NEW YORK STOCK MARKET LARGELY LOCAL AFFAIR

Censorship on Cables Clamped Down, With Mail Facilities Further Limited.

WESTERN STORM HAS EFFECT

Effort Is Made to Depress Prices Following Unfavorable Conditions, and Quotations Are Shaded on Light Trading—Bond Prices Firm.

BY BROADAN WALL.

NEW YORK, March 6.—A clamping down of the censorship that practically cut off cable communication with Europe and the announcement that a further curtailment in mail facilities would prohibit shipment of securities, struck New York just as a heavy storm arrived from the West, bringing destruction of telegraph and telephone lines in its wake. To-day's stock market, therefore, was very largely a local affair, and the professional trader is too much of a pessimist to let such an opportunity pass. While trading was light, an effort was made to depress prices and quotations were shaded from fractions in the standard issues to fall figures in the equipment shares. Locomotive preferred jumped the new minimum, 35. Common shareholders are less fortunate, for there were no bids at the minimum. Pressed Steel Car issues lost 1 and 2 points respectively.

Local tractions were active and firm. Interborough-Metropolitan preferred rising a point. The common for a moment hardened at 13. Third Avenue declined slightly. Snowstorms always frighten stockholders of this company with the interruptions and loss of traffic that follow.

Steel was sold down by the traders and another drive was attempted at Reading, but this stock showed good support. California Petroleum preferred gained 2 points on the declaration of a regular dividend.

Motor issues were dull and easier. Copper shares moved unevenly. It is expected that efforts will be made early next week to encourage the public interest on the upside of these shares. Boston interests were active buyers during the week, and some of the local magnates are believed to favor a bull campaign.

Bond prices were firm, foreign selling being curtailed by the poor cable service and the difficulty in remitting proceeds of foreclosed transactions.

From Wall Street's point of view, the great event of the week was the adjournment of Congress on Thursday, while next in importance was the strong buying power which has developed in the bond market.

Industrial centers report further improvement in sentiment and a gain in actual business. In the steel trade there is a decided tone of optimism, while bank clearances were more satisfactory compared with those of a week ago. Speculation is officially limited in London, and from Berlin comes an announcement that quotations for securities or their variations are not to be made public.

NEW YORK, March 6.—Some reaction from yesterday's strong undertone was manifested in to-day's stock market. Dealings were restricted by the storm, which cut off communication with interior points. Traders, as a whole, again were committed to the short side, but were cautious.

Shares of the "Soo" road were almost the only railway issues to make further improvement. Some of the high-priced specialties, including American Tobacco, Liggett & Myers and Lorillard were strong, the peculiar character of the movement of dormant issues was seen in a 12-point gain for Harvester Corporation common, and a decline of 6½ points for the preferred. American Locomotive preferred, with a drop of 3 points, and Pressed Steel Car common and preferred, each of which fell 2 points, met their new minimum prices. Mexican Petroleum displayed some weakness, the entire list showing heaviness at the end.

The measure of the demand for investment issues was seen in the closing of the new St. Paul bond issue at a profit to the underwriters and participants. Trade reports indicated a better condition in the main, with some backwardness at Eastern and Southern points.

Financial operations of the week were primarily responsible for the large actual expansion of bank loans.

Bonds were steady. Panama registered 3s advanced ¼ per cent on the week.

NEW YORK, March 6.—Mercantile paper, 4@5½%. Sterling exchange, steady, sixty-day bills, $4.79½; for cables, $4.83; for demand, $4.85½. Bar silver, 65¾. Mexican dollars, 45½. Government bonds, steady; railroad bonds, steady.

