Morning Star and Catholic Messenger.
NEW ORLEANS, SUNDAY, OCTOBER 12, 1873.

What a Southerner Thinks About French Politics.

Col. John Forsyth, the able editor of the Mobile *Register*, at present in Europe writes, from Paris, under date of Sept. 7th, as follows:

It is not possible to be in Paris at this moment and to shut out thoughts of French politics. A revolution is in the air, and it is felt to be close at hand. Sixty days will bring it to a head, and yet, to all appearances, Paris is tranquil, and the people throng the boulevards and crowd the cafes and restaurants, which are legion, as if their sole aim in life were to eat and drink in public, for Parisians delight to live anywhere but at home. Paris seems to be made up of apartments to let, cafes, restaurants, and public buildings—the first to eat in, the second to sleep in, and the rest to be governed and to worship and to be amused in. As to the manner and result of the revolution one can only conjecture. No one believes it will pass without a struggle—a short but a fierce one. If the change could be submitted to a *plebiscite*, the Imperialists would carry the country largely. This is not to be the game apparently, but it depends mainly upon the Marshal, Duke, and President MacMahon, who is the Warwick of the situation. It is said he will obey the National Assembly, and again as stoutly denied that he will do so before submitting the vote of that body to the people; for it is well said if so great a national question is settled by a small majority of the Assembly, there can be no hope of a permanent solution, and permanence is what the best lovers of France desire and really seem to be bent on having. To me it seems that Count de Chambord has the game in his hands, if he chooses and knows how to play it. An indispensible condition is that he forgets that he is a Bourbon and makes *tabula rasa* of a leaf in the history of his race, which has shown that it never learns. *Prima facie* one would suppose that France had suffered enough from the Bourbons to do without them for all time to come; and so France has, with the Bourbons as they *were*. Under the old regime of divine rights ideas and principles, the Count de Chambord will never be King and so restore his family to the throne of France. If he still holds that it is for Kings to give constitutions and their people to accept them, and that it is beneath the dignity of a sovereign to treat with his people for the terms upon which they will accept his rule, it would argue badly for the power of this people to learn wisdom from the fatal experience which they have suffered since Louis XVI lost his head on the Place de la Concorde, on the spot now marked by the obelisk of Luxer, and where the guillotine drank the blood of twenty-eight hundred other victims. A French public writer has lately appeared in the press with an article that, I think, expresses the thoughts of the nation on this subject. Mr. Lemoine says "the choice is between a despotic republic or a liberal monarchy—a state of seige, or a return to civil order and liberty." To an American ear this sounds like a reversal of the order of things. But it is true of France, because a republic is distasteful to the nation. They fear it as well as doubt it. Hence a republic in France is like an inverted pyramid. It can only be propped up and made to stand on its apex by force. I have already told you what sort of a Republic this is—a government of espionage and rigor. Indeed, calm as everything is, Paris is in truth in a state of seige. A legitimate monarchy, on other hand, would be far more a government of consent than the republic, and hence its ability to be more liberal and more sparing of the bayonet. This on the hypothesis that Henry V comes to the throne on the terms insisted upon by the people—even the loyalists. France, it is said, will have no more "white follies or red follies;" no more of the tyranny of the Bourbon lilies, nor the butchery of the Red Republicans. Hateful as the Republic is, the people will stick to it until they can secure a liberal monarchy. A brother journalist in this city tells me that the late Mr. Seward anticipated the thought of Mr. Lemoine. When he was last in Paris he remarked that he had paid two visits to this country; once under the Empire, and once under the Republic. The first time he found liberty of the people under an imperial form of government; the second time, the people without their freedom under the Republic. I think I have about outlined the political situation of France.

