Another New Orleans song, with possible Irish roots, probably an Irish immigrant to 19th Century America, at a time when states and banks issued their own bank notes, which were not accepted everywhere. There are several verses, in which the singer, alone and without love money, meets and falls for a Creole girl by the Lakes of Pontchartrain.

"I said my pretty Creole girl, me money here's no good If it weren't for the alligators I'd sleep out in the wood You're welcome here kind stranger, our house it's very plain But we never turn a stranger out at the Lakes of Pontchartrain.

The singer, impressed by her kindness, proposes marriage. But she explains that she has a true love at sea, and true she will remain

"So fair thee well me bonny o' girl I never see no more But I'll ne'er forget your kindness and the cottage by the shore And at each social gathering a flowin' glass I'll raise And drink a health to my Creole girl by the Lakes of Pontchartrain.'

If playing alone, add appropriate chord tones or arpeggios as needed to fill out the melody, especially on the D to G to D chord change.