CHARTE B

Of the Pyramid Homestead Association,

UNITED STATES OF AMERICA
STATE OF LOUISIANA, PARISH OF ORLEANS.

Be it known That on this twenty-ninth day of the month of November in the year of Our Lord, one thousand nine hundred and eleven, and of the Independance of the United States of America, the one hundred and thirty-sixth, before me, Gustave Joseph Rivet, a Notary Public, duly commissioned and qualified in and for the Parish of Orleans, State of Louisiana, and therein residing and in the presence of the witnesses hereinafter named and undersigned, personally came and appeared, the several persons, residents of this State, whose names are hereunto subscribed, who declared that availing themselves of the provisions of the laws of this State relative to the organization of corporations they have covenanted, agreed and bound themselves, and do by these presents covenant, agree and bind themselves as well as all such persons as may hereafter become associated with them, to form themselves into a corporation and body politic in law, for a period of ninety-nine years from and after the date hereof, for the objects and purposes and under the terms and stipulations following, to-wit:

ARTICLE I.

The name and title of this Association shall be PYRAMID HOMESTEAD ASSOCIATION, and the place chosen for its domicile is the city of New Orleans, State of Louisiana, and under its said corporate name it shall have the power and authority to contract, sue and be sued, to make and use a corporate seal, and the same to break, alter or amend at pleasure; to hold, receive, lease, purchase and convey under its corporate name property both real and personal; and to sell, lease or otherwise dispose of same to the members or any other persons, partnership or corporation; to name and appoint such directors, officers and agents as its interest and convenience may require, to borrow money and to issue its evidences and indebtedness therefor; to issue stock to members, to assess and collect from members fees, dues, fines, interest, premiums and other charges; to permit or force members to withdraw all or part of their stock, to make loans to members, all upon such termes and conditions as may be provided in the act of incorporation and the by-laws; to acquire by purchase or otherwise such real estate as may be necessary for the protection or enforcement of its securities, collection of any claims or debts due to it, and for its occupancy as domicile; to make and establish by laws and rules and regulations for the proper management and regulation of its affairs, and the same to change, alter and amend at pleasure; to establish and operate one or more branch offices for the conduit of its business in the Parishes of St. Bernard or Jefferson, and to do and perform all acts and things, and generally to exercise all such powers as are necessary and proper to enable this Association to carry out the purposes of its organization, and all such other powers as are now granted or may hereafter be granted under the law to Homestead Associations.

ARTICLE II.

The objects and purposes for which this Association is established and the nature of the business to be carried on by it are hereby declared to be:—

The purpose of assisting its members in purchasing, building, improving and repairing real estate and homesteads, and removing encumbrances therefrom, and to provide a means for the safe and proper investment of the savings of its members, the funds so accumulated from the weekly or periodical instalments or other payments on account of the subscriptions to the capital stock, rentals, bonuses, interest on loan and from every other source to be used for the purchase and sale of real estate, the building, rental and sale of homesteads, and the lending of funds upon mortgage securities in the City of New Orleans or in the Parishes of St. Bernard or Jefferson, or on shares of this Association; to invest such funds in United States, State or Municipal bonds, all in accordance whith and as may be provided for in the by laws.

No loan shall be made except to shareholders, and all loans shall be under the control and direction of the Board of Directors who shall have the power to make all rules and by-laws regulating same as it may deem necessary.

ARTICLE III.

The capital stock of this Association shall be Five Millions ($5,000,000.00) Dollars, represented by Fifty Thousand shares of One Hundred ($100.00) Dollars each. Said stock shall be issued in three forms, viz., Permanent Stock, Paid Up Stock and Installment Stock.

Permanent Stock of the par value of One Hundred Dollars may be issued from time to time up to the amount of One Hundred Thousand Dollars; it shall be paid for in cash when issued and shall be subject to the same conditions and be governed in all respects by the same rules or by-laws as obtain for the paid up stock until the entire sum of One Hundred Thousand ($100,000.00) Dollars shall have been issued and paid for, when same shall become non-withdrawable and shall cease to be governed by the provisions applicable to the paid up stock.

PAID UP STOCK of the par value of One Hundred ($100.00) Dollars shall be issued from time to time in such amounts as the Board of Directors may direct and determine on receipt of One Hundred ($100.00) Dollars cash per share, and under such conditions as may be provided for in the By-Laws.

INSTALLMENT STOCK of the par value of One Hundred ($100.00) Dollars shall be issued on demand and shall be paid for in weekly or periodical installments, called dues, the amount of said weekly or periodical installments to be fixed at the time of subscribing in accordance with the by-laws of the Association. Payments on installment stock, installments and interest and charges shall be due and payable at the office of the Association on or before the last day of each month and shall be imputed (1) to the settlement of interest due; (2) to the reimbursement of money paid for account of the shareholder; (3) to the installment due on shares, provided that the order of imputation may be changed at the discretion of the Board of Directors.

