

DESIGNED FOR PRACTICAL USE

Refrigerator Properly Placed Is The Most Important Part of the Home.

METHOD SHOWN IS OF VALUE

Built in Between the Kitchen, Pantry, and Rear Porch, Its Advantages Are Apparent—Whole House Has Arrangement That is Highly Attractive.

By WILLIAM A. RADFORD.

Mr. William A. Radford will answer questions and give advice FREE OF COST on all subjects pertaining to the subject of building...

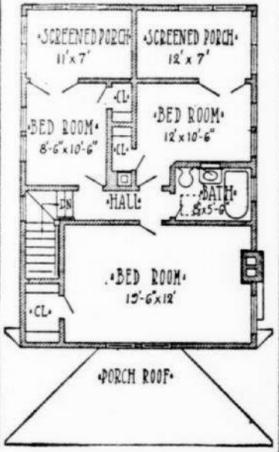
The fireplace, with its cheery, open fire, has often been called the heart of the home...

Homes are generally all designed in much the same way. The design starts at the front of the house...

The house shown here is planned in

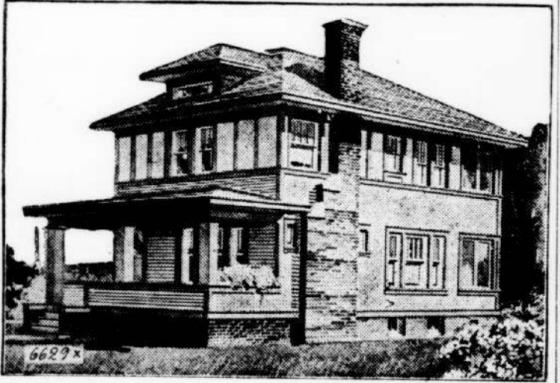
effect in this type of refrigerator is in the eliminating of winter ice bills. The outside icing door is left open in cold weather...

The rest of the house has not been neglected in this design, however, and presents a mighty attractive arrangement. The porches especially present a pleasant appearance...



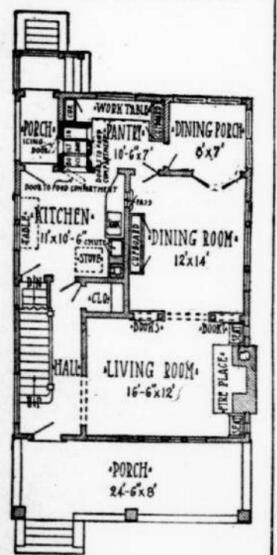
are taken up almost entirely by windows.

In many modern house designs the owners insist on sleeping porches, and this design supplies them. In the back of the house on the second floor are two screened porches...



Just the opposite way from most houses. The kitchen and all its parts have received a great deal of attention, so that all the parts are readily accessible.

This refrigerator is built in between the kitchen, pantry, and rear porch. There are doors to the food compartment on both the kitchen and the pantry sides.



fit into the partition so that a very small amount of space is wasted. It would not be advisable for the builder to attempt to construct this refrigerator himself unless he has had some experience in this class of work.

The outside icing arrangement is one of the greatest improvements in modern refrigerators. The ice is not carried through the house, and thus the kitchen can be more easily kept clean.

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A Fortune Telling System By F. A. MITCHEL

A table was between them. They had been playing euchre. She suggested a game of hearts.

"No, thanks," he said. "I am not so stupid as to play a game of hearts with a coquette. Your victims are already sufficiently numerous without adding so unworthy a person as myself."

"You know very well what I mean. You simply wish to say something smart."

She was shuffling the cards, but her mind was not on them. What her mind was on, or rather, what was on her mind, did not interest him.

While she was listlessly shuffling the cards she leaned forward so that the perfume of a flower she wore in her corsage was perceptibly near his nose.

"Shall I tell your fortune?" she asked. "Do."

She began to distribute the cards on the table in four piles. Whenever she put a card on the fourth pile she paused and studied it.

"That's you," she said. "I'm no knave."

"But you're awfully smart. You scintillate with bright sayings."

He swallowed this little bit of preliminary bait, and it made him hungry for more.

Presently the ten of diamonds fell on the second pile of cards.

