Railroad Schedules.

NEW ORLEANS, SOUTHERN AND GRAND ISLE RAILWAY CO.

Leaves Algiers		Arrives Algiers
4:00 p. m.	Daily ex. Sat. & Sun.	9:45 a. m.
8:05 a. m.	Mixed, daily ex. Sun.	7:25 p. m.
5:30 p. m.	Sat. & Sun. only	9:45 a. m.

TUESDAY, SEPTEMBER 23, 1913, AT 6. A. M.

South—Leave Milneburg 6:10, 7:10, 7:10, 8:35, 8:35, 10:00, 11:30 a. m.; 2:00, 3:25, 3:25, 5:30, 5:30, 7:00, 7:00 p. m.

North—Leave Canal Street: 7:45 9:05 a. m.; 4:00, 6:15 p. m.

North—Leave Pontchartrain Junction: 5:40, 6:40, 7:50, 7:50, 9:20, 11:00 a. m.; 1:20, 2:45, 4:05, 4:05, 6:25, 6:2 5p. m.

SUNDAY EXCURSION

8:05 a. m. ..... 7:35 p. m.

ELECTRIC CAR SERVICE
Between Algiers and Gretna.

Leaves Gretna, (Jackson Ave. Ferry Landing) passing through McDonoghville, to Algiers, meets Canal St. Ferry, passes Third District Ferry, Southern Pacific Terminals and viaduct, crossing over the Newton St. Viaduct, the Southern Pacific R. R. Yards, along the rear of the U. S. Naval Station, to the U. S. Immigration Station.

Returning over same route, meeting the N. O. and Western Railway cars and Jackson Ave. Ferry at Gretna.

GRETNA TO IMMIGRATION STATION.

From Gretna, 8 minutes, 28 minutes and 48 minutes after the hour.

Newton and Teche, 3 minutes, 23 minutes and 43 minutes after the hour.

Canal Street Ferry, 10 minutes, 30 minutes and 50 minutes after the hour.

Car Barn Pacific Ave., 15 minutes, 35 minutes and 55 minutes after the hour.

Elmira and Newton, on the hour and 20 minutes and 40 minutes after the hour.

First car leaves Gretna 5:28 a. m.

Last car leaves Gretna for Immigration Station 12:08 a. m.

Last car leaves Gretna for Car Barn via Newton and Teche Sts. 12:30 a. m.

IMMIGRATION STATION TO GRETNA.

From Immigration Station, 10 minutes, 30 minutes and 50 minutes after the hour.

Elmira and Newton, on the hour, and 20 and 40 minutes after the hour.

Car Barn Pacific Avenue, 3 minutes, 23 minutes and 43 minutes after the hour.

Canal St. Ferry, 10 minutes, 30 minutes and 50 minutes after the hour.

Newton and Teche Sts., 13 minutes, 33 minutes and 53 minutes after the hour.

First car leaves Immigration Station 5:30 a. m.

Last car leaves Immigration Station 11:50 p. m.

Last car leaves for Car Barn via Newton and Teche Sts., 12:10 a. m.

PACIFIC AVE. BELT CAR.

From Canal Street Ferry, on the hour, 20 minutes and 40 minutes after the hour.

Newton and Teche Sts., 8 minutes, 23 minutes and 43 minutes after the hour.

Elmira and Newton Sts., 5 minutes, 25 minutes and 45 minutes after the hour.

From Car Barn, 9 minutes, 29 minutes and 49 minutes after the hour.

ELECTRIC CAR SERVICE BETWEEN GRETNA, HARVEY'S CANAL AND AMESVILLE.

Leaves Gretna (Jackson Avenue Ferry Landing), along Copernicus Avenue, passing Texas and Pacific and Southern Pacific Depots to Fourth Street, thence along Fourth Street to Public Road, crossing Harvey's Canal to Amesville.

Returning over same route, meeting the Algiers Railway cars and Jackson Avenue Ferry at Gretna.

SCHEDULE:

LEAVE GRETNA—5:50, 6:30, 7:10, 7:50, 8:30, 9:10, 9:50, 10:30, 11:10, 11:50 a. m.; 12:30, 1:10, 1:50, 2:30, 3:10, 3:50, 4:30, 5:10, 5:50, 6:30, 7:10, 7:50, 8:30, 9:10, 9:50, 10:30, 11:10, 11:50 p. m.

Pass Harvey's Canal 7 minutes after leaving Gretna.

Reach Amesville 15 minutes after leaving Gretna.

LEAVE AMESVILLE—6:05, 6:45, 7:25, 8:05, 8:45, 9:25, 10:05, 10:45, 11:25 a. m.; 12:05, 12:45, 1:25, 2:05, 2:45, 3:25, 4:05, 4:45, 5:25, 6:05, 6:45, 7:25, 8:05, 8:45, 9:25, 10:05, 10:45, 11:25 p. m.; 12:05 a. m.

