DUNN, Gen'l Manager, |
| L. W. BALDWIN, Gen'l Manager, | Atchafalaya, Tepeles & Santa Fe Railroad. |
| Southern Railway. | H. W. McMASTER, Gen'l Manager, |
| C. L. BARDU, Gen'l Manager, | Wheeling and Lake Erie Railroad. |
| New York, New Haven & Hartford Railroad. | N. J. MANSER, Vice-President, |
| E. B. COFFMAN, Vice-President, | Norfolk and Western Railway. |
| Southern Railway. | JAMES RUSSELL, Gen'l Manager, |
| S. E. COTTER, Gen'l Manager, | Denver & Rio Grande Railroad. |
| Wabash Railway. | A. M. SCHRYVER, Resident Vice-Prod., |
| P. E. CROWLEY, Asst. Vice-President, | Pennsylvania Lines West. |
| New York Central Railroad. | W. L. SEDDON, Vice-President, |
| G. H. EMERSON, Gen'l Manager, | Seaboard Air Line Railway. |
| Great Northern Railway. | A. J. STONE, Vice-President, |
| C. H. EWING, Gen'l Manager, | Erie Railroad. |
| Philadelphia & Reading Railway. | G. S. WARD, Vice-Prod. & Gen'l Manager, |
| B. W. GRICE, Asst. to President, | Seaboard Central Lines. |
| Chesapeake & Ohio Railway. | |

Semi-Annual Statement

OF THE

Mutual Building & Loan Association

Located at St. Francisville, in the Parish of West Feliciana, Louisiana, for the six months ending June 30, 1916. Organized 1902.

OFFICERS.

S. McC. Lawrason, President. G. L. Plettinger, Vice President.
C. M. Downs, Secretary-Treasurer.

DIRECTORS.

S. McC. Lawrason, G. L. Plettinger, L. W. Rogers, Ben Leopold,
J. E. Robb, A. S. Leonard, A. Hadden, J. R. Matthews, C. M. Downs.

ASSETS.

Mortgage loans secured by vendor's privilege.....	\$34,250.00
Loans secured by stock and otherwise.....	1,768.25
Due from members on stock.....	1,483.90
Due by borrowers for interest.....	1,903.23
Due by borrowers for taxes and insurance advanced.....	120.06
Furniture, fixtures and supplies.....	116.80
Real estate acquired by foreclosure and otherwise.....	6,552.54
Cash on hand and in bank.....	\$31.88
Sundry open accounts.....	10.90
Assets other than above—suspense account.....	27.53
Total.....	\$47,063.29

LIABILITIES.

Full paid stock.....	\$ 2,400.00
Installments and dividends on serial stock.....	34,886.15
Contingent loss and reserve fund.....	2,291.49
Borrowed money and interest.....	6,964.85
Sundry open accounts.....	20.74
Undivided profits.....	500.06
Total.....	\$47,063.29

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS.

Interest collected.....	\$1,460.75
Fines collected.....	70.20
Interest due by borrowers.....	1,903.23
Rents on real estate.....	55.50
Profits derived from other sources.....	10
Total.....	\$3,489.78

LESS.

Expenses.....	\$ 639.88
Interest on borrowed money paid.....	421.85
Interest due and carried over, Dec. 31, 1915.....	1,927.99
Total.....	\$2,989.72

Gross profit.....	\$3,489.78
Less expenditures.....	2,989.72
Net profit.....	\$ 500.06

STATE OF LOUISIANA,)
Parish of West Feliciana,)

We, the members of the Auditing Committee, and the Secretary of the above-named Association, do solemnly swear that all the foregoing statements of the condition of this Association for the six months ending as above specified are true and correct, to the best of our knowledge and belief.

J. H. KILBOURNE,
GEO. RETTIG,
Auditing Committee.
C. M. DOWNS, Secretary.

Sworn to and subscribed before me, this 26th day of July, A. D. 1916.
E. S. MUSE,
Notary Public, Parish of West Feliciana, Louisiana.