BOND LIST

Atlantic Coast Line 1st 4s 90¼
Atlantic Coast Line—L. and N. 4s (bid) 85½
A. C. L. cv. 4s (in Baltimore) (bid) 83½
Chesapeake and Ohio conv. 4½s 74
Liggett and Myers 5s 106¼
Liggett and Myers 7s (bid) 122½
Lorillard Company 5s (bid) 100
Lorillard Company 7s 122¼
Norfolk and Western conv. 4½s (bid) 101
Seaboard Air Line stamped 4s 81
Seaboard Air Line adj. 5s 63
Southern Railway 4s 65½
Southern Railway 5s 86¼
United States Steel 2d 5s 100¼
U. S. Registered 2s, 1930 ..... 94½
U. S. Registered 2s, 1918 ..... 101½
U. S. Registered 4s, 1925 (bid) 103½
U. S. Panama 3s, 1961 ..... 102½
Virginia-Brown Brothers cfs (bid) 74
Va.-Car. Chemical 1st 5s (bid) 90
Va. Rwy. and Power Co. 5s (asked) 95½
Wabash Refs. 4s (bid) 78
Wabash-Pitts. Term. 1st 4s (bid) 5

RICHMOND STOCK MARKET.

By Caskie G. Burch & Co.

Richmond, Va., March 6, 1915.

	Bid.	Asked.
STATE SECURITIES.		
Va. 2s, Old C. and R.	46	...
Va. Centuries, 3, C. and R.	83½	83¾
STREET RWY. STOCKS.		
Va. Railway and Power, pfd.	91	93½
RAILROAD STOCKS.		
Atlantic Coast Line, com.	130	...
Chesapeake and Ohio	41½	...
Norfolk and Western, com.	100	...
Seaboard Air Line, pfd.	22½	...
Southern Railway, pfd.	68	...
Southern Railway, com.	15½	...
BANK STOCKS.		
American National Bank	155	200
First National Bank	227½	...
National State and City Bank	155	...
West End Bank	...	42
TRUST COMPANIES' STOCKS.		
Old Dominion Trust Company	191	198
Virginia Trust Company	165	...
MISCELLANEOUS.		
Va.-Car. Chemical, pfd.	81	82
Va.-Car. Chemical, com.	20	...
Va. Fire and Marine Ins. Co.	75	...

COTTON MARKETS.

NEW YORK, March 6.—Cotton showed increasing firmness to-day, with business more active and general than for some time past. The close was firm at a net advance of 11 to 16 points. The market opened steady at an advance of 2 to 3 points in response to relatively firm Liverpool cables and overnight buying orders inspired by that firmness of yesterday, the large spinners' taking for the week and the continued steadiness of the Southern spot markets.

Demand seemed to broaden as the market worked higher, and, in addition to covering, there was considerable buying by houses with Southern, Wall Street and Western connections.

Active months sold 14 to 17 points net higher in the late trading, with July contracts selling at 9.07c, while October touched 9.22c, or within 18 points of the season's high record.

Reports that a steamer with cotton from Galveston to Rotterdam had been stopped by British warships appeared to attract little attention, and sentiment as to shipping conditions seemed to be somewhat less apprehensive.

Some traders predicted a great increase in shipments of cotton to Russia should the Dardanelles be opened by the allies, while unfavorable British trade returns as to exports were offset by reports that Manchester was very actively employed by heavy orders.

Cotton futures closed firm.

	Open.	High.	Low.	Close.
March	...	8.62	8.61	8.62
May	8.71	8.84	8.79	8.83
July	8.92	9.07	8.91	9.06
October	9.20	9.22	9.20	9.21
December	9.39	9.53	9.39	9.52

Spot cotton, quiet; middling, uplands, 8.75; Gulf, 9.00. No sales.

NEW ORLEANS, March 6.—Cotton bulged sharply to-day, standing 15 to 16 points over Friday's last prices at the highest, and closing at a net gain of 10 to 13 points.

Peace rumors were the strongest influence in the trading, although a rumor that the allies would put cotton back on the contraband list caused no little buying. Reports that spot shorts were having a hard time covering commitments in Texas, which advancing prices in that State seemed to confirm, also aided the strength of the market, as did a statistical estimate showing that over 25 per cent of the cotton acreage of last season would go into grain this season.

The market was active, for a week-end, and much fresh buying came in.

Cotton futures closing: March, 8.36; May, 8.64; July, 8.77; October, 9.00; December, 9.21.

Spot cotton, steady, 6 points up. Middling. Sales on the spot, 195 bales; to arrive, 2,085 bales.

NEW YORK PRODUCE MARKET.

NEW YORK, March 6.—Raw sugar, firm; centrifugal, 4.77; molasses, 4.00; refined, steady. Butter, steady. Cheese, firm. Spot coffee, quiet; Rio No. 7, 7¾; Santos No. 4, 9¾.

