MANY SHARP ADVANCES SCORED IN WALL STREET

Financial District Fairly Blossoms With Good News and Activity.

METAL SHARES ARE IN LEAD

International Issues Do Not Reflect Improvement in Specialties—Motor Issues Strong, With Small Gains.

BY BROADAN WALL.

NEW YORK, March 20.—Wall Street fairly blossomed with good news and activity to-day. Many sharp advances were scored, and the rise brought an increased volume of outside buying.

Metal shares were in the lead. Copper stocks were particularly active. Miami selling at 24¼, a new high, and Ray Consolidated crossing 18. There was a block of this stock approximately 20,000 shares, recently disposed of for the estate of a Boston capitalist. With this liquidation out of the way an advance is looked for, as the directors have intimated that there will be an early resumption of dividends, either copper shares, such as Chino, Inspiration and Utah were all active and strong.

Amalgamated Copper came to the front on the report that plans were under way to wind up the corporation. As outlined, it is expected that for each share of Amalgamated, stockholders are to receive two shares of Anaconda and warrants giving them a participation in the remaining treasury assets, which will bring the proportion up to par. This plan has not been entirely worked out, but Boston houses were heavy buyers in anticipation that an early announcement of details will be made. In the meantime, the metal market continues strong with a fresh advance to 15¾c per pound.

Bethlehem Steel had a sensational rise of 8 points, carrying quotations to 63¾, on reports that the company would participate in the profits of contracts which have been sublet to other manufacturing corporations. These commissions, it is understood, will be large.

Official statements have repeatedly announced the dividend was not to be thought of for some time, and the public has kept out. Perhaps too many traders attempted to profit by this inside information in building up a short interest which has caused their undoing.

Kresge rose 3¾ points, crossing 115. As previously announced, directors have been discussing an increase in the dividend rate from 6 to 8 per cent, although in some quarters a stock bonus is being urged. Earnings for the current year show an increase of from 30 to 40 per cent over 1914.

Westerns behaved well, 2 points on reports from Chicago that the dividend rate would be increased from 6 to 8 per cent. Local gossip on this question was more conservative, mentioning the advance to 7 per cent.

International issues did not reflect the improvement in specialties. Steel common moved between 41¼ and 41¾, with considerable selling for London account. Erie dropped fractionally, and Union Pacific and Southern Pacific were hardly more than steady.

Liquidation from London in these issues is expected to increase over the week-end, although no fear is expressed that our market will not readily absorb all offerings without appreciable declines.

Motor issues were strong with gains of a point or more.

American Can rose from 27¾ to 28¾ on light trading. This stock has been laggard and should appreciate on broader trading.

Bonds still reflect the absence of German liquidation.

Copper stocks make good leaders, and with a broadening interest in these stocks many brokers look for a revival of speculation in other departments.

NEW YORK, March 19.—Stocks to-day recovered more of the ground lost early this week, the list, with a few unimportant exceptions, showing strength. Decision of the London Stock Exchange to bring American shares on its list down to the minimum established here was without unfavorable effect anticipated in some quarters. A moderate demand for American stocks being reported from London. Gains embraced all leading issues, although United States Steel and Union Pacific were relatively backward. Advances in the coppers were most substantial on announcement of a slight advance in the price of the metal. Automobile issues were more active, and several specialties closed with gains of 2 to 3 points.

Bethlehem Steel was the center of interest, however, rising almost to 5 points on total dealings of 35,000 shares. There were rumors that the directors of the company are contemplating some new financing involving a stock dividend or bonus on the common shares.

Exchange markets, as a whole, were steadier.

Total sales of stocks, 261,400 shares.

Weakness of New York Central debenture 6s and other speculative issues were features of the bond market. Total sales, par value, aggregated $2,225,000.

United States bonds, unchanged on call.

NEW YORK, March 19.—Mercantile paper 2¾. Sterling exchange, easy; sixty-day bills, $4.77; for cables, $4.79⅝; for demand, $4.79⅞. Bar silver, 60⅝. Mexican dollars, 38⅝. Government bonds, steady; railroad bonds, irregular. Time loans, steady; sixty days, 2¼; ninety days, 2½@2¾; six months, 2¾@3. Call money, steady, ruling rate, 2.

