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DDINT

RALEIGH, NORTH CAROLINA.

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JOHN C DREWRY, Pres.;

B. S. JERMAN, Tres.; W. S. PRIMROSE, and GEORGE ALLEN, Secretary, J. N. HOLDING, Atty., C. G. LATTA, Directors.

J. S WYNNE, Vice Pres.,

his some of the most successful and profitable Investments Companies in North Cardina. It has been carefully managed by some of the most experienced basiness men in the State, and in its list of stockbedders can be out d the names of many prominent citizens. The company was organized May, 1893, and has completed s x years of very successful and profitable business. During the six years more than one hundred loans have been made to its members on Real Estate Security, to aid in the erection or purchase of "HOMES" The company has during the year 1899 made an average of one loan per week, and expects to continue at the same rate during the entire year.

THE INVESTMENT PLAN :

Used by the M. chanics' and Investors' Union, is their own "COPYRIGHTED PLAN, and is considered by financial and legal experts to be one of the safest and best, monthly investment arrangements ever placed before the public. It requires the INVESTOR to pay one dollar per share for the first month, and to make thereafter 100 monthly payments of sixty-five cents per share, making a total payment of \$66. After these payments have been made, the company will return to the owner ONE HUNDRED DOLL' RS per share, which is a profit of FIFTY per cent. The first series which is now 75 months old, will be matured and paid each month thereafter.

THE LOANING PLAN.

Is a combination of IOAN and SAVINGS DEPOSIT, as follows, and is confined to members of the Union; no outside loans or transactions of any kind are permitted by the Charter and By-Laws: A party desiring to obtain the use of \$600, will become a member of the Union, by subscribing for nine shares of stock, which will be issued in two certificates—six and three shares. He will assign six shares to the trustees of the company, and with it will give a satisfactory deed of trust on unincumbered Real Estate, for which he will receive six Hundred Dollars in cash. He will also receive a Borrowers' Profit Certificate for \$300 which is due and payable after he has complied with his agreement to make \$100 monthly payments. This gives him at maturity the cancelled mortgage \$600, and cash \$600, making the total payment to bim \$1,200. For this transaction the member will pay \$13.65 per month for 100 months. Should he die during the time, the monthly dues will be paid by B. S. Jerman Trustee, from the Guarantee Fund, un il maturity at which time the company will surrender to the widow or heirs, the cancelled mortgage, and pay the \$600 cash, unless the member should have died before having made eighty or more payments, in which cise only \$300 will be paid with the cancelled mortgage. Loans of larger or smaller amounts in same proportion. This fully protects the Home to the widow. These securities are held by the fir a urer, time the protection of the members. Loans are made in any city or acceptable town in the State.

Full Paid \$100 Certificate of Stock, with 20 Semi-Annual Coupons

Are sold for Eighty Dollars Casa After 20 Semi-Annul Coupors of \$2 25 hove been paid, the company will redeem the certificate by the payment of \$100. The company pays taxes on its stock. This is a fine investment for persons desiring a semi-annual income, secured by real estate mortgages. The permanence, safe, and profit of the company are assured by the following facts. The mortgages cover property worth double the amount loaned, therefore depreciation cannot damage the Union. The

The permanence, saft, and profit of the company are assured by the following facts. The mortgages cover property worth double the amount loaned, therefore depreciation cannot damage the Union. The company owes to debts, and cannot be called upon to pay its stockholders until maturity (except advances on stock as provided for); therefore financial panics caunot damage it. The stockholders receive all the pet profits, and are therefore interested in its success, and the Board of managers and large stockholders are men of the highest business character and ability.

The company promises to return to the monthly investor, a'l that he has paid, together with a profit of Fifty per cent., and all o promise to the borrowing member to return to thim (including the amount borrowed) all that he has paid during the 100 months, less 3 per cent. per annum on amount first advanced; 2 cents per day, which is 65 cents per month, will in 100 months nature \$100 stock. Sale to one person is limited to thirty shares. For Stock and Loans address

GEO. ALLEN, Sec. and Mgr..

9月1日日前18月1日

22 Pullen Building.

RALEIGH, N. C.