Pass Harvey's Canal 7 minutes after leaving Amesville.

Reach Gretna 15 minutes after leaving Amesville.

Last Car leaves Gretna for Amesville 11:50 p. m.

Last Car leaves Amesville for Gretna 12:05 a. m.

FREE STOPOVERS ALLOWED AT NEW ORLEANS ON ALL RAILROAD AND STEAMSHIP TICKETS AFFORDING TOURISTS AN OPPORTUNITY TO SEE THE CITY.

LOUISVILLE AND NASHVILLE.

Depart.		Arrive.
8:00 p. m.	N. Y. & N. O. Lim.	7:50 a. m.
8:00 p. m.	Asheville Limited	7:50 a. m.
8:30 a. m.	Wash. & N. Y. Mail	8:30 p. m.
9:00 p. m.	B'ham & Cincinnati	7:05 a. m.
8:30 a. m.	Asheville Express	8:30 p. m.
8:30 a. m.	Louisville & Cin.	8:30 p. m.
5:15 p. m.	Mobile Accom.	11:55 a. m.
8:30 a. m.	Chicago Limited	8:30 p. m.
9:00 p. m.	Pensa. & Jacksonville	7:05 a. m.
5:00 a. m.	Montgomery Accom.	7:00 p. m.
3:25 p. m.	Gulf Coast Lim. daily except Sunday)	8:50 a. m.
7:30 a. m.	Sunday Excur.	8:05 p. m.

QUEEN & CRESCENT ROUTE.

(Terminal Station, Canal Street.)

7:30 p. m.	N. Y. & Wash.	9:10 a. m.
7:30 p. m.	Cin. & Asheville	9:10 a. m.
4:45 p. m.	St. Louis & Chicago	9:10 a. m.
8:00 a. m.	Cin. & Asheville	8:45 p. m.
6:00 a. m.	Meridian Accom.	4:35 p. m.
4:45 p. m.	Meridian Local	——
——	Hattiesburg Local	8:10 a. m.

Sunday Excursions.

7:10 a. m.	Carriere & Int. Pts.	7:20 p. m.

ILLINOIS CENTRAL

11:00 a. m.	"Panama Limited," Chicago and St. Louis	5:00 p. m.
8:00 a. m.	"New Orleans Limited, Chicago, St. Louis, Louisville and Cincinnati	8:55 p. m.
7:10 p. m.	Fast Mail, Chicago, St. Louis, Louisville and Cin.	10:55 a. m.
6:00 a. m.	Local Mail	4:00 p. m.
3:00 p. m.	Northern Express	9:10 a. m.
5:40 p. m.	McComb Accom.	8:35 a. m.
3:00 a. m.	"The Merry Widow"	10:30 p. m.

Southbound, "The Merry Widow" stops at all stations between McComb and New Orleans.

YAZOO AND MISSISSIPPI VALLEY.

7:15 a. m.	Delta Express	6:20 p. m.
2:55 p. m.	Bat. Rouge Fast Exp.	12:30 p. m.
4:15 p. m.	Bayou Sara and Woodville Passenger	9:40 a. m.
11:00 p. m.	Northern Express, Vicksburg, Monroe, Shreveport and Memphis	8:10 a. m.

SOUTHERN PACIFIC.

(Union Station.)

6:45 a. m.	Texas Local, for Houston and all stations intermediate	5:25 p. m.
11:30 a. m.	Sunset Express, for Houston, Austin, Fort Worth, Dallas and other north Texas points	6:45 p. m.
11:30 a. m.	Sunset Express, for San Antonio, Mexico, El Paso, Arizona and California	6:45 p. m.
3:05 p. m.	Lafayette Local, for Lafayette and all stations intermediate	11:40 a. m.
8:30 p. m.	Texas Limited, for Houston, Galveston, Austin, Waco, Fort Worth, Dallas and other north Texas points	6:40 a. m.
11:45 p. m.	Sunset Mail, for Houston, Galveston, Waco, Fort Worth, Dallas and other north Texas points	7:45 a. m.
11:45 p. m.	Sunset Mail, for San Antonio, Mexico, El Paso, Arizona and California	7:45 a. m.

TEXAS AND PACIFIC.

6:35 a. m.	Texas Express	9:40 p. m.
12:30 noon	Texas-Colorado Lim.	8:55 a. m.
4:25 p. m.	Torras Local	11:45 a. m.
7:00 p. m.	The Cannon Ball	5:35 p. m.

FRISCO LINES.

(From Terminal Station)

11:45 p. m.	Houston	1:15 p. m.

LOUISIANA SOUTHERN RAILWAY

(New Orleans, Texas and Mexico R. R. Lessees.)

(Station, St. Claude and Elysian Fields)

To Shell Beach and Pointe a la Hache.

