

REAL ESTATE RECORD AND COURT CALENDAR

Local Market Continues Active, With Substantial Trading in Residential Property.

MANY SALES ARE RECORDED

T. B. Pearman Sells Stuart Avenue Flats to George Gurry for \$11,300. Alma J. Perrow Sells Sycamore Street Lot.

Substantial trading developed on the local real estate market yesterday, the day aggregating nearly \$50,000. These were all to permanent investors, and the deals were in the main for property of good size, few small sales being recorded. The needs of bargain and sale were far more numerous than either the mortgages or showing for a single day's business in the middle of the summer season.

The largest sale of the day was between T. B. Pearman and George Gurry, by which the latter acquires the brick flats at 2114 and 2114-A Stuart Avenue. This property has a frontage of thirty feet and sold for more than \$11,000.

CHANCERY TRANSFERS.

Sixteen Deeds of Burgin and Sale, amounting to \$2,000.

Robert O. Bland, trustee, to John Henderson, 25 feet 7 inches by 37 feet at the southwest corner of St. Peter and Calhoun Streets, January 29, 1915; \$1,025.

T. B. Pearman et ux, to George Gurry, 30x175 feet, north line Stuart Avenue, 140 feet east line of Davis Avenue, being Nos. 2414 and 2414-A, July 7, 1915; tax, \$11,300; \$10.

Alma J. Perrow, to Martha D. Jones, 21x111 feet 7 inches east line Sycamore Street, 158 feet 5 inches south of Stuart Avenue, July 15, 1915; tax, \$5,500; \$10.

R. T. Bowden et ux, to Annie S. Kilmington, 162x162 feet north line Venable Street, 125 feet east of Buchanan Street, also 49x162 feet north line Venable Street, 225 feet east of Buchanan Street, July 26, 1915; tax, \$3,410; \$10.

S. V. Moody et ux, to M. M. Moody, 18 1/2 x 112 feet by 150 feet east line Venable Street, 45 feet east of Twenty-fifth Street, July 2, 1915; tax, \$1,310; \$10.

M. M. Moody et ux, to Josie D. Moody, 17 feet 8 inches by 140 feet south line O Street, 102 feet east of Twenty-seventh Street, also, 29 feet 7 1/2 inches by 122 feet east line Twenty-fourth Street, being No. 709, also, 17 1/2 x 100 feet east line Twenty-sixth Street, 102 feet south of T Street, also, 50x113 feet east line Thirty-first Street, 220 feet north of S Street, also, 19 feet 8 inches by 112 feet east line Thirty-third Street, 190 feet 4 inches north of S Street, also, 21x43 feet west line Twenty-third Street, 25 feet 10 inches north of O Street, also, 18 feet 1 1/2 inches by 120 feet south line Venable Street, 35 feet east of Twenty-fifth Street, August 4, 1915; tax, \$2,510; \$10.

Martha S. Jones to James C. Perrow, 20x120 feet south line Edgewood Avenue, 52 feet east of Cherry Street, July 15, 1915; tax, \$2,510; \$10.

T. Richardson et al, trustees, to John W. Turman, 21x75 feet south line Orange Street, 42 feet east of St. James Street, August 11, 1915; \$500.

E. P. Roper et ux, to Harvey Baker, 50x80 feet north line Franklin Street, 50 feet west of Chesapeake and Ohio Railway, May 26, 1915; tax, \$1,810; \$10.

C. Hunt et al, 32 1/2 x 100 feet east line Fifteenth Street, 130 feet 9 inches south of Clay Street, August 5, 1915; \$1,200.

Highland Park Realty Corp., to Bena L. Woodfin, lot 12, in block P, in the plan of Battery Court Addition, August 7, 1915; tax, \$1,810; \$10.

William H. Briel et ux, to Harvey C. Brown, 60x125 feet north line Floyd Avenue, at the east corner of Robinson Street, August 12, 1915; tax, \$5,400; \$10.

Harvey C. Brown to William H. Briel, 22 1/2 x 100 feet north line Oakwood Avenue, 147 1/2 feet east of Stewart Street, August 12, 1915; tax, \$2,300; \$10.

Annie S. Kilmington et ux, to R. T. Bowden, 27x127 feet north line Floyd Avenue, 102 feet east of Robinson Street, July 26, 1915; tax, \$4,800; \$10.

L. W. Glazebrook et al, trustees, to Granite Building Co., 20x124 feet west line Thirty-third Street, 120 feet south of S Street, August 9, 1915; \$500.

Granite Building Co., to Judson P. Willis, Sr., certain property as described in deed next above, August 12, 1915; tax, \$1,810; \$10.

HENRICO DEEDS OF TRUST.

Washington Park Land Corp., to Peter Morris, lot 22, block 16, plan of Washington Park, August 10, 1915; \$225.

CHANCERY DEEDS OF TRUST.

William H. Briel to Lewis R. Schomburg, trustee, 22 1/2 x 100 feet north

line Oakwood Avenue, 147 1/2 feet east of Stewart Street, August 12, 1915; \$580; \$10.

James C. Perrow to Edward J. Blaine, trustee, 30x120 feet south line Edgewood Avenue, 52 feet east of Cherry Street, August 10, 1915; \$1,250; \$10.

L. C. Hunt et al, to W. S. Rose, trustee, 32 1/2 x 100 feet east line Fifteenth Street, 130 feet 9 inches south of Clay Street, August 5, 1915; \$721; \$10.

