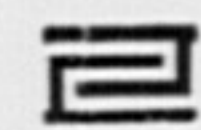


THE NORTH CAROLINA MUTUAL AND PROVIDENT ASSOCIATION

Home Office, DURHAM, N. CAROLINA



The Oldest, Largest and Strongest
Old Line Legal Reserve Negro

Life Insurance Company in the World

Abstract from Financial Statement for 1917 Shows:

Total Income—1917.....	\$ 624,794.31
Total Disbursements—1917.....	523,915.70
<hr/>	
INCOME OVER DISBURSEMENTS.....	\$ 100,878.61
Admitted Assets.....	358,363.97
Liabilities (Including \$258,918—Legal Reserve)..	270,801.51
<hr/>	
Unassigned Funds (Surplus).....	87,562.46
INSURANCE IN FORCE.....	\$11,157,472.00
<hr/>	
\$130,000.00 DEPOSITED WITH INSURANCE DEPARTMENTS	

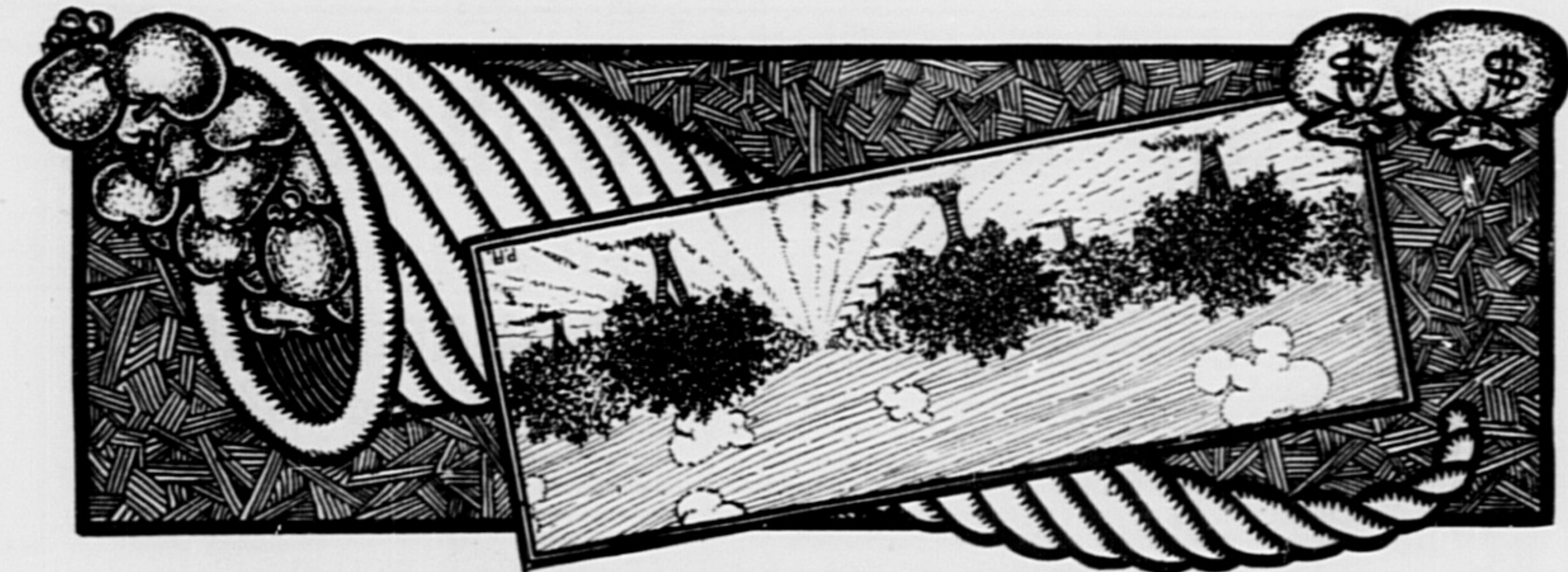
For the Protection of the Policyholders

Amount Paid in Claims Since Organization \$1,736,504.50

Your Chance to Buy Stable Life Insurance from \$500 to \$5,000.
POLICIES WITH ALL MODERN PROVISIONS, INCLUDING A PERMANENT DISABILITY CLAUSE.

John Merrick, President A. M. Moore, M. D., Sec'y and Treas.
C. C. Spaulding, Vice-President and General Manager
J. M. Avery, Assistant Gen'l Manager E. R. Merrick, Ass't Sec'y

Mention THE CRISIS.



DO YOU KNOW WHAT A HOMESTEAD-ORCHARD-ESTATE OFFERS YOU?

It offers you an opportunity to realize all the hopes and aspirations that lie deepest in every human heart: A HOME, a PERPETUAL INCOME, INDEPENDENCE and PLENTY.

It offers you an opportunity to invest part of your idle savings where they will be SAFE and where they will earn you the GREATEST RETURNS. An opportunity to INSURE YOURSELF AGAINST THE POSSIBILITY OF POVERTY AND WANT FOR ALL TIME TO COME. An opportunity to secure a HOME FOR YOUR OLD AGE in one of the most promising sections of the wonderful State of Michigan, a land where living is a REAL PLEASURE, and where PROSPERITY, HEALTH, HAPPINESS and EVERLASTING ENJOYMENT are to be had, as well as a place where you can spend your SUMMER VACATIONS and enjoy the BEAUTIFUL LAKES, STREAMS and SHADY WOODLANDS that are there aplenty.

In addition to all of the above a Homestead Orchard Estate is one OF THE BEST FORMS OF INSURANCE there is because YOU DON'T HAVE TO WAIT UNTIL YOU DIE in order to get the benefits of it. You get the benefits WHILE YOU LIVE, AND THE BEST PART OF IT IS THAT YOU DON'T HAVE TO DO A BIT OF WORK NOR SPEND A BIT OF TIME IN TAKING CARE OF IT, because WE do that for you. YOU own the land and the orchard and WE do all the work.

That is why the demand for Homestead Orchard Estates is so great, and why, ever since it was first introduced about A YEAR AND A HALF AGO, this proposition has met with SO MUCH SUCCESS. It is just what the people wanted, and they are losing no time in taking advantage of it.

If you would like to know all about Homestead Orchard, what and where it is, how an investment of only \$275.00 on the EASY PAYMENT PLAN can make you from \$200.00 TO \$500.00 OR MORE A YEAR FOR PRACTICALLY THE REST OF YOUR LIFE, simply fill out and mail us the attached coupon and we will send you full particulars, together with letters from some of the people who visited Homestead Orchard and who made careful investigations into everything.

FILL OUT AND MAIL THE COUPON TODAY.

Address

THE SWAN-ARENSON REALTY & DEVELOPMENT CO.
19 S. La Salle Street Chicago, Illinois

The Swan-Arenson Realty & Development Co. 19 S. La Salle St., Chicago, Ill.
Gentlemen:
You may send me, without any obligations on my part, full particulars about your Homestead Orchard offer.

Name..... Address.....
Town..... State.....

4-18-C

Mention THE CRISIS.