On shares pledged as additional security on real estate loans, the interest on such loans shall be first deducted from each payment and the difference credited as payment on the stock, provided that payment of dues or interest may be made in advance, and interest may be allowed therefor, as provided by the by-laws.

ARTICLE IV.

Unpaid installments and other charges upon shares shall be a lien thereon; and should any shareholder [not having pledged his shares for a loan or advance] refuse or neglect to pay his monthly installments for a period of five [5] months he shall be notified in writing by the Secretary by mail at his last given address, of his default, and should said defaulting shareholder fail to pay dues and all other charges within 30 days after the mailing of said notice, he shall then cease to be a member of the Association. The amount of installments actually paid in by him without any allowance of interest or profit of any kind, and without any deductions for fines or expenses, shall be held subject to his order and payable on demand and surrender of his certificate of stock; provided that the stock may be reinstated as may be provided in the By Laws.

Whenever a borrower shall be in arrears for the time specified in the By-Laws in the payment of his dues, interest or premiums, his whole loan shall become due and payable, and the amount due with interest and costs may be enforced by executory or other proceedings on the security as provided by law.

ARTICLE V.

A member may withdraw his unpledged shares at any time by giving written notice of such intention, as provided by the By-Laws, and shall then be entitled to receive the amount paid in by him and such proportion of profits, less all fines, charges and loss accrued or contingent to the time of the notice of withdrawal as the By-Laws may prescribe with no interest or profit from the time of such notice, but at no time shall more than 3/4 of the monthly receipts be applicable to the demands of the withdrawing members, without the consent of the directors. The Board of Directors may at any time before maturity retire unpledged shares in such manner as it may determine, at book or face value. A borrower may repay his loan at any time as provided in the By Laws, but no loan shall be cancelled unless all charges up to the date of the cancellation only, together with the sum actually borrowed less the withdrawal value of the stock pledged, shall be fully paid.

ARTICLE VI

Minors may subscribe for, hold, transfer, withdraw and surrender stock in this Association without the authorization or intervention of their tutors, parents or any other persons, and shall be considered and dealt with in such matters as if they were of the full age of majority.

Married women may subscribe for, hold, withdraw, transfer, pledge, borrow upon and surrender stock in this Association without the consent or autorisation of their husbands, and shall be for her separate benefit as paraphernal property.

ARTICLE VII.

This Association shall commence business and be a going concern as soon as Seven Thousand Five Hundred ($7,500.00) Dollars of its capital stock shall have been subscribed for. All citations shall be served on the President, or in his absence on the Vice President.

ARTICLE VIII

The gross earnings of the Association shall be ascertained semi-annually in the manner provided by law and as more particularly set forth in the By Laws.

ARTICLE IX.

All the powers of this Association shall be vested in, and exercised by a Board of Directors composed of ten stockholders, each of whom shall own at least five [5] shares in his own name, who shall be elected by the stockholders on the 3rd Monday of January in 1913 and annually thereafter. Any holder ceasing to own five [5] shares shall ipso facto cease to be a director and his place shall be filled by a member owning at least five [5] shares in his own name, said member to be selected by the remaining members of the Board of Directors.

Notice of such election shall be given for the space of ten days by publication in one of the daily papers published in the City of New Orleans. Said election shall be by ballot and shall be held at the office of the Association and shall be under the supervision of three commissioners, stockholders not candidates and who shall be appointed by the Board of Directors at its last preceding meeting. The commissioners shall count the votes and certify the result and those receiving the majority votes cast shall be declared elected. At said election each stockholder shall be entitled to cast one vote in person or by proxy, on each share of stock owned by him for 60 days or longer preceding said stockholders meeting or election. Failure to hold an election on the day specified shall not have the effect of dissolving the Association, but the Directors then in office shall hold over and serve until their successors are elected and qualified, and the general meeting may be adjourned to a fixed day on which the election may be held without further notice.

ARTICLE X.

At the first regular meeting of the Board of Directors after their election, the new Board of Directors shall select from among their number a President, a Vice-President, a Secretary-Treasurer, an Attorney or Attorneys and a Notary. They shall appoint such other officers and employees as may be necessary, who shall hold office during the pleasure of the Board. They shall fix the compensation of all officers and employees. They shall have power to enact by laws not repugnant to this Charter, to select a place of meeting, to suspend any officer for neglect of duty or misconduct, and in case of any vacancy in the Board or among the officers, from death, resignation, removal or any other cause, the Directors shall have the right to fill such vacancy, and shall have general authority to carry out the objects and purposes and business of the Association. But they shall not have the power to purchase real estate except for cash, nor to contract any indebtedness without the affirmative vote of at least five Directors, and then only in furtherance of the usual and proper business of the Association.