BOND LIST

Atlantic Coast Line 1st 4s	81½
A. C. L.—L. and N. 5s (bid)	85
A. C. L. cv. 4s (in Baltimore) (bid)	82½
Chesapeake and Ohio conv. 4½s	73
Liggett and Myers 5s	109½
Liggett and Myers 7s (bid)	122
Lorillard Company 5s	99¾
Lorillard Company 7s	107¾
Norfolk and Western conv. 4½s	96
Seaboard Air Line stamped 4s (bid)	40
Seaboard Air Line adj. 5s	8¾
Southern Railway 4s (bid)	64½
Southern Railway 5s	59¾
United States Steel 2d 5s	100¾
United States Registered 2s, 1930 (bid)	96½
United States Registered 3s, 1918 (old)	101½
United States Panama 3s (bid)	102½
Virginia-Brown Brothers ctfs	25
Va.-Car. Chemical 1st 5s (sales)	91
Va. Ry. and Power Co. 5s (asked)	89½
Wabash deb. 4s (bid)	23
Wabash-Pitts. Term. 1st 4s (bid)	7

RICHMOND STOCK MARKET.

By Caskie G. Burch & Co.

Richmond, Va., March 19, 1915.

STATE SECURITIES.	Bid.	Asked
Va. 3s Old C. and R.	86	
Va. Centuries, 2, C. and R.	87½	88½
STREET RY. STOCKS.		
Va. Ry. and Power Co. pfd.	90½	
RAILROAD STOCKS.		
Atlantic Coast Line, com.	16	
Chesapeake and Ohio	41	
Norfolk and Western, com.	107	
Seaboard Air Line, pfd.	33	
Seaboard Air Line, com.	13	
Southern Railway, pfd.	48	
Southern Railway, com.	14½	
BANK STOCKS.		
American National Bank	205	
Broad Street Bank	152	
National State and City	200	
Old Dominion Trust Co.	250	
TRUST COMPANIES STOCKS.		
Virginia Trust Co.	185	
MISCELLANEOUS.		
Va.-Car. Chemical, pfd.	81	82
Va.-Car. Chemical, com.	16	

COTTON MARKETS.

NEW YORK, March 19.—Cotton was quiet to-day, and prices fluctuated within a range of 6 or 7 points, closing steady, net unchanged to 2 points lower. Liverpool was relatively steady, and, after opening steady at unchanged prices to an advance of 2 points, the local market eased off under scattering liquidation, some Southern selling and moderate local pressure.

Predictions that to-morrow's ginnings report would indicate a yield considerably in excess of the government estimate of 15,866,000 bales, probably inspired some of the selling. At no time, however, was there any aggressive pressure, and, after showing a net loss of about 5 to 6 points, the market rallied on covering by early sellers, and scattered buying which may have been inspired by the comparatively heavy spinners' takings for the week.

Cotton futures closed steady.

	Open	High	Low	Close
March	[illegible]	[illegible]	[illegible]	[illegible]
May	9.90	9.91	9.82	9.83
July	9.79	9.79	9.71	9.73
October	9.48	9.49	9.41	9.43
December	9.66	9.67	9.58	9.61

Spot cotton, quiet; middling, uplands, 9.85; no sales.

NEW YORK, March 19.—Port movement—Middling, 8.95. Stock, 127,619 bales.

Total to-day at all ports—Net receipts, 46,843 bales; exports, 35,775 bales; stock, 1,456,539 bales.

Total for week—Net receipts, 228,905 bales; exports, 256,109 bales.

Total for season—Net receipts, 5,721,954 bales; exports, 6,148,324 bales.

NEW ORLEANS, March 19.—Cotton was affected to-day by bearish talk concerning acreage. In the early trading prices were 5 points over yesterday's close, but the market gradually fell off until it stood 5 to 7 points under yesterday's last figures. The close was at a net loss for the session of 1 to 2 points.

Exports of 276,106 bales for the week were larger than expected, and this together with the mill takings of 231,000 bales for the week as compared with 274,000 bales this week last year gave the market a steady tone toward the close. Much bearish comment was caused by the shipping situation and the fear that Mediterranean ports would be closed to cotton. Cotton futures closing: March, 8.45; May, 8.63; July, 8.85; October, 9.17; December, 9.26.

Spot cotton, steady, 12 points off. Middling, 8.25. Sales on the spot, 1,426 bales; to arrive, 900 bales.

RICHMOND PRODUCE MARKET.

Wholesale Quotations.

(By Levy Commission Co.)

Richmond, Va., March 19, 1915.