DANCING.—On Sunday, September 14th, at every chapel within the diocese of Ferns, Ireland, a pastoral letter was read to the congregations by their priests from the Right Rev. Dr. Furlong, the Bishop, against "fast dances." His Lordship said that "these modern dances, with all their concomitant circumstances, are an immediate occasion of sin, is a truth so potent as not to admit of controversy. Should individuals affirm that they feel no inconvenience from engaging in those dances, let them reflect that they are accountable, not only for themselves, but for others, so as not to afford to any one an occasion of sin. Besides the attitude and postures in those dances are so offensive to modesty as to stamp upon them at once a character of impropriety. Then there is the responsibility of giving bad example. Again, we know from experience that the habits or fashions prevailing in the higher classes of society are sure to descend through its various gradations. Should this result follow in the present instance, as infallibly it will, no one with Christian feeling can contemplate the consequences without horror." His lordship throughout his pastoral gives many extracts from learned divines bearing out his opinions condemning such dances as waltzes, polkas, galops, etc.

ST. PATRICK'S READING ROOM AND LITERARY SOCIETY, MOBILE.—At the annual meeting of this Society, held last Saturday evening, the following officers were elected to serve for the ensuing year: President, Jas. Cahill; Vice President, John Delahunty; Treasurer, Philip Kearney; Secretary, Jno. T. McCafferty; Banner Bearer, Thos. Fitzgerald; First Marshal, Jas. Caslin; Second Marshal, Peter A. Carney.

ST. MARY-JEFFERSON COLLEGE.—The opening of this college has, in consequence of the death of President Gaud, been postponed till the 1st of November.

Wolfe Tone's Grave.

[From the Dublin Nation, Sept. 20th.]

The pious and graceful act which was performed on Sunday last by a few of the young men of Dublin in Bodenstown churchyard will excite a feeling of gratification in every true Irish heart. It was highly creditable to those who were immediately concerned in it, and, as illustrating an honorable trait in the national character, creditable to the whole Irish race. One of the surest signs of a sound national spirit among the people is their tender reverence for the memories of men who nobly labored, and greatly dared, and freely sacrificed everything for the cause of Ireland. Impelled by that feeling, the Irish people commemorate the services of men whose patriotic efforts took widely different directions, but whose motives were in all cases due to sincere and earnest love of country. O'Connell, the apostle of moral force, is to have a splendid monument in the centre of Dublin; O'Brien, who felt no scruple in opposing physical resistance to tryannous oppression, has his already. Grattan, a friend of the connexion with Great Britain, will shortly be commemorated by a noble statue in College-green; and now a tribute of regard is fittingly paid to the memory of Wolfe Tone, who honestly believed that the political salvation of his country could be assured only by severing that connexion completely. No son to whom Ireland ever gave birth labored more energetically or unselfishly, with more constancy and courage, or more thorough devotion, in her cause than Theobald Wolfe Tone. Time was when to mention his name with honor was regarded as little less than treason; time was when the burial place to which his remains were secretly consigned by his sorrowing friends was known to but a few, was devoid of any token by which it might be identified, and was likely soon to be forgotten. But with the uprise of a bolder national spirit in the country all this was changed. The spot that held the dust of Wolfe Tone was sought and found, and an humble memorial was raised over it by loving hands. Of late years, owing to a variety of causes, that memorial had almost entirely disappeared, and thus the grave of Tone wore once again the appearance of ruin and neglect. But that appearance it wears no longer. Quietly, without public appeal, or display of any kind, a number of patriotic young men in Dublin took in hand the task of supplying a more fitting memorial for the patriot's grave. The money was speedily subscribed; a slab bearing a simple but suitable inscription was prepared, and on Sunday last a party of true-hearted young men silently bore it to the honored spot and fixed it in its place. For this act, so well conceived and so creditably executed, they deserve the gratitude of their countrymen at home and abroad. Many an Irishman as he reads the description of the scene which appears elsewhere in our columns will call to mind the touching verses in which Davis gave expression to his feelings after having witnessed proceedings of a somewhat similar character in the same place, and will say with him—

Sweet! sweet 'tis to find that such faith can remain
To the cause, and the man so long vanquished and slain.

Gen. Sherman has a vein of humor—only a vein. At at late meeting of the soldiers of the Army of the Cumberland, he practiced the following quaint bit of sarcasm:

Even since we were soldiers we have seen Europe broken to pieces. We have seen territory and whole masses of people transferred from one government to another. They do not do it with us. And why is it? Because a part is essential to the whole. The people feel an interest in the whole, for any moiety, ever so small, if taken away will break up the whole.