"That's a wealthy girl who is angling for you," said the fortune teller.

"What's her name?" "I know her name, but I'm not going to tell you."

The two of spades fell in the first pile. "A black dence indicates that she is crafty. Better look out for her. She will make you a lot of trouble."

The ten of hearts fell on the first pile. "That's the girl who really loves you. She is true hearted, and if you return her love she will make you very happy."

"I don't quite understand this scheme under which you are working all this out," he said, with a puzzled expression.

"Of course you don't. What kind of fortune would it be if you did?"

By this time she had dealt all the cards and, putting them together again, shuffled them and began anew, placing one card beneath another, so that all were exposed.

"Too bad!" exclaimed the fortune teller. "The expected has happened. The rich girl has thrown you over for a man who is brutal."

"That's the queerest fortune telling system to understand I ever came across," he said.

She continued to deal the cards very slowly. They were both watching them intently as they fell, gradually bending lower and lower over them.

"Don't go any further till you have explained to me why this card falling at the bottom of the fifth column means that the girl who loves me is?"

"What you're going to say about her."

"What am I going to say about her?" This dialogue, spoken slowly and softly, is not especially brilliant, but it was quite sufficient to serve the purpose of these two—that is, keeping their hands in touch.

It would be sacrilegious to follow further the blending of these two young hearts. Besides, it would be a repetition of what has occurred since Cupid first began his pranks.

"I say, mummy," he said when their daughter was receiving attention from a desirable part, "you'd better teach her that fortune telling game you taught me."

"It is not necessary," replied the wife and mother, with dignity.

"Humph! That's about as intelligible as your fortune system."

CHARTER OF "COMMERCIAL LIFE AND ACCIDENT INSURANCE COMPANY OF LOUISIANA." United States of America, State of Louisiana, Parish of Orleans, City of New Orleans...

Be it known, that on the twentieth day of the month of August, in the year of our Lord, One Thousand Nine Hundred and Fifty-two (1952), before me, Charles Theodore Starnes, a Notary Public, duly commissioned and qualified, in and for this City and the Parish of Orleans, therein residing, and in the presence of the witnesses hereinafter named and designated, personally came and appeared, the several persons whose names are hereunto subscribed, all residents of the State of Louisiana, citizens of the United States, who severally declared, availing themselves of the general laws of the State of Louisiana in such cases made, and provided, and by these presents form themselves and such others as may hereafter associate themselves with them, into and constitute a corporation and hereby put in law, for the said objects and purposes hereinafter set forth and expressed which they adopt as their charter.

ARTICLE II. The name and title of this corporation shall be "COMMERCIAL LIFE AND ACCIDENT INSURANCE COMPANY OF LOUISIANA," and it shall exist for a period of ninety-nine years from the date hereof; and it shall have the power to make and use a corporate seal, and the same to break and alter at pleasure; and it shall have the power in its corporate name to sue and be sued; to purchase, own, hold, lease, accept by donation or otherwise, any other manner authorized by law, real, personal or mixed property of every sort and description, to alienate, sell, hypothecate, pledge or in any other legal form, and generally to do and perform all things necessary or incident to the proper conduct of the affairs of this corporation, and which may not be specifically enumerated in this charter.

ARTICLE III. The domicile of this corporation shall be in the City of New Orleans, Louisiana, and all citations or legal process shall be served upon the President, and in the event of his absence or inability to act, upon the vice-President, or Secretary in the order named.

ARTICLE IV. The authorized capital stock of this corporation is hereby fixed at Fifty Thousand (\$50,000.00) Dollars to be divided into and represented by Five Thousand (5,000) Shares of the par value of ten (\$10) Dollars each, with an authorized Surplus of Twenty-five Thousand (\$25,000) Dollars, which shall be fully paid in cash, and shall be non-assessable, and such Capital stock shall be evidenced by certificates which shall be transferable only on the books of the Company.

ARTICLE V. The corporate powers of this corporation shall be vested in and exercised by a Board of Directors of not less than seven nor more than nineteen stockholders, elected from among the stockholders of this corporation; not less than five shall constitute a quorum and a majority of these in attendance may transact business. The Board of Directors shall have the power to amend, make and abrogate all by-laws, rules and regulations for the management of the affairs of this corporation; to appoint employ and discharge, all officers, agents and employees, fix all salaries and remunerations, and generally to do and perform all things necessary in the transaction of the business and affairs of this Company; provided, that the same may be delegated to the president or other persons selected by them, or to such executive, finance or other committee as they may require from time to time to create and appoint from their own number, such authority as they may from time to time deem proper.