Chickens, choice, small, lb.	16	to 18
Chickens, choice, medium, lb.		to 16
Chickens, large, lb.		to 16
Hens, per lb.		to 16½
Roosters, each	40	to 45
Ducks, large, young, fat, lb.	14	to 15
Ducks, small, young, lb.	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	12	to 18
Hens, choice	16	to 15½
Guineas, each	25	to 30
Eggs Crated.		
In crates, near-by, fresh, doz.		to 17
Butter.	Per	Pound.
Family, choice, fresh, lb.	22	to 25
Merchants, fair, per lb.		to 16½
Live Stock.		
Veals, poor to fair	7	to 8
Veals, choice to fancy		to 9
Calves, runners	5	to 6
Sheep	4½	to 5½
Lambs, spring	7	to 8
Cattle, fair to prime	5	to 6½
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 16
Green		to 14
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, quartered	3	to
Peaches, bright, peeled	12	to 13
Peaches, dark, peeled	6	to
Blackberries	10	to 12
Whortleberries	10	to 12
Raspberries	16	to

NEW YORK PRODUCE MARKET.

NEW YORK, March 19.—Raw sugar, steady; centrifugal, 4.77; molasses, 4.00; refined, steady. Butter, easy; cheese, steady. Spot coffee, steady; Rio No. 7, 8; Santos No. 4, 10¾@9.

Cottonseed oil was lower to-day, final prices showing a net loss of 5 to 15 points. Liquidation was generally prompted by gradual realization of the magnitude of this year's crush, coupled with the break in lard and selling by refiners. Buying was largely for Southern account. Sales, 22,600 barrels. The market closed steady. Spot, 6.60 bid; March, 6.60@6.75; April, 6.67@6.75; May, 6.75@6.77; June, 6.83@6.85; July, 6.90@7.00; August, 7.00@7.10; September, 7.10@7.20; October, 7.05@7.15.

CHICAGO GRAIN MARKET.

CHICAGO, March 19.—After showing decided strength most of the day, wheat to-day underwent a sharp setback, accompanied by disturbing bearish rumors about a crisis said to have been reached between Germany and Italy. Closed unsettled, ¼ to ¾ under last night. Corn finished 1-16 to ⅛ down; oats, 1¼ off to a shade advance, and provisions, at a loss of 5 to 20@22½c.

Leading futures ranged as follows:

	Open.	High.	Low.	Close.
WHEAT—				
May	1.55	1.58½	1.55¼	1.56
July	1.25¼	1.27¾	1.23¾	1.25¾
September	1.12	1.12¾	1.10¾	1.10¾
CORN—				
May	74⅝	75⅝	74⅛	74⅛
July	76⅝	77⅝	77⅛	76½
OATS—				
May	61	61⅝	60⅝	60⅝
July	55⅝	56	54⅝	55
September	49	49	47½	47⅝
MESS PORK—Per bbl.				
May	17.80	17.80	17.60	17.60
July	18.30	18.30	17.92	18.02
LARD—Per 100 lbs.				
May	10.42	10.45	10.40	10.42
July	10.90	10.92	10.67	10.70
SHORT RIBS—Per 100 lbs.				
May	10.12	10.17	10.02	10.05
July	10.42	10.50	10.35	10.37
September	10.65*			10.67

Cash grain: Wheat—No. 2 red, $1.20@1.22; No. 3, 90¼; No. 2 hard, $1.23¼@1.23¾. Corn—No. 2 yellow, 74½@76c.

*Bid.

RICHMOND GRAIN MARKET.

Richmond, Va., March 19, 1915.

WHOLESALE QUOTATIONS ON 'CHANGE.

WHEAT—Car lots.		
No. 2 red, Western	@	1.61
No. 2 red, Virginia	@	1.59
No. 3 red	@	1.56
Virginia, bag lots	1.35 @	1.54
CORN—Car lots.		
No. 2 white	@	82½
No. 3 white	@	81½
No. 2 mixed	@	81½
No. 3 mixed	@	80
Virginia, bag lots, white	83 @	85
Corn in the cob	@	82
OATS—Car lots.		
No. 2 mixed	@	63
No. 3 mixed	@	62
No. 2 white	64½@	
No. 3 white	@	67½
Winter Seed, bag lots	65 @	72
HAY—Car lots.		
No. 2 Fine	nominal	
No. 3 rye	nominal	
Virginia, bag lots	nominal	

RICHMOND HAY MARKET.

Richmond, Va., March 19, 1915.