KNOWLEDGE AND WISDOM.

Knowledge and wisdom, far from being one,
Have oftimes no connection. Knowledge dwells
In heads replete with thoughts of other men;
Wisdom, in minds attentive to their own.
Knowledge, a rude unprofitable mass—
The more materials with which wisdom builds—
Till smoothed, and squared, and fitted to its place,
Does but encumber what it seems to enrich!
Knowledge is proud that he has learned so much.
Wisdom is humble that he knows no more.
(*Cowper.*

As a missionary (says the Savannah *News*) President Grant is not a success. His latest achievement in compulsory salvation is the turning out of the Roman Catholic fathers from the Osage Indian reservation, and the substitution of Quaker instructors. The Osages are not pleased with the change, the fathers having lived among them since 1844. It certainly seems that the wishes of the Indians in regard to the choice of their spiritual adviser should be heeded.

ANNIVERSARY
OF
THE APOSTLE OF TEMPERANCE.

STATE UNION OF THE CATHOLIC TOTAL ABSTINENCE ASSOCIATION OF LOUISIANA.

The celebration of the Anniversary of Father Matthew, which fell on the 8th inst., was postponed till

TO-DAY, SUNDAY, OCTOBER 12,

when the members of the several Total Abstinence Societies of this city will meet at ST. ALPHONSUS CHURCH, at 7½ o'clock Mass, to receive Holy Communion.

At 7 o'clock, on the evening of the same day, at ST. PATRICK'S CHURCH, there will be a

FREE LECTURE

by the Rev. FATHER ABBOTT, C. M., of St. Stephen's Church, at which all the members of the Association will attend.

Members will wear their ribbon badges on both these occasions.

The public are invited to attend.

THOS. G. RAPIER, President.
D. H. BUCKLEY, Secretary. oct12 1t

THE PARTNERSHIP HERETOFORE EXISTING between the undersigned, under the style of J. McCAFFREY & CO., was dissolved on the 1st inst. Mr. McCAFFREY assumes the liabilities, and will collect all debts due the firm.

J. McCAFFREY.
E. L. McKEON.

New Orleans, October 1, 1873.

RE[illegible] yet, in some of t[illegible] in the world, in the [illegible] HA[illegible] in St. Mark's at Ve[illegible] Rome, the incident [illegible] daily, and creates no sur[illegible] are the halt and the maimed—[illegible] the decent, hard-working poor—

leave to inform my [illegible] will continue the PRODUCE BUSI[illegible] the old stand, and [illegible] CAFFREY, [illegible] corner of Fulton.

MARRIED

HALLAGAN—NEVILLE—In St. Alphonsus church, September 29th, at a Nuptial High Mass, by Rev. Father Girardey, Eliza M. Neville to M. E. Hallagan.

HOGAN—WILLIAMS—On Wednesday, September 24, 1873, at St. Alphonsus Church, by the Rev. Father Colonel, C. SS. R., Mr. M. E. Hogan to Miss Katie Williams, both of this city.

DIED:

WALSH—On Saturday, October 4, at half past 2 P. M., Bridget, wife of John Walsh, aged thirty years, a native of Newrose, county Wexford, Ireland.

OBITUARY.

WINCHESTER—At Louisville, Ky., at the residence of Hon. Boyd Winchester, on Sunday, September 21st, 1873, Carmelite Constant Winchester, aged seventy-one years, widow of Judge Benjamin Winchester, of St. James Parish, Louisiana.

We have no need to deplore the sudden death of this estimable lady, for in her case, although the Bridegroom's call was unexpected, her whole life had been ordered and her faithful heart prepared for His summons, come when it might. Our regret is rather with her bereaved family, who were deprived of the sad consolation of surrounding her dying couch and ministering to her last wants.

It was a singular dispensation, that while on a visit to friends and relatives in their distant home, and while looking forward to a speedy reunion with her loved ones in the South, Death should have stolen upon her unawares, ordered this one visit to be her last on earth, and show how, though far from home, how near she was to Heaven! She had enjoyed the full period of the time allotted for a mortal's pilgrimage, so that this last additional year seemed, as it were, a tender leniency towards her long and noble life, a kind indulgence towards that family so soon to be deprived of its mother and its model.