Shell Beach Only.

Lv. New Orleans	6:05 am	4:30 pm
Ar. Shell Beach	7:25 am	6:55 pm
Ar. Poydras	6:45 am	5:10 pm

Leave Shell Beach

Lv. Shell Beach	7:40 am	6:00 pm
Ar. Poydras	8:20 am	6:40 pm
Ar. New Orleans	9:05 am	7:20 pm

Pointe a la Hache—Daily Except Sunday.

Lv. New Orleans	6:05 am	4:30 pm
Ar. Poydras	6:45 am	5:10 pm
Ar. Pointe a la Hache	9:45 am	6:45 pm
Lv. Pointe a la Hache	6:45 am	12:30 pm
Ar. Poydras	8:25 am	3:15 pm
Ar. New Orleans	9:05 am	4:25 pm

Sundays

Lv. New Orleans		7:00 am
Ar. Pointe a la Hache		9:25 am
Lv. Pointe a la Hache		4:10 pm
Ar. New Orleans		6:34 pm

LOUISIANA RAILWAY & NAVIGATION COMPANY

(Terminal Station, Canal Street)

No. 2.		No. 1.
6:10 p. m.	Lv. New Orleans. Ar.	8:30 a. m.
No. 8.	Daily Ex. Sunday	No. 7.
6:40 a. m.	Lv. New Orleans. Ar.	7:10 p. m.
No. 8.	Sundays Only	No. 7
4:40 a. m.	Lv. New Orleans. Ar.	7:50 p. m.

PONCHARTRAIN RAILROAD.

Week Day Schedule.

LEAVE MILNEBURG — 6:00, 7:00, 9:30 a. m.; 12:01, 3:00, 4:40, 5:45, 7:00 p. m.

LEAVE PONCHARTRAIN JUNCTION — 5:30, 6:30, 8:30, 11:00 a. m.; 2:00, 4:00, 5:15, 6:15 p. m.

IN EFFECT SUNDAY, OCT. 26, 1913, AT 5:30 A. M.

SOUTH—Leave Milneburg: 6:00, 7:10, 8:40, 10:00, 11:30 a. m.; 12:30, 2:30, 3:50, 5:00, 6:00, 7:00, 8:00 p. m.

NORTH—Leave Pontchartrain Junction: 5:30, 6:30, 8:10, 9:10, 11:00 a. m.; 12:01, 2:00, 3:00, 4:00, 5:30, 6:30, 7:30 p. m.

NEW ORLEANS GREAT NORTHERN.

Daily Except Sunday.

6:50 a. m.	Jackson, Columbia, Tylertown, Folsom and Intermediate	5:50 p. m.
4:15 p. m.	Folsom, Columbia, Tylertown and Intermediate	8:50 a. m.

Sunday Only

7:45 a. m.	Jackson, Columbia, Tylertown and Intermediate	8:00 p. m.
6:00 p. m.	Columbia, Tylertown, Bogalusa and Intermediate	10:20 a. m.

Sunday Excursions.

7:45 a. m.	Folsom, Covington, Abita, Springs, Mandeville, Lacombe, Forest Glen, Bogalusa and Intermediate	8:00 p. m.

CHARTER
OF BUILDING MATERIAL ASSOCIATION

United States of America, State of Louisiana, Parish of Orleans, City of New Orleans.

Be it known, that on this twenty-second day of the month of December, in the year of our Lord one thousand nine hundred and thirteen, and of the independence of the United States of America the one hundred and thirty-eighth, before me, William Waller Young, a notary public, in and for the parish of Orleans, state of Louisiana, aforesaid, duly commissioned and qualified, and in the presence of the witnesses hereinafter named and undersigned, personally came and appeared the several persons whose names are hereunto subscribed, who severally declare that, availing themselves of the laws of the state of Louisiana in such cases made and provided, they have contracted and agreed and do by these presents covenant and agree and bind themselves, as well as all such persons as may hereafter become associated with them, to form a corporation for the objects and purposes and under the articles and stipulations, to-wit:

Article I.—The name of the corporation shall be the "Building Material Association," and under its corporate name it shall have power and authority to have and enjoy succession for the full term and period of ninety-nine years from and after the date hereof; to contract, to sue and be sued, to make and use a corporate seal, and the same to break or alter at pleasure; to hold, receive, lease, purchase and convey, as well as mortgage and hypothecate property, real, personal and mixed, corporeal and incorporeal; to name and appoint such managers, agents, directors and officers as its business interests and convenience may require, and to make and establish, as well as alter and amend from time to time such by-laws, rules and regulations for the government of the affairs of said corporation as may be necessary and proper.

Article II.—The domicile of said corporation shall be in the city of New Orleans, state of Louisiana, and all citations or other legal process shall be served upon the president of said corporation, or, in the event of his absence, upon the vice-president, and, in the absence of both of said officers, upon the secretary of said corporation.