Cottonseed oil was firmer to-day, with firmness in lard and in absence of selling pressure, closing 4@12 points net higher. Sales, 5,600 barrels. The market closed irregular. Spot, 6.70@7.00; March, 6.73@6.90; April, 6.82@6.95; May, 7.00@7.01; June, 7.02@7.13; July, 7.15@7.25; August, 7.23@7.35; September, 7.09@7.15; October, 7.00@7.09.

RICHMOND PRODUCE MARKET.

Wholesale Quotations.

Richmond, Va., March 6, 1915.

(By Levy Commission Co.)

Chickens, choice, small, lb.	16	to	18
Chickens, choice, medium, lb.		to	16
Chickens, large, lb.		to	16
Hens, per lb.	15	to	15½
Roosters, each	40	to	45
Ducks, large, young fat, lb.	14	to	15
Ducks, small, young	13	to	14
Dressed Poultry.	Per		Pound.
Dressed turkeys, fancy, hens	18	to	19
Turkeys, toms	16	to	17
Turkeys, poor to fair	15	to	17
Ducks, choice	16	to	17
Geese, choice	12	to	13
Chickens, choice	17	to	18
Hens, choice	15	to	15½
Guineas, each	25	to	30
Eggs Crated.			
In crates, near-by, fresh, doz.		to	17½
Butter.	Per		Pound.
Family, choice, fresh, lb.	22	to	25
Merchants, fair, per lb.		to	16
Live Stock.			
Veals, choice to fancy		to	9
Veals, poor to fair	7	to	8
Calves, runners	5	to	6
Sheep	4½	to	5½
Lambs, spring	7	to	8
Cattle, fair to prime	5	to	6¼
Hogs	6	to	7½
Country Bacon.			
Hams, small, well cured	21	to	22
Hams, medium, well cured	20	to	21
Hams, large, well cured	20	to	21
Sides, well cured	17	to	18
Shoulders, well cured	16	to	17
Dressed Hogs.			
Hogs, choice, small	8	to	8
Hogs, choice, large	8½	to	9
Hogs, off quality	6	to	8
Hides.			
Dry flint		to	24
Dry salt		to	22
Green, salt		to	17
Green		to	15
Green, damaged	8	to	12
Tallow		to	5½
Beeswax		to	29
Dried Fruits.			
Apples, dark	3	to	
Apples, bright, sliced	3	to	3½
Apples, bright quarters	3	to	
Peaches, bright, peeled	12	to	13
Peaches, dark, peeled	6	to	
Blackberries	10	to	12
Whortleberries	10	to	12
Raspberries	15	to	

MARKET CONDITIONS.

Poultry Market very active. Chickens and hens—Scarce and wanted. Eggs—Market very weak and unsteady; receipts heavy. Butter—Market weak and unsteady; receipts heavy. All other produce in general selling fair.

CHICAGO GRAIN MARKET.

CHICAGO, March 6.—Unabated foreign buying tended today to dispel dread of a flood of Russian wheat through the Bosporus, and helped bring about a strong market here. Prices closed steady at 2½ to 3½c net advance. Other gains were: corn, ¼ to 1⅛c; oats, ½ to ⅞c; lard, and provisions, 5@12½c, to 35 cents.

Leading futures ranged as follows:

	Open.	High.	Low.	Close
WHEAT—				
September	1.06½	1.09¾	1.05¾	1.09⅛
May	1.40½	1.43¾	1.40	1.43½
July	1.16¼	1.18⅞	1.14	1.15
CORN—				
May	73½	75⅛	72⅞	73¾
July	74½	75⅞	74½	75¼
OATS—				
May	57¼	58⅛	55¼	56
July	51½	52¼	51½	51⅞
MESS PORK—Per bbl.				
May	17.50	17.77	17.45	17.62
July	17.60	17.80	17.52	17.67
LARD—Per 100 lbs.				
May	10.40	10.52	10.40	10.45
July	10.72	10.82	10.70	10.75
SHORT RIBS—Per 100 lbs.				
May	9.97	10.07	10.00	10.05
July	10.22	10.37	10.22	10.32

Cash grain: Wheat, No. 2 red, $1.42@$1.44½; No. 2 hard, $1.42½@$1.46½. Corn, No. 2 yellow, 72½c.