Following are the quotations in the Richmond Hay Exchange:

Car lots		
No. 1 timothy		@ 20 00
No. 2 timothy	18 00	@
No. 3 timothy	15 00	@
Light clover, mixed	18 50	@
No. 1 clover, mixed	18 00	@
No. 2 clover, mixed	15 50	@
No. 1 clover		@ 13 00
No. 2 clover	15 00	@
Sample hay	nominal	
STRAW—Compressed		@ 12 00
Loose pressed, large bales	11 50	@
SHUCKS—Compressed	12 50	@
Loose pressed, large bales	12 00	@
MILLFEED.		
Slipstuff, winter		@ 27 50
Bran, winter		@ 28 00
Slipstuff, spring		@ 28 00
Bran, spring		@ 27 50

RICHMOND TOBACCO MARKET.

(By Frazer & Tompkins.)

Richmond, Va., March 19, 1915.

DARK FIRED.		
Lugs	4 00 @	6 50
Short leaf	6 50 @	8 50
Long leaf	9 00 @	10 50
Wrappers	10 00 @	14 00
BURLEY.		
Lugs	6 00 @	8 00
Short leaf	4 00 @	9 00
Long leaf	8 00 @	12 00
Cutters	10 00 @	15 00
SUN-CURED.		
Lugs	4 00 @	7 00
Short leaf	6 50 @	8 50
Long leaf	8 00 @	10 00
Wrappers	10 00 @	25 00
BRIGHTS.		
SMOKERS—		
Common	7 00 @	9 00
Medium	10 00 @	12 00
Fine	14 00 @	18 00
CUTTERS—		
Common	14 00 @	15 00
Medium	18 00 @	20 00
Fine	22 00 @	25 00
Fancy	25 00 @	27 50
FILLERS—		
Common	7 00 @	8 00
Medium	11 00 @	13 00
Good	16 00 @	18 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 19.—Hogs, weak; bulk, $6.75@$6.85; light, $6.60@$6.85; mixed, $6.60@$6.85; heavy, $6.35@$6.85; rough, $6.35@$6.50; pigs, $5.50@$6.20. Cattle weak; native steers, $5.90@$8.95; cows and heifers, $3.25@$7.75; calves, $7.00@$10.50. Sheep, strong; sheep, $7.10@$8.15; yearlings, $7.80@$9.15; lambs, $7.60@$10.20.

RICHMOND LIVE STOCK MARKET.

Richmond, Va., March 19, 1915.

Best steers, 7¼ to 8; medium to good, 6¾ to 7¼; common to fair, 5½ to 6¼; best heifers, 6¾ to 7¼; medium to good, 5¾ to 6¼; common to fair, 4¾ to 5¼; best cows, 5½ to 6; medium to good, 4¾ to 5¼; common to fair, 3½ to 4¼; best oxen, 6 to 6¾; common to fair, 4½ to 5¼; bulls, 4½ to 5; veals, 8 to 10; dicks, 7¾; light, 7¼ to 7½; rows and stags, 4½ to 6½; best sheep, 5½ to 6½; medium to good, 4½ to 5½; common to fair, 3½ to 4½; lambs, 7 to 8.

MISCELLANEOUS MARKETS.

DRY GOODS.

NEW YORK, March 19.—Cotton goods were slightly firmer in primary markets to-day. Yarns, quiet; wools, firm and high as a rule. Silks, quiet.

NAVAL STORES.

SAVANNAH, GA., March 19.—Turpentine, firm, 42; sales, none; receipts, 39 casks; shipments, 1,296 casks; stocks, 26,726 casks. Rosin, firm; sales, 161 barrels; receipts, 223 barrels; shipments, 315 barrels; stocks, 111,839 barrels. Quote: A., B., 2.90 to 2.95.

PETERSBURG PEANUT MARKET.

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

PETERSBURG, VA., March 19.—Spanish—Farmers' stock—Market quiet at 3¾c per bushel. Virginias: Farmers' stock—Market steady. Fancy jumbo, 5¼c per pound; fancy handpicked, 3½c per pound; extra prime, 3¼c per pound; shelling stock, 2¾ to 2¾c per bushel.

Bank Clearings.