Article III.—The objects and purposes of this corporation are hereby declared to be: to acquire, preserve and disseminate information pertaining to the building supply industry of the city of New Orleans and state of Louisiana; to promote the interests, to decrease the risks and to improve the methods in the conduct thereof; to establish, maintain, and operate a bureau or agency for the collection or acquiring, by purchase or in any other lawful manner, information, statistics, facts and circumstances of, relating to, or affecting the business, capital, debt, solvency, credit, responsibility and commercial condition and standing of any and all individuals, firms, associations and corporations engaged in or connected with the business of buying and selling building materials of any and all kinds, wholesale or retail, the business of constructing buildings and any other structures or works, whether public or private, paving streets and sidewalks or laying roads, or any other business which requires the persons or concerns engaged therein to purchase building material therefor; and to furnish such information and data, statistics and ratings to the members of this corporation; and generally to do any and all things to advance the interests of the industry in the city of New Orleans; to provide, own and maintain suitable rooms and offices for the members of this association in the city of New Orleans; and to hold and exercise all such incidental powers as relate to the objects heretofore set forth.

Article IV.—The capital stock of the corporation is hereby fixed at the sum of ten thousand dollars ($10,000.00), to be divided into and represented by two hundred (200) shares of stock in the sum of fifty dollars ($50.00) each. Said stock shall be paid for as, when, and in the manner directed by the board of directors. The capital stock may be increased or diminished as provided by law. All shares of stock shall be issued as full paid and non-assessable, and no transfer of stock shall be binding on the corporation unless recorded on its books.

Said corporation shall become a going concern and be authorized to do business as soon as sixty (60) shares of its capital stock shall have been subscribed for.

Every stockholder who is a member of the association shall be required to pay an annual membership fee, and the payment of all dues fixed by the board of directors shall be enforced by such rules, regulations and penalties as the board of directors may deem proper. The shares of stock shall be liable for any unpaid dues.

Only such stockholders who have been elected members of the association as provided by the by-laws or constituted such members by this act of incorporation shall have the right to vote at all corporate meetings held to amend the charter, to dissolve the corporation, to elect liquidators, or to increase or diminish the capital stock.

Article V.—All the corporate powers of said corporation shall be exercised by a board of directors, consisting of the total membership of the association. Seven directors present in person shall constitute a quorum. A director may be represented by proxy.

The board of directors shall elect annually from their number a president, a vice-president, a secretary and a treasurer. The board of directors shall have power to combine the offices of secretary and treasurer.

The board of directors shall appoint from time to time such officers and clerks and agents and employees as they may deem necessary for the purposes and business of the corporation, who shall hold office at the pleasure of the board.

Said board may make, alter and amend any and all by-laws and regulations proper for the conduct and management of the business and affairs of the corporation. The board shall have power to apply the profits of the corporation to the promotion of the business and affairs thereof or to the declaration of a dividend, or to both of such purposes, if such profits shall be sufficient to that end.

Article VI.—Whenever this corporation may be dissolved, either by limitation or from any other cause, its affairs shall be liquidated by three commissioners to be appointed from amongst the stockholders at a general meeting of stockholders convened for such purpose, and notice of which shall be given in the manner and time provided for stockholders' meetings by Article VII of this charter, and a majority in amount of the capital stock of said association represented at such meetings shall be requisite to elect. Said commissioners shall remain in office until the affairs of the corporation shall have been fully liquidated. In case of death of one or more of said commissioners, the vacancy shall be filled by election of the surviving commissioners.

Article VII.—This act of incorporation may be modified, changed or altered, or said corporation may be dissolved with the assent of three-fourths of the capital stock represented at a general meeting of the stockholders convened for such purposes, after written notice shall have been given to each stockholder.

Article VIII.—No stockholder shall ever be held liable for the contracts or faults of said corporation in any further sum than the unpaid balance due the corporation on shares of stock owned by him, nor shall any mere informality in organization have the effect of rendering this charter null, or of exposing a stockholder to any liability beyond the unpaid amount remaining due on his stock.

The subscribers hereto have respectively written opposite their names the amount of stock in this corporation subscribed for by each of them, so that this act of incorporation may also serve as the original subscription list of said corporation.

Thus done and passed at my office in the city of New Orleans, in the presence of George H. Terriberry and Ferdinand E. Zimmer, competent witnesses, of lawful age, both residing in this city, who hereunto sign their names with said appearers before me, notary, on the day and date aforesaid.

Original signed: H. Ball Bowers, 7 shares; Jas. Denton, 7 shares; John J. Voelkel, 7 shares; Peter Judlin, 7 shares; Walter F. Schmicke, 7 shares; Allen Tupper, 7 shares; Victor H. Demoruelle, 7 shares; Warren Kearney, 7 shares; F. W. Salmen, 7 shares.