One alone of her devoted children was by her side; and this one had tasted the bitterest chalice which woman's lips can know; and yet this new and terrible experience must always prove to her a source of happiness, and of envy to those denied this consoling privilege.

While the Hon. Judge Winchester, having left his Kentucky home, found a grave on Southern soil, his Creole bride, in her old age, journeys back to his native place only to close her eyes among his friends and kindred. Meet indeed that they, with reverential hands, should lay her down to rest, while memories of the past—its happy smiles—its bridal joys—mingled with their tears and blended with their sorrow; for the past and present had exchanged their gifts—the aged bride in return for the youthful groom!

A blameless life closed by a painless death! May we not then confidently pray that in "the better land" she has found her husband and her youth once more, or rather that the humble Christian, in the presence of her God, has realized a share in those eternal joys which "the eye hath not seen, the ear hath not heard, nor hath it entered the heart of man to conceive!"

REQUIEM MASS:

To-morrow (Monday) morning, at 7½ o'clock, a Solemn High Mass of Requiem will be celebrated at St. Francis de Sales Church, for the repose of the soul of MICHAEL P. DWYER, who died on the 13th of last September. His friends and acquaintances, and those of his family, as also the faithful generally, are invited to attend.

TO HOUSEKEEPERS.

We have, by recent arrivals, largely augmented our

Stock of Housekeeping Goods,

and are now prepared to supply all demands at

EXTREMELY LOW PRICES,

Especially in

WINDOW SHADES	RUGS, MATTINGS,
CRUMB CLOTHS,	MOSQUITO BARS,
COMFORTS,	BLANKETS,
TOWELS,	NAPKINS,
DAMASKS,	SHEETINGS,
PILLOW CASINGS,	QUILTS, Etc., Etc.

We are also in receipt of

NEW GOODS IN ALL DEPARTMENTS,

At Extremely Low Prices.

BRASELMAN & ADAMS,
586 and 588.....MAGAZINE STREET.....586 and 588
Corner St. Andrew street,
CASH HOUSE.
oct12 1t

A CARD.

At the request of friends desirous of placing their daughters under my instruction, and in order that others who may wish to avail themselves of the same privilege may have an opportunity of doing so, I respectfully inform parents and guardians, and those in charge of educational institutes, that I will give lessons in VOCAL AND INSTRUMENTAL MUSIC, on terms satisfactory to all. Church Music a specialty.

THERESA OANNON,
291.....St. Philip street.....291
Between Roman and Prieur streets,
Adjoining St. Ann's Church.
Cars of Canal and Claiborne and Dumaine and Fair Grounds lines pass within two squares of residence.
oct9 1f

LADIES' HAIR MANUFACTORY.

The undersigned will be pleased to see his numerous patrons and the public generally at

NO. 205 CANAL STREET,

where he is prepared to execute all orders in HAIR WORK neatly and promptly, and at PRICES TO SUIT THE TIMES.

SWITCHES and BRAIDS of all qualities, from $3 upwards, all Human Hair.

Old Switches, Braids, Curls and Hair Work repaired in the latest style.

On MONDAY, 12th inst., our Branch, at No. 586 MAGAZINE STREET, will be reopened with a new assortment of HAIR GOODS, and orders may be left there or at 625 Magazine street, and will receive prompt attention.

Prices guaranteed as low as any Hair Store in New Orleans. OLIVER A. PEIRCE, Agent,
oct12 1m 205 Canal street.

BOYS' SCHOOL SUITS.

We have NOW OPEN a large assortment of

BOYS' SCHOOL SUITS,
BOYS' DRESS SUITS,
BOYS' SHIRTS, DRAWERS, SOCKS,
BOYS' COLLARS, SUSPENDERS, BOWS, etc.

ALL AT MODERATE PRICES, at

PIERSON & HEWS,
oct12 1t 13 and 15 Camp street.

COPARTNERSHIP.

The undersigned have formed a copartnership for carrying on the HAT and GRAIN BUSINESS, at No. 31 Poydras and Nos. 43, 45 and 47 Fulton street, under the style of E. L. McKEON & CO.