RICHMOND GRAIN MARKET.

Richmond, Va., March 6, 1915.

WHOLESALE QUOTATIONS ON 'CHANGE

WHEAT—Car lots.			
No. 2 red, Western	97	@	1 48
No. 2 or de. Virginia	1 46	@	
No. 2 red	1 44	@	
Virginia, bag lots	1 35	@	1 40
CORN—Car lots.			
No. 2 white	80	@	
No. 3 white	79	@	
No. 2 mixed		@	79
No. 3 mixed	78	@	
Virginia, bag lots, white		@	82
Corn on the cob	nominal		
OATS—Car lots			
No. 2 mixed		@	60
No. 3 mixed		@	58
No. 2 white		@	61
No. 3 white		@	60
Winter seed, bag lots	65	@	70
RYE—Car lots.			
No. 2 rye	nominal		
No. 3 rye	nominal		
Virginia, bag lots	nominal		

RICHMOND HAY MARKET.

Richmond, Va., March 6, 1915.

Following are the quotations on the Richmond Hay Exchange:

Car lots—			
No. 1 timothy		@	20 00
No. 2 timothy	18 00	@	
No. 3 timothy	15 00	@	
Light clover, mixed	15 50	@	
No. 1 clover, mixed	18 00	@	
No. 2 clover, mixed	15 00	@	
No. 1 clover		@	18 00
No. 2 clover	15 00	@	
Sample hay		nominal	
STRAW—Compressed		@	12 00
Loose-pressed, large bales	11 50	@	
SHUCKS—Compressed	12 00	@	
Loose-pressed, large bales	12 00	@	
MILLFEED.			
Shipstuff, winter		@	28 00
Bran, winter		@	27 00
Shipstuff, spring		@	26 00
Bran, spring		@	25 00

RICHMOND TOBACCO MARKET.

(By Frazer & Tompkins.)

Richmond, Va., March 6, 1915.

DARK FIRED.			
Lugs	3 00	@	6 00
Short leaf	5 00	@	7 00
Long leaf	8 50	@	10 50
Wrappers	10 00	@	14 00
SUN-CURED.			
Primings	1 00	@	2 00
Lugs	3 00	@	6 50
Short leaf	6 00	@	8 50
Long leaf	8 00	@	10 00
Wrappers	10 00	@	16 00
BRIGHTS			
SMOKERS—			
Common	7 00	@	9 00
Medium	10 00	@	12 00
Fine	14 00	@	18 00
CUTTERS—			
Common	14 00	@	18 00
Medium	18 00	@	20 00
Fine	22 00	@	25 00
Fancy	25 00	@	27 00
FILLERS—			
Common	7 00	@	9 00
Medium	11 00	@	13 00
Good	13 00	@	16 00
Fine	18 00	@	22 00
Common	20 00	@	25 00
WRAPPERS—			
Medium	25 00	@	30 00
Good	30 00	@	35 00
Fine	37 50	@	45 00

CHICAGO LIVE STOCK MARKET.

CHICAGO, March 6.—Hogs, weak. Bulk, $6.80@$6.90; light, $6.65@$6.95; mixed, $6.65@$6.95; heavy, $6.60@$6.90; rough, $6.40@$6.55; pigs, $5.50@$6.50. Cattle, steady. Native steers, $5.80@$9.15; cows and heifers, $2.70@$7.75; calves, $6.25@$8.25. Sheep, strong. Sheep, $7.60@$7.90; yearlings, $7.70@$8.05; lambs, $7.70@$9.15.

RICHMOND LIVE STOCK MARKET.

Richmond, Va., March 6, 1915.

Best steers, 7¾ to 8; medium to good, 6¾ to 7¼; common to fair, 5½ to 6¼; best heifers, 6¾ to 7¼; medium to good, 6¼ to 6¾; common to fair, 5 to 6; best cows, 5¼ to 6; medium to good, 4¾ to 5¼; common to fair, 3½ to 4¾; best oxen, 5 to 6¼; common to fair, 4½ to 5¼; bulls, 4½ to 6; calves, 8 to 10; dicks, 5 to 6; cows and calves, $35 to $65; best hogs, 6¾; light, 7¼ to 7½; sows and stags, 4½ to 5½; best sheep, 5½ to 6¼; medium to good, 4½ to 5½; common to fair, 3½ to 4½; lambs, 7 to 8.