NEW YORK, March 19.—Bank clearings in the United States for the week ending March 18, aggregate $3,090,127,000, against $2,871,328,000 in a week and $3,265,161,000 in this week last year. Following are the returns from the principal cities for this week, with percentages of change from this week last year:

New York, $1,729,589,000; decrease, 4.6.
Chicago, $303,651,000; decrease, 11.0.
Philadelphia, $329,336,000; decrease, 5.7.
Boston, $311,931,000; decrease, 10.3.
St. Louis, $75,215,000; decrease, 6.0.
Kansas City, $66,516,000; increase, 25.5.
Pittsburgh, $[illegible]; decrease, 19.8.
San Francisco, $47,552,000; decrease, 6.1.
Baltimore, $29,600,000; decrease, 15.3.
Minneapolis, $28,800,000; increase, 23.3.
Detroit, $26,911,000; decrease, 11.6.
Cincinnati, $24,900,000; decrease, 19.2.
Cleveland, $21,[illegible]; increase, 1.0.
Los Angeles, $21,200,000; decrease, 21.6.
New Orleans, $17,987,000; decrease, 5.2.
Omaha, $[illegible]; increase, 10.5.
Milwaukee, $15,[illegible]; decrease, 7.1.
Atlanta, $13,[illegible]; decrease, 17.7.
Louisville, $[illegible]; decrease, 5.8.
Seattle, $16,[illegible]; decrease, 7.0.
Buffalo, $10,118,000; decrease, 5.2.
St. Paul, $[illegible]; increase, 4.0.
Portland, Ore., $11,[illegible]; decrease, 13.5.
Denver, $8,[illegible]; decrease, 3.1.
Houston, $8,287,000; decrease, 10.7.
Richmond, $[illegible]; increase, 29.3.
Indianapolis, $7,341,000; increase, 3.1.
Providence, $7,[illegible]; decrease, 9.2.
Fort Worth, $7,[illegible]; decrease, 4.8.
Washington, D. C., $7,516,000; increase, 6.3.

Hester's Weekly Cotton Statement.

Comparisons are to actual dates, not to close of corresponding weeks:

In sight for week, 278,000 bales; in sight same seven days last year, 151,000 bales; in sight for the month, 825,000 bales; in sight same date last year, 456,000 bales; in sight for season, 12,250,000 bales; in sight for season same date last year, 13,900,000 bales.

Port receipts for season, 8,725,000 bales; port receipts for season same date last year, 9,569,000 bales.

Overland to mills and Canada for season, 828,000 bales; overland to mills and Canada for season same date last year, 980,000 bales.

Southern mill takings for season, 230,000 bales; Southern mill takings for season same date last year, 2,521,000 bales.

Interior stocks in excess of September 1, 868,000 bales; interior stocks in excess of September 1 last year, 556,000 bales.

Foreign exports for week, 256,000 bales; foreign exports for same seven days last year, 147,000 bales; foreign exports for season, 6,148,000 bales; foreign exports for season same date last year, 7,544,000 bales.

Northern spinners' takings and Canada for week, 68,000 bales; Northern spinners' takings and Canada for same seven days last year, 59,000 bales; Northern spinners' takings and Canada for season, 2,063,000 bales; Northern spinners' takings and Canada for season to same date last year, 2,241,000 bales.

Statement of World's Visible Supply.

Total visible this week, 7,091,000 bales; total visible last week, 7,024,000 bales; total visible same date last year, 5,961,000 bales.

Of this the total American this week, 5,977,000 bales; of this the total American last week, 6,009,000 bales; of this the total American last year, 4,928,000 bales.

All other kinds this week, 1,024,000 bales; all other kinds last week, 1,030,000 bales; all other kinds last year, 1,033,000 bales.

Visible in the United States this week, 2,475,000 bales; visible in the United States this date last year, 1,496,000 bales.

Visible in other countries this week, 5,127,000 bales; visible in other countries this date last year, 4,465,000 bales.

Weekly Cotton Review.

NEW YORK, March 19.—Cotton has advanced this week with July and later deliveries making new high seasonal records on steadiness of Southern spot markets, Liverpool's strength and continued talk of prospects for a much reduced crop next season. October contracts have sold at 9.81c, or about $2.80 above the low level of March 1, and very nearly 2 cents a pound above the low point reached last December.

Realizing checked the advance toward the end of the week. Talk of increased Southern spot offerings and increased estimates of the crop accompanied the reaction. Comparatively large sales in Southern spot markets have been attributed to increased demand for export before the "blockade" of Germany becomes effective, but activity and firmness of Liverpool has encouraged predictions of continued large takings by the allies.