E. L. McKEON,
E. M. BERMINGHAM.

New Orleans, October 1, 1873. oct8 1f

MME. S. LIBERMAN, NO. 20 CANAL STREET,

Has just returned with a choice assortment of HATS, BONNETS, TRIMMINGS and MILLINERY GOODS generally, the FALL OPENING of which will be announced in a short time.

DRESS MAKING attended to with promptness and in the latest modes. oct12 1t

GAS FIXTURES.....GAS FIXTURES
AT NEW YORK PRICES.
FOR SALE BY P. H. QUINLAN,
No. 280 Camp Street, near Calliope street.

The latest and most approved patterns in Chandeliers constantly on hand. Stores, Offices and Dwellings fitted up on short notice and on reasonable terms.
Jobbing solicited. oct12 1m5p

GLAD TIDINGS FOR LADIES AND CHILDREN.

MR. WILLIAM HOGAN,

99 and 101.....Canal Street.....99 and 101

Having just returned from an extensive tour through all the manufacturing districts of the North and East, begs leave to announce that he is prepared to supply them with the best selected stock of Ladies' and Children's, also Men's and Boys'

BOOTS, SHOES, ETC.,

of the latest styles, most finished cut, and elegant make. In consideration of these facts

A GRAND RUSH IS ANTICIPATED,

commencing next week; and in order to meet this popular rally, he is determined to sell his goods utterly regardless of the Panic, Suspension of the Banks, or Scarcity of Greenback Currency, at the

LOWEST CASH OR CHECK PRICES.

Call and examine our stock. Prepare to be astonished at the Novelty, Uniqueness and Magnificence of the Display. oct12 1t

REMOVAL.

The undersigned has removed his entire stock of

PIANOS AND ORGANS

to his new Warerooms in GRUNEWALD HALL, 18 and 20 Baronne street, and requests his friends and those who need a first-class PIANO or ORGAN, at very low prices, and on accommodating terms, to give him a call.

The MUSIC and other MUSICAL INSTRUMENT business, at Wholesale and Retail, will be continued at 129 CANAL STREET.

A fresh supply of the celebrated STEINWAY, also WESTMAYER (Berlin) PIANOS, just received.

Pianos rented, repaired and exchanged.

Certified bank checks received from purchasers, also for all amounts due.

LOUIS GRUNEWALD,
Piano Dealer, 18 and 20 Baronne street,
oct12 1t and 129 Canal street.

NEW FALL CLOTHING.

We are now opening our NEW STYLES of

CASSIMERE BUSINESS SUITS
AND
NEW FURNISHING GOODS,

UNDERWEAR, SHIRTS, COLLARS, ETC.

All FRESH GOODS, WELL MADE, and offered at MODERATE PRICES.

Call and see, at

PIERSON & HEWS,
oct12 1t 13 and 15 Camp street.

C. DILLON,
CARPENTER AND BUILDER,
231 Carondelet street, Box 296 Mechanics' Exchange,
New Orleans.
Jobbing promptly attended to. oct12 73 1y

HOME MUTUAL SAVINGS BANK.

NOTICE.

PROFESSIONAL MEN, DEALERS, TRADESMEN, MECHANICS AND LABORERS

are invited to open their Deposit Accounts, and place what they can save out of their earnings in the

Home Mutual Savings Bank,
71 CAMP STREET (Near Poydras).

INTEREST ALLOWED AT SIX PER CENT, and amounts from One Dollar upwards received subject to call.

GEO. W. BYRNE,
au24 5ptf Cashier.

SEMI-ANNUAL STATEMENT
OF THE
Mutual National Bank of New Orleans.
No. 106 Canal Street,
At the close of business, Monday, June 30, 1873.