MISCELLANEOUS MARKETS.

DRY GOODS.

NEW YORK, March 6.—Cotton goods ruled steady to-day with moderate trade. Yarns were dull. Dry goods imports were declining. Linens were firm. Burlaps were firmer. Business in men's wear was better for the week.

NAVAL STORES.

SAVANNAH, GA., March 6.—Turpentine, firm, 42; sales, 76 casks; receipts, none; shipments, 48 casks; stock, 32,355 casks. Rosin, firm; sales, 449 barrels; receipts, 731 barrels; shipments, 2,935 barrels; stock, 124,567 barrels. Quote: A, B, 2.90; C, D, 3.00; E, F, G, H, 3.07½; I, 3.15; K, 3.20; M, 3.30; N, 3.50; W.G., 3.45; W.W., 3.55.

PETERSBURG PEANUT MARKET.

(Reported by Rodgers, Plummer & Co., Inc.)

PETERSBURG, VA., March 6.—Spanish—Farmers' stock—Market quiet, 5½c asked, $6 bid. Virginias—Farmers' stock—Market steady. Fancy jumbo, 5¾c per pound; fancy handpicked, 5½c per pound; extra prime, 5¼c per pound; shelling stock, 2¾ to 2¾c per pound.

Curb Active in Spots

NEW YORK, March 6.—Trading on the curb at the opening was active in spots, and prices showed a firm tone. Biker-Megeman advanced to 7¼ and United Cigar Stores new sold tractionally higher at 34. Jumbo Extension, which a short time ago made a sensational rise to $4 and subsequent drop to 50 cents was taken in hand at the start and forced up to 1 11-32, compared with yesterday's close of 52 cents.

GREAT DANGER IN SHORT SIDE OF MAY WHEAT

If Conflict Abroad Continues Another Month or Two, Bears Are Likely to Be Badly Pinched.

[Special to The Times-Dispatch.]

CHICAGO, March 6.—There is great danger on the short side of May wheat—provided the conflict abroad continues for another month or two, as it is believed at Chicago that the holdings of May wheat in this market are concentrated and that with the stocks of that grain down to bedrock and no possibility of escape for the shorts via "the delivery route," the pit will be the only place where they may even up their positions unless they are able to make private settlements with the longs. The weak-kneed longs in May wheat have been driven out by the most sensational price recessions seen in the Chicago pit in four years. These price losses have been more of a sensation than otherwise because of the fact that while the May and July futures were on the toboggan and sliding downward swiftly, the cash article held up in price and commanded fancy premiums over the May.

In the event of a possible falling off in the demand for cash wheat, the futures are not likely to sell much lower until after the new winter wheat crop in this country is assured and the hum of the reaper is heard in the Far Southwest. Conditions abroad are not as favorable as many believe them to be, as in some of the countries at war, as well as in some at peace, the acreage seeded to grain has not been as liberal as foreigners are trying to make persons believe. Ever since the allies have been bombarding the forts of the Dardanelles the importing countries have attempted to create the impression in North America that the Russian wheat will soon commence to move to countries now in need of it. Broomhall, who is considered the best foreign authority, says that it will be some time before the wheat now held in Russia can possibly be placed on the waters and headed for the importing nations, and that it will take some time to land it in the nations making the purchases of this grain. Exporters have scoured the United States and Canada for wheat, and the export transactions have been retarded by the smaller offerings.

It is generally believed that the amount of wheat in the hands of farmers of the United States is even smaller than some of the estimates sent broadcast. The actual stocks on the farms as reported by the government will be made public on Monday. The export takings to-day at the seaboard were reported at 1,000,000 bushels in all positions, and the sales at Chicago were only 20,000 bushels of hard winter wheat for export.

The local speculative crowd in corn and oats favored the bull side of the market and, generally speaking, they were long those grains at the close to-day. Cash sales of corn were 30,000 bushels and of oats 90,000 bushels, with 2,000 and 175,000 bushels respectively, for export.