W. W. YOUNG, Not. Pub.

Witnesses: George H. Terriberry, Ferdinand E. Zimmer.

I, the undersigned recorder of mortgages, in and for the parish of Orleans, state of Louisiana, do hereby certify that the above and foregoing act of incorporation of the "Building Material Association" was this day duly recorded in my office, in book 1119, folio —.

(Signed) EMILE J. LEONARD, D. R.

A true copy of the original.

(Signed) W. W. YOUNG, Not. Pub.

dec 25 jan 1 8 15 22 29 1914

What Is the Right Age To Marry?

BY MISS EFFIE SHANNON

THE answer to this question is one that must always remain a matter of more or less personal prejudice. Those men and women who have married when young and found happiness will always plead for the early union, and they will offer the soundest of arguments to support their claims. On the other hand, where such marriages have turned out badly, you will find the contracting parties laying nine-tenths of the blame upon their youth and inexperience, quite ignoring the possibility that had they been ten or even twenty years older things might have been even worse.

Then there are those men and women whom chance or circumstance had kept apart until well along in middle age. At last they marry, to find much happiness, straightway declaring that the proper age to marry is when one is in the meridian of life.

If, on the other hand, they make a mess of their affairs, they are held up by their friends and acquaintances as a horrible example of the futile attempt to cheat the little God of Love, who looks with favor only upon dewy maidenhood and callow youth.

As a matter of fact it is as foolish arbitrarily to determine an age for marriage as it would be to prescribe a remedy for a physical ailment. It all depends. What will cure one man may kill another.

Some persons never grow old enough to marry. Indeed, I believe that this is one of the explanations for our enormously increasing divorce statistics—the contracting parties are the sort that never may hope to attain that maturity of mental and spiritual development which is absolutely essential to the leading of a happy, normal life, whether in marriage or out of it.

MATURITY IMPORTANT.

Personally, I do not think that age—that is, physical age—has much to do with the question of a happy marriage. Maturity, however, does play a most important part—maturity of heart, of mind, and of the emotional nature. This maturity, we have already observed, comes to many men and women late in life, to many others never at all. A few rare individuals attain it at eighteen and twenty—most persons not until well along in middle life.

One of the happiest marriages I know of is that of a couple who married when the woman was not quite seventeen and the man a little over nineteen. They have now been married twenty-five years and are the parents of six boys and girls, all healthy, bright, and as essentially normal as their parents. To spend an hour or so in this charming family circle, and to see this couple still in the very prime of their lives with grown sons and daughters about them, is a most agreeable spectacle and a wholesome experience.

It does not, however, in the least constitute any argument in favor of early marriage. On the contrary, it may be construed as a cogent argument against it for the perfect happiness and success of this early marriage is only the exception that proves the rule that most such unions turn out otherwise.

PAST MIDDLE LIFE.

On the other hand, take another amazingly happy marriage I happen to know of. This marriage presents the very antithesis of the one I have just quoted. Here both the contracting parties had long since reached middle life. To be exact, the woman's age on the wedding day was forty-eight, just the age of the woman whose part I have played in "Years of Discretion," while the man was five years beyond the half century mark. Neither had been married before; he was a bachelor and she a spinster—a fact which makes their case all the more remarkable, for while it is a common enough thing for two people in middle life to marry and jog along very happily together, such marriages are invariably not the first experience of either the man or the woman.

The interesting fact about this particular instance is the very great probability that had these elderly lovers married in their youth, or even five years earlier than they did, the result would have been quite different. I happen to have known both the man and woman for more than twenty years and from my own observation of their characters and the testimony of their relatives and best friends. I am safe in saying that at any earlier period in their lives no man could have lived with the woman and no woman would have lived with the man. As it is, they have now been married six years and have not yet seen the waning of their honeymoon. The explanation is not far to seek—at forty-eight and fifty-five respectively, this woman and this man reached that maturity which certain other and more fortunate people attain earlier in life.

The question of the right age to marry would then, it seems to me, resolve itself simply into determining at what age any individual man or woman may be considered as having attained some degree of mental and spiritual maturity. If this age is fifty, sixty or even seventy, well and good. Who shall deny the right of elderly men and women to a belated happiness and the companionship of each other in their old age? If, on the other hand, it is eighteen or twenty, so much the better for everybody concerned.

The KITCHEN CABINET

I WOULD be a friend to all—
the foe, the friendless,
I would be giving and forget the gift,
I would be humble, for I know my weakness,
I would look up, and laugh and love and lift.

DUTCH DISHES.