The officers of the Company shall be a President, and one or more vice-presidents, a Secretary and a Treasurer, who shall be elected by the Board of Directors.

The first Board of Directors shall be Patrick J. Donegan, Edward J. Ranson, Jack Panno, Dr. Robert J. Mainegra, Jr., Eugene H. Daste, Jno. J. Daly and Dr. William H. Weaver, who shall hold office until the Third Thursday of July, 1920, or until their successors shall be duly elected and qualified, and the first officers shall be Patrick J. Donegan, as President; Edward J. Ranson, Jack Panno, as Vice-Presidents; Dr. Robert J. Mainegra, Jr., as Secretary; Eugene H. Daste as treasurer, and they shall continue in office until their successors shall be duly elected and qualified.

On the Third Thursday of July, 1920, and annually thereafter, or as soon after as possible, at a meeting of the stockholders called for that purpose, an election of Directors shall be held at the office of the Company, in the City of New Orleans, Louisiana, after ten days' written notice, mailed to each stockholder at his last known address, and by publication for not less than ten days prior to said meeting in a daily newspaper published in the City of New Orleans. At said election each stockholder shall be entitled to cast, either in person or by duly authorized written proxy, one vote for each share of stock owned by him and standing in his name on the books of the Company, and a majority of the Board of Directors which shall be filled for the unexpired term from among the stockholders of the company.

This charter may be amended, changed or modified, or this corporation may be dissolved, or its business terminated at any time by a vote of three-fourths of the stock present or represented at a general meeting of the stockholders, convened for that purpose, after thirty days' written notice mailed to each stockholder at his last known address, and by publication in a daily newspaper published in the City of New Orleans for not less than thirty days prior to said meeting.

ARTICLE VII. At the termination of this charter by limitation or on the dissolution of the corporation, as hereinabove stated, or otherwise, the affairs of this Company shall be liquidated by three commissioners chosen by a majority of the stock present or represented at a stockholders' meeting held for that purpose, after ten days' written notice mailed to each stockholder at his last known address, or at the meeting at which the dissolution is determined upon. The liquidating commissioners may determine, and shall fully liquidate and settle the affairs of the corporation, provided by the rules and regulations as may be adopted by the stockholders. In the event of a vacancy in the liquidating commission the remaining commissioners shall elect from among the stockholders of the Company a new commissioner to fill the vacancy for the unexpired term, and he shall give the same notice or other security as the other commissioners.

THIS DONE AND PASSED, at the City of New Orleans, on the day, month and year hereinabove first written, in the presence of Julia Frick and D. V. Doussan, competent witnesses, who hereto sign their names, with the said signers, and me, Notary, after full reading of the whole.

Original signed: Patrick J. Donegan, Pres.; E. J. Ranson, 1st vice-pres.; Jack Panno, 2nd vice-pres.; R. J. Mainegra, Jr., Secy.; Eugene H. Daste, Treas. of Thru; J. J. Daly, Arthur Miller, Jno. J. Daly, Geo. C. Rademacher, Wm. Jacob Schoen, per E. Weaver, M. D., E. J. Ranson & Son, per E. J. Ranson, Jr., R. D. T. Sherwood, Witnesses: Julia Frick, D. V. Doussan, Competent.

C. T. STARKEY, Notary Public. I, the undersigned recorder of mortgages in the Parish of Orleans, State of Louisiana, do hereby certify that the above and foregoing act of incorporation of the Commercial Life and Accident Ins. Co. of La. was this day duly recorded in my office, in book 1157, folio 473.

NEW ORLEANS, August 25th, 1915. EMILE J. LEONARD, D. R. I do hereby certify that the above and foregoing is a true and correct copy of the original on file and of record in my office, together with the certificate of the recorder of mortgages for the parish of Orleans appended thereto.

C. T. STARKEY, Notary Public. sept 9 16 23 oct 7 14

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