ARTICLE XI.

Five Directors shall constitute a quorum for the transaction of business.

Any Director being about to absent himself from the city may nominate in writing a substitute in his stead, provided said substitute shall be a shareholder owning not less than five [5] shares, and such substitute shall be entitled to a seat in the Board of Directors on filing this proxy with the Secretary.

ARTICLE XII

The following named persons shall constitute the First Board of Directors, to serve until their successors are elected in accordance with this Charter, namely: Henry Baldwin, William Laferriere, Albert Fabacher, John P. Baldwin, F. C. Ford, Henry H. Fisspoller, Walter S. Jordy, Sylvester P. Walmsley, Jr., Dr. St. Marc Fortier and Dr. Charles J. Landfried, and of these Henry Baldwin shall be President and William Laferriere shall be Vice-President. The Secretary-Treasurer, who need not be a shareholder or a member of the Board of Directors, shall be selected at the first meeting of the Board of Directors, and shall give a bond for the faithful performance of the duties of the office in the sum of Two Thousand [$2,000.00] Dollars.

ARTICLE XIII.

Special meetings of the shareholders shall be convened at the request, in writing, of Ten [10] shareholders stating the time and object of said meeting, or when ordered by the Board of Directors; after ten days written notice of said meeting, stating the object thereof, mailed to each stockholder at his last known address.

ARTICLE XIV.

This corporation may be dissolved or the Charter amended or modified at a general meeting of the stockholders convened for such purpose after previous notice thereof by publication for three times in ten days in a daily newspaper in this city, and ten days notice thereof in writing mailed to each stockholder at his last known post office address, which notice shall state the time, place and objects of the meeting.

The call for such meeting may be made by the Board of Directors, or by one fourth of the entire stock of the Association, but in order to dissolve the Corporation or alter or amend the Charter, a vote of three fourths of the stock represented at said meeting shall be required, provided that the capital stock of this Association may not be increased or decreased except in accordance with the general laws of the State of Louisiana, and provided that at any meeting contemplated by this Article stock may be voted in person or by proxy.

ARTICLE XV.

In case of dissolution or termination of the Charter from any cause, the Association shall be liquidated by three commissioners selected by the Board of Directors from among the stockholders; said commissioners to have power to fill vacancies in their number by selecting from the stockholders any one eligible under the Charter as a Director.

This Association shall have power and authority, in addition to the powers and authority herein enumerated, to consolidate with one or more Associations of a like nature, upon such terms and conditions as may be determined upon by a majority vote of the stockholders; also, in case of a dissolution of this Association, its Board of Directors may, by a majority vote of the stockholders be authorised to sell and transfer its assets and securities and all other property to another association, corporation, person or persons, subject always to the vested and secured rights of its members.

No stockholder shall ever be held liable or responsible for the contracts or faults of this Association in any further sum than the unpaid balance, if any, due to the Association on the shares owned by him.

ARTICLE XVI.

The subscribers hereto have respectively written opposite their names the amount of stock subscribed to by each of them, so that this act of incorporation may also serve as the original subscription list to be recorded as required by law.

Thus done and passed in my office at New Orleans, Louisiana, on the day and in the month and year herein first written in the presence of Messrs Hugh C. Cage and Ralph Payette, competent witnesses residing in this city, who hereunto sign their names together with the said appearers and me, Notary, after due reading of the whole.

Original Signed

Charles Muller	5 shares
Henry Baldwin	10 shares
F. Colman Ford	10 shares
Henry H. Fisspoller	10 shares
Charles J. Landfried	10 shares
S. M. Fortier	10 shares
W. S. Jordy	10 shares
J. P. Baldwin	10 shares
William Laferrière	10 shares
Albert Fabacher	10 shares
S. P. Walmsley, Jr	10 shares

GUS. J. RICAU,
Notary Public.

A true copy:

HUGH C. CAGE,
RALPH PAYETTE

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 PYRAMID HOMESTEAD ASSOCIATION was this day recorded in my office in book 1051, folio,

[Signed] EMILE LEONARD D. R.
[Seal]

I, the undersigned Notary public hereby certify that the above and foregoing is a true and correct copy of the original act of incorporation of the PYRAMID HOMESTEAD ASSOCIATION, together with the certificate of the Recorder of Mortgages there to attached the original whereof is now on file and of record in my office.

New Orleans, November 29th, 1911.

[SEAL] GUS. J. RICAU, Not. Pub.

2 déc—2 9 16 23 30

AVIS DE SUCCESSIONS

Succession de Edward Williams.