Here are some of the delightful Dutch dishes which any cook will be glad to know how to prepare:

Butter Semmels—Dissolve half a yeast cake in a quarter of a cup of warm water, stir this into half a cup of mashed potatoes and half a cup of sugar and let stand to rise four hours. Add one pint of milk, two eggs, half a cup of butter and lard mixed, a pinch of salt, and two and a half quarts of flour sifted twice. The amount of flour varies somewhat. Knead until the dough drops clean from the hands, then put it in a warm place to rise until morning. Roll into a sheet a quarter of an inch thick, brush with melted butter, cut in two-inch squares and fold the corners to the center, place two inches apart on a baking pan and when very light, bake in a quick oven. Fill the depression in the center with butter and sprinkle with powdered sugar when serving.

Bethlehem Cake—Mix a pint of milk, a cupful of mashed potatoes and a cake of yeast which has been dissolved in half a cup of warm water, a tablespoonful of salt and enough flour to make a stiff sponge. Beat this well and put into a warm place until it is very light, then add two well beaten eggs, one cupful of butter and lard mixed, a little more flour and knead until the dough drops from the hands. Spread in shallow pans a half inch thick and let rise, then make deep holes with the finger at equal distances, and fill each one with a lump of butter and brown sugar. Dust cinnamon over the cake, sprinkle generously with brown sugar and bake in a moderate oven fifteen or twenty minutes.

Dutch Apple Tart—Line a pie pan with pastry. Peel and halve medium size apples, remove the cores and place the halves in the pan with the rounded side up. Spread thickly with brown sugar, dot with butter, sprinkle with cinnamon, and pour over them two or three tablespoonfuls of water. Bake until the apples are soft.

Nellie Maxwell

A side car with a buggy top makes it pleasant for the motorcyclist's companion.

Some Situation, Bo!

The managers of a Brooklyn cemetery advertise: "Graves finely situated, surrounded by the beauties of nature, commanding a fine view of the bay, and, in short, meeting every requirement of the human family. People who have tried them cannot be persuaded to go elsewhere."

CHARTER
OF "KRACKE & FLANDERS COMPANY."

United States of America, State of Louisiana, Parish of Orleans, City of New Orleans.

Be it known, that on this first day of the month of December, in the year of our Lord, one thousand, nine hundred and thirteen, and of the independence of the United States of America, the one hundred and thirty-eighth, before me, Arthur John Peters, a notary public, duly commissioned and qualified, in and for the parish of Orleans, city of New Orleans, and state of Louisiana, therein residing, personally appeared the persons whose names are hereunto subscribed, who declared that availing themselves of the provisions of the laws of the state of Louisiana, relative to the organization of corporations, they have covenanted and agreed, and that they do covenant and agree, and by these presents, bind, form and constitute themselves, as well as such other persons as may hereafter join them or become associated with them, into a corporation and body politic in law, for the objects and purposes following, to-wit:

Article I.—The name and title of this corporation shall be: "Kracke & Flanders Company," and its domicile shall be in the City of New Orleans, parish of Orleans, and state of Louisiana. Under its corporate name the said corporation shall have the power and authority to exercise and enjoy succession for a period of ninety-nine years from the date hereof, unless sooner dissolved; to contract, sue and be sued; to make and use a corporate seal, and to break, alter and change the same at pleasure; to have, hold, use, purchase, own, receive, lease, sell, convey, mortgage and hypothecate or pledge property real, personal and mixed; to borrow money and to lend any portion of its income, proceeding from its capital stock or otherwise, and to give and receive securities therefor; to make advances on real and personal securities; to purchase, receive, hold, sell its stock, or otherwise deal in bonds, mortgages, notes, shares of capital stock and other securities, obligations, contracts, and evidences of indebtedness of any private, public or municipal corporation, or of the government of the United States, or of any state, territory or colony thereof, or of any foreign state or country in which this corporation may have a lawful interest; to receive, collect and dispose of interest, dividends and incomes upon, of, and from, any such bonds, mortgages, notes, shares of capital stock, securities, obligations, contracts, evidences of indebtedness, and other property held, managed, or owned by it, and to exercise in respect of all such bonds, mortgages, notes, shares of capital stock, securities, obligations, contracts, evidences of indebtedness and other property, any and all rights, powers and privileges of individual owners thereof; to do any and all lawful acts and things tending to increase the value of the properties, assets or interest, at any time held, owned, controlled or managed by the corporation; to issue bonds and to secure the same by pledges, deeds of trust, mortgages, or trust indentures, of, or upon, the whole, or any part, of the property owned by the corporation, and to sell, or pledge such bonds for the proper corporate purposes of the corporation, in such manner, and at such time as the board of directors shall determine; and in the promotion of its said corporate business and to the extent authorized by law, to lease, purchase, hold, sell, assign, transfer, pledge, mortgage, and convey, real, and, so far as incidental to these purposes, personal property of any name, kind, or nature; to sell, or issue, or buy, all or any part of its capital stock or any bonds or other evidences of indebtedness authorized by its board of directors in payment for the good will, rights, business, personal property, real estate, or leases thereon of any person, firm, association or corporation, and the judgment of its board of directors, as to the value of such good-will, rights, business, property, real estate, or leases thereon, shall, in the absence of fraud be conclusive; to cause or allow the legal title estate and interest in any property acquired, established, or carried on by the corporation, to remain or be vested or registered in the name of or carried on by any other company or companies, foreign or domestic, formed or to be formed, and either upon trust for, or as agent, or as nominees, of this corporation, or upon any other terms or conditions which the board of directors may consider for the benefit of this corporation, and to manage the affairs and take over the business of such company or companies so formed or to be formed, either by acquiring the shares, stocks, or other securities thereof, or otherwise howsoever, and to exercise all or any of the powers of holders of shares, stocks, or securities thereof, and to receive and distribute as profits, the dividends and interest on such shares, stocks or securities; to guarantee the payment of dividends or interest on any shares, stocks, bonds or other securities, owned by, or any other contract or obligation of, any corporation whenever proper or necessary for the business of this company, and so far as incidental thereto, upon such terms and conditions and in such manner, as may be prescribed by the by-laws or by resolution of the board of directors; and for the purposes of its business, to borrow or raise money without limit as to amount by the issue of or upon warrants, bonds and other negotiable or transferable instruments or otherwise; to draw, make, accept, endorse, discount, execute and issue promissory notes, bills of exchange, warrants, or other negotiable or transferable instruments; to issue bonds or obligations of this corporation from time to time, for any of the objects or purposes of the corporation, and to secure the same by mortgage, pledge, deed of trust, or otherwise; to purchase, hold and re-issue the shares of its capital stock; to have one or more offices, to carry on all or any of its operations and business and without restriction or limit as to amount, to purchase or otherwise acquire, to hold, own, to mortgage, sell or otherwise dispose of, real and personal property of every class and description in any of the states, districts, territories, or colonies of the United States, and in any and all foreign countries, subject to the laws of such states, districts, colony, territory or country; to elect and appoint such officers, directors, managers, agents and employees as the interest and convenience of the corporation may require; to make and establish such by-laws, rules and regulations for the proper management of the affairs of the corporation as may be necessary and proper, and the same to change, alter, amend or abrogate at pleasure; and generally to do and perform all acts, matters and things as may be incidental to the corporation or requisite and necessary to carry on the objects and purposes of the same.

Article II.—All citation and other legal process shall be served on the president, or in case of his absence or inability to act, upon the vice-president and treasurer.

Article III.—The objects and purposes for which this corporation is organized and the business to be carried on by it, are hereby declared to be: To manufacture, buy, sell, deal in, trade in, lay and apply all kinds of roofing, rooing materials, paints, paint material and supplies, feldspar and feldspar products; to carry on a general roofing and painting business; to own, operate, supervise and conduct stores in such business, and to manufacture, buy, sell, deal in and trade in, such other articles and materials as may be conveniently handled in connection therewith; to buy, sell and deal in timber lands and in the production of lumber, and to prepare for market, and market and sell any articles or products in the manufacture or composition of which wood or lumber is a factor; to manufacture, buy, sell, deal in and deal with steel, iron, or both, oil, asphalt, and felts, and all kind or kindred products, to mine, manufacture, prepare for market, market and sell the same, and any articles or products in the manufacture or composition of which metal is a factor, including the acquisition by purchase, mining, manufacture or otherwise, of all materials, supplies, and other articles necessary or convenient for use, and in connection with, and in carrying on, the business herein mentioned, or any part thereof; to buy, sell and deal in coal, iron, ore, oil, asphalt, and other mineral lands, and to mine, prepare for market, market and sell the products thereof; to locate, buy, lease, hold, sell, improve, develop and operate mines and mining property, and to pledge, mortgage, or otherwise deal in same, or any leases, options or bonds thereon; to quarry, smelt, refine, dress, amalgamate, prepare for market, and to market, ores, metals and mineral substances of all kind, and to carry on any other operations which may seem necessary, incidental or conducive of any of the company's objects; to buy, sell, manufacture, and deal in minerals, plants, machinery, implements, conveniences, provisions and things capable of being used in connection with mining operations or required by workmen and others employed by the corporation; to manufacture, sell and deal in Portland cement, and all kinds of cement, whether natural or artificial, lime, limestone, brick, stone, calcined and other plasters, artificial stone, concrete and building materials of all kinds, whether natural or artificial.

To buy, construct, lease, sell, convey, maintain, operate, improve, manage, control and superintend roads, bridges, ways, reservoirs, water works, water courses, wharves, tramways, trolley lines or railroads, to the extent allowed by law.

To buy, construct, lease, sell, convey, maintain, improve, manage, control and superintend, furnaces, smelters, concentrators, mills, crushing works, hydraulic works, works, factories, warehouses, and other conveniences which may seem directly or indirectly necessary, incidental or conducive to any of the objects of the corporation, and to contribute to, subsidize or otherwise aid or take part in any such operations.