RESOURCES:

Loans and Discounts		$1,424,595 89
U. S. Bonds to secure Circulation		466,000 00
Due from Redeeming and Reserve Agents		102,507 40
Due from other Banks and Bankers		15,711 05
Stocks (market value)		16,920 00
Premium on Gold		2,186 33
Premium on United States Bonds		72,947 50
Banking House		7,974 80
Furniture and Fixtures		16,649 86
Legal tender notes	$362,000 00	
Specie—coin	24,348 66	
Bills of National Banks	4,699 00	
Fractional currency and nickels	1,905 00	
Checks on local banks	96,683 90	490,039 46
		$2,614,125 29

LIABILITIES:

Due to Individual Depositors		$1,627,912 26
National Bank circulation outstanding		419,000 00
Capital Stock paid in		500,000 00
Dividends unclaimed		435 19
Due to distant Banks		1,171 30
Surplus Fund		13,333 76
Profit and Loss		16,472 78
Dividends to shareholders	$27,500 00	
Dividends to depositors	8,300 00	35,800 00
		$2,614,125 29

ALL DEPOSITORS PARTICIPATE IN THE PROFITS.

THIRD SEMI-ANNUAL DIVIDEND,
Declared December 31, 1872.
5½ per cent to Stockholders.
8 per cent to Depositors.

PAUL FOURCHY, President.
ALBERT BALDWIN, Vice President.
JOSEPH MITCHEL, Cashier.

DIRECTORS:

P. Maspero,	John T. Hardie,
John D. Cobb,	Ernest Miltenberger,
Adolph Mayer,	Albert Baldwin,
Paul Fourchy,	Charles Laitte,
P. Pourraine.	

oct6 72 1y 5p

TARRANT'S SELTZER APERIENT

ARE YOU A BANKRUPT?—Do not resent this question, reader. It is not an impertinence. We have no right to inquire into your business affairs, and don't intend to. But are you *Bankrupt in Health?* If so, recruit, regulate and renovate your insolvent system with

TARRANT'S EFFERVESCENT SELTZER APERIENT.

Turn its reserves of latent strength and vitality into active, vital capital with that most agreeable of all tonics, that mildest of evacuants, that most genial of stomachics, that most salubrious of exhilerants. It puts dyspepsia and biliousness to flight, cures constipation, braces the nerves, clears the brain and refreshes, reanimates and purifies the whole physique.

my4 6m5p SOLD BY ALL DRUGGISTS.

THOS. McKENDRICK,
PLUMBER AND GAS FITTER,
No. 656 Magazine street, near Philip,
New Orleans.

Kitchen Ranges, Hot, Cold and Shower Baths, Water Closets, Wash Stands, Pumps and Hydrants, fitted on the most approved style. Gas, Steam and Water Pipes, Faucets, Gas Chandeliers, etc., fitted up carefully and at the shortest notice. au31 73 1y5p

JOHN N. HEALY,
Attorney and Counsellor at Law,
NO. 9 COMMERCIAL PLACE,
(Postoffice Box, 2232,)
an25 73 1y5p New Orleans.

JOHN. J. FINNEY. THOS. A. BOLAND.
FINNEY & BOLAND,
ATTORNEYS-AT-LAW,
13.....Commercial Place.....13
New Orleans. oct 72 1y5p

D. H. HOLMES. A. HOFFMAN. E. D. WILMOTT.

D. H. HOLMES,
Nos. 155 Canal and 15 Bourbon Streets,
NEW ORLEANS.

DIRECT IMPORTATION.

SILKS,
EMBROIDERIES,
LACES,
SUITS,
CHILDREN'S GARMENTS,
HOUSE FURNISHING,
HOSIERY, ETC.

Wholesale and Retail.

my11 73 1y5p

CHARTER.

STATE OF LOUISIANA—PARISH OF ORLEANS, CITY OF NEW ORLEANS.

Be it known, that on this eleventh day of September, in the year of our Lord one thousand eight hundred and seventy-three, and of the Independence of the United States of America the ninety-eighth, before me, WILLIAM JOSEPH CASTELL, a Notary Public in and for the Parish of Orleans, State of Louisiana, duly commissioned and qualified, and in the presence of the witnesses hereinafter named and undersigned, personally came and appeared, the parties whose names are hereunto subscribed, who declared that, availing themselves of the provisions of the Statutes of Louisiana relative to the organization of Corporations in this State, they covenant, agree and bind themselves, and those who may hereafter become members of this Corporation, to form themselves into and constitute a Corporation, for the objects and purposes and under the stipulations following, to wit:

ARTICLE I.