Meanwhile increasing activity of domestic mills has found a reflection in the recent supply and distribution report of the Census Bureau, showing February consumption in excess of last year. While it is anticipated that to-morrow's ginning returns will be in line with larger estimates of the yield, bullishly disposed traders have seemed to fear no material pressure from the indicated surplus, providing new crop developments show the expected reduction in acreage and yield prospects.

More cotton has recently been arriving here from the South and the local warehouse stock of over 124,000 bales points to increased deliveries on contract.

Dun's Weekly Report.

NEW YORK, March 19.—Dun's to-morrow will say:

"From every part of the country the reports are of trade improvement, which, though slow and conservative, serves to reduce the margin of deficiency in production and demand and to bring the volume of transactions closer to normal. Prospects of an early spring promote retail distribution and stimulate the movement of lumber and other building materials with promising indications of more general construction work. Activity in shipyards continues. The iron and steel trade fairly maintains its recent rate of gain. In the textile markets there is a steady improvement both in wholesale and retail lines, but the busiest mills are those occupied chiefly with foreign orders. The shoe trade is more quiet. Wheat, corn and oats vacillate in price and activity with the changes in crop prospects and export demand. Winter wheat conditions give promise of another heavy yield. There is increasing strength in the financial position of the country and exports continue heavy.

"Business conditions in this country are remarkably good, considering the fact that the whole world is in a turmoil.

"Bank clearings for the week aggregate $2,661,726,731, a loss of 5.5 per cent from the same week last year and 6.3 per cent from the corresponding week in 1913.

"Business failures for the week number 537, against 532 last week with 317 in the like week last year."

Yesterday's Ad

Contained something that must have struck the right key!

It brought immediate results!

The closing paragraph of the ad. was as follows:

Personal and savings accounts and idle money, when placed here, receive 3% interest on daily balances, and are subject to check in the usual way.

Virginia Trust Co.

1106 East Main Street,
RICHMOND, VA.
Established 1892.

NOTICE—Church.

PRESBYTERIAN.

FIRST PRESBYTERIAN CHURCH—Preaching at 11 A. M. and at 8 P. M. by the pastor, REV. F. T. McFADEN, D. D. Sunday School at 9:30. Bible classes at 10:30 A. M.

SECOND PRESBYTERIAN CHURCH, Fifth, near Main Street—REV. LUSSELL CECIL, D. D., pastor. Services at 11 A. M. and 8 P. M. Wednesday 8 P. M. Sunday School, 9:45 A. M.

GRACE-COVENANT PRESBYTERIAN Church, Park Avenue building—Preaching at 11 A. M. by the pastor. At 8 P. M. some of the representatives of Union Theological Seminary will tell of the Charlotte convention. Music by the seminary quartet. Grace Street building (fourth and Grace Streets) —Preaching by the REV. W. L. LINGLE, D. D., at 11 A. M. and 8 P. M. A special effort to be present should be made by every member.

WESTMINSTER PRESBYTERIAN Church (Rev. JAMES Y. FAIR, D. D., pastor).—Preaching 11 A. M. and 8 P. M. by the pastor. Welcome.

METHODIST.

CENTENARY METHODIST (GRACE Street, between Fourth and Fifth).—The pastor, DR. T. A. SMOOT, will preach at both services on Sunday at 11 A. M. and 8 P. M. Subjects "Preparing to Meet God" and "Mental and Moral Integrity."

BROAD STREET METHODIST CHURCH (Tenth and Broad Streets)—Preaching at 11 A. M. and 8:15 P. M. by the pastor, the REV. JOHN W. SHACKFORD. Evening theme: "The Great Divide." Decision day services will be conducted in the Sunday school preceding the morning sermon.

BAPTIST.

GROVE AVENUE BAPTIST CHURCH (Grove Avenue and Harrison Street).—REV. W. C. JAMES, Th. D., pastor—Preaching 11 A. M. by the REV. GEORGE W. KEMPER, and at 8 P. M. by DR. B. L. LOCKETT, of Olyo, Africa, a medical missionary, who will speak on his work in Africa. Sunday School at 9:45 A. M. (Jerse F. Wood, superintendent). Wednesday evening prayer meeting at 8 o'clock.

LEIGH STREET BAPTIST CHURCH (corner Twenty-fifth and Leigh Streets), Broad and Twenty-fifth street cars pass the door.—Pastor, J. J. WICKER will preach at 11 A. M. on "How to Talk to the Great God"; and 8 P. M., "A Clean Man, Even in Politics." Baptism.