To take, acquire, own, hold, sell, lease, exchange, mortgage, pledge, improve and otherwise deal in real estate, town sites, and divisions, lots or subdivisions thereof, and to erect thereon, and lease, manage, sell or convey houses, stores or other buildings, and to make and maintain all other necessary and desirable improvements in connection therewith; to issue bonds, and to sell or hypothecate the same, and to secure the payment of same by mortgage or otherwise, upon all or any of the properties of the corporation; to make any and all contracts, and to acquire and transfer any and all species of property necessary or incidental to the purposes of this corporation, and to possess the same powers in such respects as private individuals now enjoy; to manufacture, purchase or otherwise acquire, to hold, own, mortgage, pledge, sell, assign and transfer or otherwise dispose of, to invest, trade, deal in and deal with, goods, wares and merchandise, and real and personal property of every class and description; and in particular lands, buildings, business concerns and undertakings, mortgages, shares, stocks, securities, concessions, produce, policies, books, debts and claims, and any interest in real or personal property, and any claims against such property or against any person or company, and to carry on any business, concern, or undertaking so acquired; to acquire the good-will, rights and property, and to undertake the whole or any part of the assets and liabilities of any person, firm, association or corporation, and to pay for same in cash, stock, or bonds of this corporation, or any other in which it may be interested, or otherwise; to acquire, hold, use, sell, assign, lease, grant licenses in respect of, mortgage or otherwise dispose of, letters patent of the United States or any foreign country, patents, patent rights, licenses and privileges, inventions, improvements and processes, trade marks and trade names, relating to or useful in connection with any business of this corporation; to enter into, make, perform and carry out contracts of every kind for any lawful purpose without limit as to amount, with any person, firm, association or corporation; to carry on any other lawful business necessary or incidental to the foregoing, which the corporation may deem proper or convenient to be carried on in connection with any of the foregoing purposes or calculated directly or indirectly to promote the interest of the corporation, or to enhance the value of its property, and to have, and enjoy, and exercise all the rights, powers and privileges which are now or which may hereafter be conferred upon corporations organized under the general laws under which this corporation is organized.

Article IV.—The total amount of the capital stock of this corporation is hereby fixed at the sum of seventy thousand dollars ($70,000.00), divided into seven hundred (700) shares of one hundred dollars ($100.00) each. Of said stock three hundred and fifty shares (350) shall be preferred stock, and the balance three hundred and fifty (350) shares, shall be common or general stock. Said preferred stock shall entitle the holder thereof to receive out of the net earnings, a fixed yearly cumulative dividend of six per centum, payable annually, before any dividend shall be set apart or paid on the common stock. After the payment of the six per cent dividend to the preferred stock such portion of the surplus left as the board of directors shall authorize shall be paid to the common stock up to ten per cent, and when the preferred stock shall have drawn six per cent and the common stock ten per cent, in any one dividend year, if there is any surplus left of the net earnings, the same may be divided equally between the preferred and commo nstock.

The said preferred and common stock shall be paid for in such obligations or cash as called for by a majority of the board of directors, or may be issued as full paid stock, in payment or exchange for property or rights actually received or purchased by the corporation, and in payment of services rendered.

The holders of prefered stock shall, in case of dissolution or liquidation, be entitled to be paid in full both the principal and accrued dividend upon their shares, before any amount shall be paid to the holders of the common stock, and shall not thereafter participate in any of the property of the company or proceeds of liquidation.

The holders of preferred stock shall be entitled to voting powers in the corporation in all respects, the same as appertain to the holders of common stock.

No transfer of stock shall be binding on the corporation unless duly and legally presented by person or by proxy at the company's office, for the purpose of making said transfer.

Stockholders shall have the right to dispose of their stock as they see fit.

No treasury stock shall be legally sold by this corporation unless with the approval of a two-thirds vote of the full board of directors or stockholders of this corporation in meeting assembled.

This corporation shall begin business as soon as thirty thousand dollars ($30,000.00) of the capital stock is subscribed for, which amount is hereby declared to be subscribed.

Article V.—All the corporate powers of this corporation and the management and control of its business shall be vested in, and exercised by a board of directors to be composed of seven members, elected from among the stockholders, as hereinafter set forth. No meeting of the board of directors shall be held until after ten days' written notice signed by the president or secretary, shall have been sent to each member at his last known place of residence, unless said time limit shall have been waived by written consent by all of the said directors. A majority of the board shall constitute a quorum, provided: That any three directors may hold a meeting of the board, and their unanimous action upon any matter shall be considered a valid, corporate act, when, previously to the holding of said meeting, and after the ten days' notice hereinabove stipulated shall have been given, the other four directors consent in writing thereto. Said written consent shall