COUR CIVILE DE DISTRICT POUR LA paroisse d'Orléans—No 97,894—Division B—Avis est par le présent donné aux créanciers de cette succession et à toutes autres personnes intéressées d'avoir à déduire, dans les dix jours qui suivront la présente notification, les raisons (s'ils en ont ou peuvent en avoir) pour lesquelles le compte final présenté par Mme Emily Soey Williams, administratrice de cette succession, ne serait pas approuvé et homologué et les fonds distribués conformément audit compte. Par ordre de la Cour.—THOMAS CONNELL, Greffier.—Jos. F. Walton, avocat.

24 nov—24 29—déc 3

Succession de Henry Louis Nick.

COUR CIVILE DE DISTRICT pour la Paroisse d'Orléans—No 98,795—Division C.—Attendu que Almira Lee Anna Fanner, veuve de Henry L. Nick, a présenté une pétition à la Cour à l'effet d'obtenir des lettres d'administration dans la succession de feu Henry Louis Nick, décédé intestat; avis est par le présent donné à tous ceux que cela peut concerner d'avoir à déduire dans les dix jours les raisons pour lesquelles il ne serait pas fait droit à ladite pétition. — Par ordre de la Cour. — THOMAS CORNNLL, Greffier.—Lyle Saxon, avocat.

24 nov—24 29—déc 3

Liste des navires dans le port

STEAMERS.

Noms	Destination	Mouillage
Agenoria	Gêne	rue 9me
Atenas	Colon	1er dist 15
Balmes	Barcelone	rue 6me
California	Havre	rue St James
Cartago	Colon	1er dist 15
Ceiba	Honduras	3me dist 30
Collegian	Liverpool	rue Market
Dictator	Bluefields	1er dist 15
Dora Baltes	Gêne	3me dist 30
El Cid	New York	2me dist 8
Flodden	Gêne	rue Julie
Grib	Honduras	Alger
Joseph Vaccaro	laid up	Alger
Julia Luckenback	New York	rue Orange
Livingstone	Bluefields	1er dist 14
Meadowfield	Glasgow	rue Harmonie
Olympia	laid up	Alger
Morgan	Tampa	Pratier
Northwestern	Port Arthur	Amesville
Origen	——	1er dist 14
Parismina	Colon	1er dist 15
Ponce	Porto Rico	Gov Nicholls
Rachel	Brême	Westwego
Rosina	laid up	Alger
Sandefjord	Rotterdam	Gretna
San Bernardo	Mexico	rue Terpsichore
Trafalgar	Hambourg	rue Ire
Victorian	Liverpool	Stuyvesant
	GOELETTE	
Francis M	Pascagoula	rue St Joseph

BULLETIN FLUVIAL.

Fourni par le Bureau Météorologique à la Nouvelle-Orléans Département de l'Agriculture des Etats-Unis.

L'étiage à 8 heures A. M.

Nouvelle-Orléans, 1er décembre 1911

STATIONS.	Pleine hauteur à la rive, pieds.	Ligne de danger pieds	Hauteur, pieds.	Changements dans les dernières 24 heures.
Fleuve Mississipi.				
Saint Paul	....	14	....	....
Davenport	10	15	....	....
Saint Louis	32	30	8.1	—1.0
Memphis	32	33	16.3	—0.1
Helena	44	42	18.7	*2.9
Vicksburg	44	45	18.2	*0.3
Natchez	....	46	19.0	*0.5
Red River Landing	....			
Baton Rouge	....	35	11.7	*0.3
Donaldsonville	23	28	7.8	*0.1
Nouvelle-Orléans	9	18	5.2	—0.5
Rivière Atchafalaya.				
Simmesport	....	....	....	....
Melville	....	37	18.1	*0.4
Morgan City	....	8	2.1	*0.2
Rivière Missouri.				
Omaha	....	18	....	....
Kansas City	....	21	4.7	*0.8
Rivière Ohio.				
Pittsburg	30	22	6.4	*1.1
Cincinnati	45	50	20.1	—0.7
Louisville	...	28	8.6	—1.0
Evansville	....	35	....	....
Cairo	*44	45	21.8	—0.3
Rivière Cumberland.				
Nashville	....	40	9.7	0.0
Rivière Tennessee.				
Chattanooga	33	33	4.2	—0.1
Rivière Arkansas				
Fort Smith	....	22	....	....
Little Rock	....	23	1.5	—0.5
Rivière Rouge.				
Arthur City	....	27	6.0	0.0
Fulton	20	28	4.8	0.0
Shreveport	21	29	—3.5	*0.9
Lake End	32	36	—0.9	—0.5
Alexandria	26	39	5.7	—1.0
Rivière Ouachita.				
Camden	....	40	3.3	*1.2
Monroe				

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28 juil—1an—jeu dim mar

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*LA LORRAINE, 4 janvier.
*LA TOURAINE, 11 janvier.

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