SECOND BAPTIST CHURCH (FRANKlin and Adams Streets).—T. CLAGETT SKINNER, minister. Divine worship 11 A. M. and 8 P. M. Mr. Skinner will speak upon the themes, "Christ, the Apostle of God" and "How to Make Christ Real." Quartet choir. Seats free. Cordial welcome.

UNITARIAN.

FIRST UNITARIAN CHURCH—Rev. ALEXANDER T. BOWSER, minister, Floyd Avenue and Harrison Street. Subject for Sunday, March 21: Fourth sermon in series on "Some Distinctive Principles of Unitarianism—Salvation by Character." Service at 11 o'clock. All seats free.

CHRISTIAN SCIENCE.

REGULAR SERVICES OF FIRST Church of Christ, Scientist, will be held tomorrow morning in church edifice (corner Park Avenue and Meadow Street) at 11 o'clock. Subject: "Matter." Wednesday evening testimony and experience meeting at 8:30. The reading-rooms (Nos. 601-602) are located in the Virginia Railway and Power Company Building, corner Seventh and Franklin Streets, and are open daily, except Sundays and holidays, from 10 A. M. to 5 P. M. All are cordially invited.

RAILROADS

Atlantic Coast Line

The Standard Railroad of the South.

EFFECTIVE JANUARY 4, 1915.

TRAINS LEAVE RICHMOND DAILY

For Florida and South: 6:15 A. M. and 6:35 P. M., 11:40 P. M., 12:50 A. M.

For Norfolk: 9:00 A. M., 3:00 P. M., 4:10 P. M.

For N. & W. Ry. West: 6:15 A. M., 9:00 A. M., 2:00 P. M., 9:20 P. M.

For Petersburg: 12:50 A. M., 6:15 A. M., 8:15 A. M., 9:00 A. M., 9:50 A. M., 3:00 P. M., 4:10 P. M., 6:05 P. M., 6:25 P. M., 9:20 P. M., 11:50 P. M.

For Goldsboro and Fayetteville: *4:10 P. M.

Trains arrive Richmond daily: 8:25 A. M., 10:15 A. M., 6:50 A. M., 7:00 A. M., *8:37 A. M., 10:45 A. M., 11:40 A. M., *2:10 P. M., †1:40 P. M., 6:05 P. M., 6:35 P. M., 8:00 P. M., 9:00 P. M., 11:33 P. M.

*Except Sunday. †Sunday only.

Time of arrival and departure and connections not guaranteed.

C. S. CAMPBELL, D. P. A., 833 Main St.

Experience

is a valuable asset which cannot be calculated in terms of money. This Bank, in its long career, has gathered that experience which enables it to give its patrons the best of service.

First National Bank

Ninth and Main.

Capital and Surplus,
$3,000,000.

RICHMOND TRUST & SAVINGS COMPANY

We Told In Our Advertisement February 16th

Of a young lady who invested one hundred dollars in a 5 1-2 per cent Guaranteed First Mortgage Real Estate Bond.

She was converting a 3 per cent savings fund into an investment of nearly double the income.

This young lady called again yesterday and said:

"Fix up another $100 bond; I will call for it to-morrow."

These Bonds are being purchased regularly by people who appreciate the profit, safety and convenience they afford.

One Million Dollars
Capital

RAILROADS.

Richmond & Chesapeake Bay Railway Company

Superseding Schedule of April 14, 1914. Schedule Subject to Change Without Notice.

Trains leaves Richmond: b*3:50 A. M., *7 A. M., b8 A. M., 9 A. M., **10 A. M., 11 A. M., 1 P. M., 2 P. M., 3 P. M., b4 P. M., 5:20 P. M., 6:20 P. M., 7:10 P. M., b8 P. M., 10 P. M., 11:15 P. M.

Trains leave Ashland: *5:50 A. M., b*7 A. M., 8 A. M., b9 A. M., 10 A. M., **11 A. M., **12 noon, **1 P. M., 2 P. M., 3 P. M., 4 P. M., b5:20 P. M., 6:20 P. M., 10 P. M., 8 P. M., b9 P. M., 11 P. M.

bCarries baggage. *Daily except Sunday. **Sundays only.

Richmond & Petersburg Electric Ry.