That the name, style and title of this Corporation shall be THE NEW ORLEANS HOMESTEAD ASSOCIATION. It shall be domiciled in the city of New Orleans, and have and enjoy succession in its corporate name for twelve years. It may sue and be sued, and the President of the Association is designated as the officer upon whom all citations shall be served.

ARTICLE II.

Its object shall be the accumulation and disbursement of a fund sufficient to enable the Stockholders to build, or purchase for themselves, such real estate within the city of New Orleans, and also that of Carrollton, as they may deem advantageous.

ARTICLE III.

The members of this Association must be residents of Louisiana. Minors may hold stock through their tutors, and women in their own right.

ARTICLE IV.

The capital stock of this Association shall be Five Hundred Thousand ($500,000) Dollars, divided into twenty-five hundred (2500) shares, of two hundred dollars each. The stock shall be paid as follows: A first payment of fifty (50) cents on each share, and every succeeding week thereafter a payment of twenty-five (25) cents on each share; this method of paying to continue until the sum paid in by instalments, with all profits added thereto, shall amount to two hundred ($200) dollars for each share.

ARTICLE V.

In case any stockholder shall neglect or refuse to pay his weekly instalments as often as the same shall be payable, such stockholder so neglecting or refusing shall forfeit and pay, for such neglect or refusal, an additional sum of five (5) cents for each share of stock by him held. Any stockholder, having effected a loan on his stock, who shall neglect or refuse to pay the weekly portion of the interest on each share for which he has received a loan, shall pay an additional sum of five (5) cents on each share on which a loan has been effected. Each and every weekly refusal or neglect to pay his instalment or interest, shall be charged to his account. These fines may be avoided by paying in advance for a certain time, during which period it being covered by a prepayment no fines can be levied.

ARTICLE VI.

Each stockholder, for each share of stock that he may hold in the Association shall be entitled to receive from the funds of the Association a loan of two hundred ($200) dollars—less the premium offered. Whenever the funds in the treasury shall warrant, one or more loans shall be disposed of to the stockholder offering the highest voluntary premium, in such manner as the Board of Directors may determine. Should he so wish, any stockholder having plurality of shares, by making the same known at the time of offering, shall be entitled to succeeding loans, offered at that time, at the same premium per loan, to the full amount his shares entitle him—provided he shall not receive more than one hundred and seventy ($170) dollars loan on each share. No stockholder shall be entitled to a loan on more than thirty (30) shares. No stockholder shall be entitled to a loan who is in arrears to the Association. Stockholders taking loans shall pay interest thereon (on nominal loan) by weekly payments, at the rate of eight (8) per centum per annum.

ARTICLE VII.

Whenever a stockholder shall be declared entitled to a loan or loans, he shall allow to be deducted the premium offered by him for the same, and before receiving the same he shall secure the payment thereof to the Association by act of mortgage and transfer of policy of fire insurance to the Association, and, if there be any due, a receipt for paid up State, Parish and Municipal taxes. In case of failure to give satisfactory security for such loan within three months from the date of purchase, the interest, together with all costs and charges, and expenses attending the examination of title and searches, shall be charged to such purchaser and the money revert back to the Association.

ARTICLE VIII.

Stockholders, having taken no loan, and wishing to withdraw from the Association, shall be entitled to receive from the Treasurer the amount of dues actually paid in by them, first deducting all fines and forfeitures, and a portion of all losses incurred. Any stockholder having taken one or more loans, desiring to withdraw, will be permitted to do so; provided he shall have repaid said loan, which he may do at any time; and, in case of the repayment thereof, before the expiration of the twelfth year after the organization of this Association, there shall be refunded, to said borrower one-twelfth of the premium paid, for every one of the said twelve years then unexpired. Stockholders having taken loans will also be permitted to withdraw from the Association, provided they shall have sold all their interest in the real estate, together with all their interest in the Association, and that their vendee in such sales shall have applied to, and by a vote of a majority of the Board of Directors, shall have been admitted and approved as a member of the Association, and substituted for, and substituted to all the rights and liabilities of the retiring member in and to the same; provided always that stockholders, wishing to withdraw, shall give one month's notice to the Board of Directors of such intention. Upon the death of a member who had not received a loan or loans, his heirs or legal representatives, wishing to withdraw, shall be entitled to receive from the Association such deceased member's full interest thereon, first deducting his fines and arrearages, and his portion of losses sustained.