Provisions rallied in price in sympathy with the advance in the grain markets, coupled with the higher prices for hogs at the yards. Shorts were buyers of pork and longs added to their lines. The selling was led by the smaller packers in the way of securing profits. There was better cash trade in meats, but lard was quiet.

Bank Statement.

NEW YORK, March 6.—The statement of the actual condition of clearing-house banks and trust companies shows that they hold $129,553,740 reserve in excess of legal requirements. This is a decrease of $5,167,960 from last week.

The statement follows:

Actual condition:

Loans, etc., $2,229,658,000; increase, $22,174,600.

Reserve in own vaults, $365,547,000, of which $294,077,000 is specie; increase, $2,053,000.

Reserve in Federal reserve bank, $111,095,000; decrease, $1,021,000.

Reserve in other depositories, $32,365,000; increase, $40,000.

Net demand deposits, $2,187,612,000; increase, $27,911,000.

Net time deposits, $102,847,000; increase, $1,194,000.

Circulation, $39,341,000; decrease, $4,000.

Aggregate reserve, $539,005,000.

Excess reserve, $129,590,740; decrease, $5,167,960.

Summary of State banks and trust companies in Greater New York, not included in clearing-house statement:

Loans, etc., $953,311,900; decrease, $1,300,900.

Specie, $41,011,200; decrease, $93,300.

Legal tenders, $9,833,200; decrease, $243,400.

Total deposits, $949,153,200; decrease, $2,257,300.

Banks' cash reserve in vault, $10,720,500.

Trust companies' cash reserve in vault, $15,155,200.

SAVING MONEY.

Way as It Once Was and as It Now Seems to Be.

Such a fuss as we make about saving our money these days! It used to be a simple matter. We put the extra dollars into the mattress or the empty stove or the chimney of the parlor lamp, and they stayed there until the mice ate them or they burned up, or we took them out. Now, in spite of the arrangements made for saving we find it a difficult thing. The real estate and insurance companies and the banks try every imaginable way to coax us to save, and have originated several ingenious schemes to induce us to save whether we want to or not. They even show us how we can fool ourselves into it by sneaking a few cents out of our salary this week and a few more cents the next week until Christmas or taxpaying time when they will hand us a check for the amount we have sneaked, with interest to date. Nevertheless, with all the modern conveniences we find it difficult to save. The fact that we usually try to save 25 cents while we spend $25 may have something to do with the difficulty. We know that we should be putting such a per cent of our income into a house, such a per cent into insurance, such a per cent into a savings account and so on with all the per cents there are. But without doubt there are easier and pleasanter ways of disposing of our income, and there is, as a matter of fact, an easier and pleasanter way to save. It is reasonable to suppose that the best way to save money is not to spend it. It is also agreed that the money we do not spend is saved. It follows, therefore, that you can save any amount in any time, by just not spending it. You consider buying a house. You may consider any sort of house, the more expensive the better. You do not buy it and thus save several thousand dollars. The same principle may be applied to yachts or airship or any other thing you do not want to buy. The possibilities of the scheme are endless. You can just sit down and save all the money you can think of, more than you ever had or ever thought of having. Then you can spend what you have with a clear conscience. There is nothing particularly original about this method. It is, in fact, the way a great many people save their money all the time, and the only way they have ever tried.

WEST POINT MOVES.

Several Small Industries in Sight, and Larger Ones Heading That Way.

WEST POINT, Va., March 6.—There are many good things coming this way along industrial and developmental lines. The Citizens' Ice and Coal Company, backed by Baltimore and local capital is one of the latest to show up and apply for a charter. The charter has been granted, and it is understood the new company will commence business here in the early spring.

Prominent business men of King William and New Kent counties have organized the company which is to establish a ferry on the Pamunkey River, some six miles from West Point. The ferry will be put in operation about the first of April.

It is reported, and the report seems to be of a very reliable kind, that West Point is soon to have an overall factory in full operation. In this case, too, Baltimore capital is said to be largely interested, and it is said that at the beginning the factory will employ about twenty-five women, and the force will be enlarged from time to time as the business will justify.

