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TELEPHONE No. 168.

SATURDAY, AUGUST 22, 1896.

The Manchester Cotton Manufacturing company of Macon, Ga., it is announced, has decided to double its mill's capacity. The company now operates 6,000 spindles and will add as many more to its plant. The Eagle Cotton Mills, at Columbus, Ga., recently suspended, are to start up again on full time.

The old theatre at the corner of Broad and Seventh streets, Richmond, Va., on the boards of which many of the greatest actors of the day have played their parts, and in which many important conventions, political and otherwise, have been held, has been torn down, and on the site a large and modern storehouse, which will be occupied by a Chicago firm will be erected.

At Atlanta, Ga., a few days ago, Judge Calhoun decided that an act recently passed by the Legislature of Georgia, requiring railroad companies to provide separate coaches for white and black passengers, is applicable also to street railways. The decision was rendered in a test case brought in behalf of a colored man who was ejected from a car of the Atlanta Electric Railway Company for refusing to take one of the seats in the rear of the car reserved for colored people.

The Tillman family is looming up. Hon. George N. Tillman, the Republican nominee for Governor of Tennessee, is a relative of Senator Tillman, of South Carolina, though distantly. One of the Tillmans is register of the federal treasury, another is United States minister to Ecuador another is a United States Senator, another is a professor at West Point and another is a lieutenant in the army.

Mr. R. H. Carper, of Salem, Va., who has recently returned home from an extensive foreign tour, says Honolulu is the best-lighted city and has the best telephone system of any city he visited in his travels. The 'phone system not only reaches every house in Honolulu, but connects with everybody's property on the Sandwich Island and adjacent islands and costs only \$2.50 per month for each 'phone. Everybody uses them and nearly all the business is conducted through their use. Ladies pay their calls talking over them.

The Savannah (Ga.) cotton exchange has taken up action as yet regarding the proposition of planters to bind cotton with wire. Several letters have been received from the interior requesting the factors and exporters to join the planters in the fight against the cotton tie trust, but as the cotton men have not returned to the city from their summer vacation, there is hardly enough members present to discuss the subject as thoroughly as they would desire. Experiments with wire conducted at Charleston, S. C., in the presence of cotton factors, manufacturers and agents of foreign steamship lines are said to have been successful.

To Investors They All ONLY.

Why is it that the Raleigh Branch of the Southern is lending no money in Raleigh or in North Carolina? Simply for the protection of her investors. Ask any one—lawyer or citizen—if ANY building and loan association can lend money SAFELY in North Carolina on the building and loan plan. As our Supreme Court has decided several times that they CANNOT the answer is no. As long as a borrower pays building and loan associations are all right. When he stops then trouble begins. Building and loan associations who lend money in North Carolina are taking risks that no SAFE business man will take. You can promise a borrower that he will only make so many payments and his stock will be matured, and the promise amounts to nothing. How can any building and loan association GUARANTEE maturity when they are depending on their earnings, and this is all they have. A building and loan association who lends money in North Carolina under our laws will just take 15 years to mature their stock.

THE SOUTHERN does not RISK lending their members money. It is loaned only in those States where the courts uphold our contracts. It is carefully placed as fast as paid in and every cent is safely loaned on city real estate, first mortgage (churches, school houses, livery stables and hotels positively not taken); so you see how careful they are. I would like to accommodate our friends by lending them all they want, but it can't SAFELY be done in North Carolina. The Raleigh Branch of the Southern is now only an investment branch. If she were to lend money here it would be to the interest of every member to withdraw his money. Why? Simply that it would take about fifteen years to mature stock (mark the prediction, this is just what those who lend at 6 per cent and in North Carolina will find) the Southern confidently expects to mature stock between the eighth and ninth year, judging from their earnings in the past and the outlook for the future. So those who have stock in the Southern can rest assured that no RISK will be taken in lending out their money, but it will be safely invested. Those who want to borrow can't buy stock in the Southern in North Carolina. They will have to look up some association who cannot safely place their funds. To the clerk, laborer, mechanic and business man who has any surplus to spare (if a business man can place all he has successfully in his business he had better use it, as he can make as much as any building and loan association) the Raleigh Branch of the Southern is the association you are looking for and McDonald will be glad to give you any information desired. Remember, after making six monthly payments, should you be unfortunate, you can withdraw every red cent you have paid in and come back for nothing when you get able to make your payments again. You can find nothing fairer or squarer than this. We don't lend you a PART of your money, but you can get all of your money. Don't join ANY building and loan association until you have carefully examined into same. Ask for PROFITS paid those who withdrew. Get their names and you will find in nearly every instance that the Raleigh Branch of the Southern was the one who paid the profit. I am tolerably well up in building and loan and will cheerfully give any information desired as to the Southern or any other association.

I KNOW that no building and loan association is superior to the Southern and few are equal. It is just and honest with the unfortunate member who has to withdraw and can with a clear conscience try to get him back and nine times out of ten does. How is it with those associations who only pay back a part of what has been paid in? Why, the poor fellow feels like he has been robbed, and justly so, for these slick-tongued fellows could not sell their stuff if they did not MISREPRESENT same. Show me a man in Raleigh who has been a member of the Southern and withdrawn and I will GUARANTEE that he will recommend it to you.

C. C. McDONALD.

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