ARTICLE IX.

If the interest remains unpaid for one year, the Board of Directors may compel payment of the principal and interest of any loan by ordering proceedings to be instituted on the bond and mortgage according to law. In this case of recovery of loans by law, all fines, forfeitures, losses, interest, principal and legal costs shall be footed up and charged to the party causing such course of action to be pursued by the Association, and if the amount recovered exceed the nominal loan and interest for the time such loan was used, the excess shall be given the defaulting party. In case any stockholder (not having taken a loan) shall neglect or refuse to pay his weekly instalments and fines for the space of one year, such stockholder so neglecting or refusing, shall receive from the Treasurer the amount of dues actually paid in by him, without any allowance for interest, first deducting all fines and forfeitures that may be charged against him, and also a portion of all the losses incurred, and from that time cease to be a member of the Association.

ARTICLE X.

All the corporate powers of this Association shall be managed and exercised by a Board of Directors, to consist of thirteen stockholders, and a majority of whom shall constitute a quorum for the transaction of business.

ARTICLE XI.

The following named gentlemen shall constitute the first Board of Directors, who shall hold their office until the second Monday of January, 1874, or until their successors shall be duly elected and qualified as Directors: Messrs. Edward Sweeney, Thos. C. Walsh, E. M. Bermingham, John McCaffrey, Thos. J. Finney, P. F. Curley, Martin A. Alleyn, J. B. Mahoney, Dr. E. T. Sheppard, Thos. McKendrick, P. A. Finney, A. Leo and J. T. A. O'Meallie.

ARTICLE XII.

On the second Monday of January, 1874, and annually thereafter, an election for Directors by the stockholders of the Association shall be held at the office of the said Association; and a plurality of votes, counting one vote for each share of stock voted on, shall be sufficient to elect; and at this meeting a detailed exhibit of the transactions of this Association for the year preceding shall be submitted to the stockholders. A failure to elect on the day aforesaid shall not dissolve the Association, but the President shall cause another election to be held within thirty days thereafter, giving notice of the same in a daily newspaper published in English in New Orleans. The Board of Directors shall have power to supply any vacancy that may occur in their body by death, resignation or otherwise.

ARTICLE XIII.

All transfer of stock shall be made on the books of the Association, in person or by proxy, but not while any indebtedness to the Association exists, unless with the consent of the Board of Directors.

ARTICLE XIV.

No stockholder shall in any event be made liable beyond the amount of his subscription to the capital stock of the Association or his indebtedness to the same.

ARTICLE XV.

The stockholders of the Association, at a general meeting, convened for that purpose by the Board of Directors, or by the President at the written request of fifteen (15) stockholders, after thirty (30) days' notice in a daily newspaper published in English in the city of New Orleans, may make any modifications, additions and changes in this Act of Incorporation or Charter, with the assent of the representatives of three-fourths of the total stock subscribed.

ARTICLE XVI.

At the expiration of the Charter, or sooner if the stock be paid up, the affairs of the Association shall be liquidated, its debts paid, and the balance divided pro rata among the stockholders, on the amount held by each of paid-up stock, under the charge of three Commissioners, who shall be stockholders, appointed by the Board of Directors for that purpose.

Thos. C. Walsh,	Edward Sweeney,
Andrew Leo,	P. A. Finney,
Dr. E. T. Sheppard,	E. M. Bermingham,
P. F. Curley,	John J. Finney,
J. D. Mahony,	John T. A. O'Meallie,
M. A. Alleyn,	Jno. McCaffrey,

Thos. McKendrick.

Thus done and passed at my office, at New Orleans, aforesaid, the day, month and year first above written, in the presence of Harris Murphy and James J. Woulfe, witnesses of lawful age, domiciliated in this city, who hereunto sign their names with the parties, and me the said Notary, after the reading of these presents.

HARRIS MURPHY, JAMES J. WOULFE,
se14 tf W. J. CASTELL, Notary Public.

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