The above mentioned are just some of the small industries that are to be started up at an early date. Larger ones are said to be in the minds of the real West Point hustlers. It is said that the Old Dominion Industrial Corporation and the West Point Development Company have several good things up their sleeve that are sooner or later to be announced, and the West Point Chamber of Commerce is negotiating with new industries that are expected to locate in this good town.

MEAT AND ATHLETICS.

Men of Muscle and Other Workers May Eat Too Much of Solids.

Dr. Newton, president of New Jersey's State board of health, holds that meat eating was the cause of the appendicitis which afflicted Brickley, of the Harvard football eleven, and laid him off for the year. In a letter to the Harvard Bulletin, in which he makes this charge, he says that Dr. Lorenz, the famous Vienna surgeon, said the greater prevalence of appendicitis among us, compared with Europeans, was due to eating meat, which rendered us unduly septic and prone to infection. A prominent football trainer said that some years ago he confined the diet of his players to meat chiefly, allowing no vegetables, and that one of the squad had appendicitis. Dr. Senn was told by hospital surgeons in Africa that they had never seen a case of appendicitis in a vegetable eating African. The same is said to be true of the vegetable eating Brahmins of India. At all events, just now, the idea that meat eating causes appendicitis is prevalent, and even those that did not believe it urge scientific investigation.

Dr. Sargent, the Harvard gymnasium director, thinks that in former years athletes ate too much meat, but he is not sure that they do now. He thinks, also, that there is such a prevalent belief in the connection of meat eating and appendicitis that it may have some foundation in fact. Dr. Newton notes that meat is proved to be a cause of arterio-sclerosis and Bright's disease.

Dr. Harvey Wiley hardly thinks that meat is chargeable with this grave consequence, but he believes that a diet in which meat predominates is not best for athletes or for hard physical workers of any kind. Heat and energy are best supplied by fats and the carbohydrates. They are well represented in cereals with much butter and rich milk, while lump sugar is one of the best foods for athletes and hard working men. His ideal diet for an athlete is no tea, coffee or tobacco, and plenty of bread and cereals, whole wheat flour, whole Indian corn, rye or oatmeals, with plenty of good milk and only a very small percentage of meat.

Dr. Lynn, of the University of Illinois, declares for fats as the best food for muscular workers, and says large amounts of meat are harmful. Undigested carbohydrates undergo alcoholic fermentation, undigested proteins decompose for worse poisons, throwing all the work of removal on the kidneys. So athletes should not eat much meat, and should eat more of fats and vegetables.

RICHMOND NOTES.

As a One-Time Citizen Sees Greater Richmond—Birmingham Man Talks.

This is from the Birmingham Age-Herald:

"Although Richmond's growth has not been quite so rapid as that of some of the younger cities, it has almost doubled in population since 1890," said a member of Birmingham's Virginia colony.

"It has now about 160,000 inhabitants. Its business has increased enormously since I lived there, and all the improvements both in the business and residential districts have been very handsome. The Federal building, of solid granite, erected before the war at a cost of several hundred thousand dollars, was recently extended at a cost of something like $1,000,000. It is one of the most imposing Federal buildings in the country and yet, notwithstanding its large dimensions, there is now an active movement on foot to induce the government to spend another large sum in extending the building. In other words, it is not large enough for present needs.

"In the eighties Richmond built a new City Hall at a cost of $1,750,000. It was thought at the time that it would be ample for sixty or seventy years to come, but already a design has been drawn for a new municipal building to cost $850,000. The present City Hall will still be used, the new building being required merely to take care of the overflow.

"These facts go to show how important it is for rapidly growing cities like Birmingham to build on a very large scale. By the way, it is about time we were hearing something about the new post-office building."

POORLY PAID BUSINESS.

Serving In Congress Not Very Profitable Business, But They Like It.