Leave Richmond	Leaves Petersburg.
*6 A. M. *3 P. M.	‡5:15 A. M. 3:30 P. M.
7 A. M. 4 P. M.	6:25 A. M. *4:35 P. M.
8 A. M. 5 P. M.	*7:30 A. M. 5:35 P. M.
*9 A. M. †5:45	*7:35 A. M. 6:35 P. M.
10 A. M. *6 P. M.	8:35 A. M. ‡7:05 P. M.
11 A. M. *7 P. M.	9:35 A. M. *7:35 P. M.
*12 A. M. 8 P. M.	*10:35 A. M. 8:35 P. M.
1 P. M. *9 P. M.	11:35 A. M. 9:35 P. M.
2 P. M. 10 P. M.	12:35 P. M. *10:40 P. M.
11 P. M. Chester	*1:35 P. M. 11:40 P. M.
*12 P. M. Petersb.	2:35 P. M.

Richmond, Fredericksb'g & Potomac R. R.

TO AND FROM WASHINGTON AND BEYOND.

Leave Richmond	Arrive Richmond.
*5.40 A.M. Byrd St. Sta.	*8.50 A.M. Byrd St. Sta.
*6.05 A.M. Main St. Sta.	*11.10 P.M. Main St. Sta.
*7.10 A.M. Byrd St. Sta.	*2.50 P.M. Byrd St. Sta.
*7.27 A.M. Main St. Sta.	*8.25 P.M. Byrd St. Sta.
*8.40 A.M. Byrd St. Sta.	*9.00 P.M. Byrd St. Sta.
*10.25 A.M. Byrd St. Sta.	*10.00 P.M. Byrd St. Sta.
*12.01 noon Byrd St. Sta.	*11.15 P.M. Main St. Sta.
*3.30 P.M. Byrd St. Sta.	*11.30 P.M. Byrd St. Sta.
*5.15 P.M. Main St. Sta.	*12.35 night Main St. Sta.
*8.20 P.M. Byrd St. Sta.	*12.40 night Byrd St. Sta.

ACCOMMODATION TRAINS—WEEKDAYS.

Leave Byrd St. Sta. 4.00 P. M. for Fredericksburg.
Leave Elba Sta. 7.45 A.M., 2.15 P.M., 6.30 P.M. for Ashland.
Arrive Byrd St. Sta. 8.25 A.M. from Fredericksb'g.
Arrive Elba Sta. 6.30 A.M., 11.25 A. M. 5.42 P. M. from Ashland.

Sunday accommodation trains leave Elba 4.15 P. M. for Fredericksburg; arrive Elba 11.25 A. M. from Fredericksburg.

*Daily. †Weekdays.

All trains to or from Byrd Street Station stop at Elba. Time of arrivals and departures not guaranteed. Read the signs.

SEABOARD AIR LINE RAILWAY.

"The Progressive Railway of the South."

Southbound trains scheduled to leave Richmond daily: 9:00 A. M., Local to Norlina, 1:30 P. M., sleepers and coaches, Atlanta, Birmingham, Jacksonville; 10:20 P. M., sleeper to Hamlet and coaches to Atlanta and Birmingham; 11:17 P. M., Florida Limited; 12:40 A. M., sleepers, Atlanta, Birmingham, Memphis, Jacksonville, Tampa and coaches Jacksonville.

Northbound trains scheduled to arrive in Richmond daily: 5:55 A. M., 7:25 A. M., 1:15 A. M., 5:05 P. M., 6:45 P. M., Local.

Norfolk & Western Railway

ONLY ALL-RAIL LINE TO NORFOLK.

Schedule in effect January 1, 1915.

Leave Byrd Street Station, Richmond, FOR NORFOLK *9:00 A. M., *3:00 P. M., *4:10 P. M. FOR LYNCHBURG AND THE WEST: *6:15 A. M., *9:50 A. M., *3:00 P. M., *9:20 P. M.

Arrive Richmond from Norfolk: *11:40 A. M., *6:55 P. M., *11:30 P. M. From the West: *6:50 A. M., *12:10 P. M., 11:40 P. M., *6:05 P. M., *9:05 P. M.

*Daily. †Daily except Sunday. ‡Sunday only.

W. B. BEVILL, D. P. A., Roanoke.
W. C. SAUNDERS, T. P. M., Roanoke.
G. P. A., Roanoke.
C. H. BOSLEY, D. P. A., Richmond, Va.

STEAMBOATS

OLD DOMINION LINE

Lv. Richmond, foot of 4th St. daily 1:00 P. M. Leave Newport News 8:00 A. M. Arrive Norfolk 9:00 A. M.

Connects with main line steamers leaving Norfolk for New York daily, except Sunday, 7:00 P. M. Connections also made by N. & W