The Manufacturers' Record says:

If every lawyer in the country who has an annual income equal to the amount of money paid annually, directly or indirectly, to the attorneys-at-law in the Sixty-third Congress, fortunately just ended, the annual income of lawyers would aggregate at least $1,250,000,000. The direct cost to the country, in money paid out, of the members of the Senate and House of Representatives is more than $7,000,000 a year. That sum does not include the more than $5,000,000 spent for public printing and binding, representing in large measure so-called activities of members of the two Houses. It includes salaries, mileage, payments to members' clerks and other perquisites, amounting in all to about $10,000 each a year. In the Sixty-third Congress 289, or 66 per cent of the 435 members of the House of Representatives, and seventy-five, or 79 per cent of the ninety-six members of the Senate, were graduates of the law. The aggregate salaries were $2,730,000, and other payments to or for them, which a practicing attorney would include in his income, aggregated $910,000, a total of $3,640,000. How many of the graduates of the law in Congress could have possibly earned in legitimate practice of their profession $10,000 a year? Else, why are they willing to draw Congressional salaries and perquisites? Yet President Hadley, of Yale University, thinks there is a possibility of men starving in public life.

FINANCIAL

Marine and War Insurance

On cargoes to and from all parts of the world.

Settling agents in all countries.

Coastwise shipments insured by steamers, sailing vessels and barges.

Thomas L. Alfriend & Son

(Established 1857)

320 Mutual Building.

LOOK BACK A YEAR

Figure how much money you've earned. Subtract from that your actual expenses. What's the remainder? Quite a good sum, isn't it? And it's gone for good, too. Why not start a savings account here, and let your surplus money earn 3%.

Richmond Bank and Trust Co.,

Northwest Corner Main and Eleventh Streets.

HENRY S. HUTZLER & CO. BANKERS

SOLICIT YOUR PATRONAGE IN ALL LINES OF GENERAL BANKING.

INTEREST ALLOWED ON SAVINGS ACCOUNTS.

NELSON S. GROMME, President. FRANK W. DARLING, Vice-President.

The Bank of Hampton, Virginia

HAMPTON, VA.

The Oldest and Largest Bank in Either Hampton or Newport News.

SOLICITS THE ACCOUNTS OF BANKS, BANKERS, FIRMS, CORPORATIONS AND INDIVIDUALS.

Capital	$ 100,000.00
Surplus	150,000.00
Resources	1,750,000.00

Four Per Cent Interest Paid on Savings Accounts

A PROGRESSIVE BANK WITH PROGRESSIVE MANAGEMENT.

You can open an account with us by mail. Write to us about it.

W. H. FACE, Cashier.

Acting

As EXECUTOR, GUARDIAN and TRUSTEE is our business!

Rivet that in your mind—please!

From January 12th to March 1st this Company qualified on eleven different estates (including two special trust funds).

Remember this fact also:
The VIRGINIA TRUST CO. not only makes the safe Executor, but the ECONOMICAL Executor.

If YOU haven't made your will, we invite you to call and let us explain the advantages.

Virginia Trust Co.

"The Safe Executor,"
RICHMOND, VA.
Established 1892.

Capital Stock	$1,000,000.00
Surplus Earned	300,000.00

What Can You Save This Year?

It depends largely upon your determination to economise in small matters. Some little self-denial—a little-missed luxury or two less now and then—and the result will surprise you. Try it and see. Start now—a dollar will open a savings account here. We pay 3% interest.

BROADWAY National Bank

Fifteenth and Main Streets.
Member Federal Reserve Bank

RICHMOND TRUST & SAVINGS COMPANY

We Are Getting Inquiries

For our little booklet which outlines in simple form the difference between corporate and individual administration of estates.

Everybody should be posted upon this important subject and we try to tell the story in eight short pages.

Just give us your name and address and you will receive a copy immediately.

3% compounded on daily balances, subject to check.

One Million Dollars Capital

First National Bank

Ninth and Main Streets, Richmond, Va.

CAPITAL and SURPLUS, $3,000,000

Having received numerous inquiries as to whether the word "Depositary" or "Depository" is proper on our bronze sign, we quote below a letter from the Treasury Department, which would seem to settle the matter beyond doubt, viz.:

TREASURY DEPARTMENT

Washington, March 5, 1915.

Sir: In reply to your letter of the 3d instant, you are advised that Webster's Dictionary defines the word "Depositary" as a person and "Depository" as a place. A national bank is an association of individuals doing business under the title of the bank, and the Secretary of the Treasury following the words of the law, section 5153, Revised Statutes of the United States, designates the association as a depositary of public moneys.

By direction of the Secretary:

Respectfully,
(Signed) WM. P. MALBURN,
Assistant Secretary.