W. F. Drinkard, Jr., et ux, to L. H. Drew, trustee, 20 feet 3 1/2 inches by 125 feet north line Floyd Avenue, 25 feet west of Howland Street, August 13, 1915; \$4,770.

George W. Chamberlayne to H. R. Pollard, Jr., trustee, 225 feet 1 inch by 181 feet north line Cary Street 125 feet west of Sheppard Street, August 11, 1915; \$550.

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J. D. Carneal, trustee, to C. H. Trent, 19 feet 4 inches by 102 feet east line Rose Street, 114 1/2 feet south of Leigh Street, August 7, 1915; \$1,491; \$10.

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H. T. Richardson et al, trustees, to Frank J. Monroe, 15 1/2 x 275 feet south Orange Street, 13 feet east of St. James Street, August 12, 1915; \$350.

HENRICO RELEASE DEED.

R. A. Lancaster, Jr., et al, trustees, to J. Pope Nash 75x560 feet on south side of a road adjoining Green's estate, August 12, 1915; \$5,500.

LAW AND EQUITY COURT.

Suit was instituted in the Law and Equity Court yesterday for \$600 damages against the R. E. Piper Roofing Co. by the Winston-Salem Gas Company. No declaration was filed.

MARRIAGE LICENSES.

Marriage licenses were issued by the

clerk of the Hastings Court yesterday as follows: Newell R. Rathbun and Hattie R. Robinson. Lewis C. Varnier and Ruth E. Ashby.

BUILDING PERMITS.

Five Building Permits, Amounting to \$9,400.

Permits for new and repair work were issued yesterday by Building Inspector Butler as follows: Giuseppe Dogliana, to build two one-story brick stores on the south side of Broad Street, between Meadow and Allison Streets, to cost \$2,900.

Same, to build three brick garages in the south side of Broad Street, between Meadow and Allison Streets, in the rear, to cost \$1,200.

Isabella Cruikshank, to repair brick garage at 5 South Elm Street, to cost \$150.

Lillie M. Terrell, to build a two-story frame dwelling on First Avenue, Highland Park, to cost \$2,800.

Elin M. and M. W. Thomas, to repair brick factory on the west side of Ninth Street, between Byrd Street and the James River, to cost \$2,250.

PLUMBING PERMITS.

The following permits were issued yesterday by Plumbing Inspector Landers: Capital Plumbing Co., for William W. Carter, 1906 St. Paul Street, to E. Blankenship, for J. J. Miller, 12 North Park Street.

E. A. Hill, for Mrs. E. R. Powell, 713 Perry Street.

ELECTRIC PERMITS.

The following permits were issued yesterday by the Electrical Department: M. A. Pemberton, for Thomas Kirg, 2215 Carrington Street, one ceiling fan.

Same, for Mr. Schulmeister, 111 Colonial Avenue (thirteen feet wide) North Fourth Street, four lights.

W. H. Harrison, 509 Cumberland Street, changing location of switch and correcting defects.

J. E. Caudle, for M. Darhanian, 400

North Seventy Street, five fixtures.

Same, for Strand Theater, Jefferson and Broad Streets, correcting defects.

Same, for Hopkins Furniture Co., 25 West Broad Street, eight lights.

Same, for J. Kaufe, 318 North Sixth Street one ceiling fan.

Winston Electric Construction Co., for Mrs. A. F. Craig 317 West Grace Street, seven fixtures.

Same, for Byrd Street Station, one droplight.

W. H. Jenks, for Thomas J. Smith, 2210 Taylor Street, fourteen fixtures.

Same, for O. S. Morton, 507 West Grace Street, sixteen fixtures.

Same, for M. Baldoacci, 1307 Hull Street, seventeen fixtures.

Same, for J. B. Clouton, 2019 West Grace Street, two outlets.

Engelberg & Bear, for Joseph Hutzler, 1247 East Main Street, connecting wiring.

Lyons & Williams, for O. C. Peers, 2715 East Franklin Street, fifty-eight outlets.

W. B. Cattet Electric Co., for Dr. Paul Howie, 1915 West Grace Street, seventy-one fixtures.

Same, for John B. Swartwout, 1504 Lamb Avenue, fifteen fixtures.

F. M. Steigelmeyer, for John A. Aherm, 1314 East Cary Street, six outlets and lights.

Same, for D. A. Tennant, 1005 North Fourth Street, four lights.

Same, for Mr. Rothhouse, 31-2 East Broad Street, one switch in window.

CITY PLANNING TALKS.

FEATURE OF CONVENTION.

[Special to The Times-Dispatch.] FREDERICKSBURG, Va., August 13.—A prominent feature of the forthcoming convention of the League of Virginia Municipalities, which meets in this city October 12 and 13 will be the address on city planning by Albert Kelsey, of Philadelphia, consulting architect of the Bureau of the Pan-American Republic at Washington, and consulting engineer of Harrisburg, Pa. Mr. Kelsey is an authority on the subject and the address is expected to attract great interest. The meeting, at which this address is to be delivered, will be

held in the Opera House, the public being invited to attend.

City planning is receiving attention in this city at this time. City Manager H. Stuart Royer, who is president of the league, having recommended his last annual report to Mayor J. P. Rowe that a commission be appointed by the City Council to take the subject under consideration and make recommendations. The program for the meeting of the league has not been completed, but in addition to Mr. Kelsey there will be a number of other prominent speakers, some of them with national reputations, including Edward James Cattel, city statistician of Philadelphia, and Judge Alvin T. Embrey, of this city.

Rev. Mr. Mayers, an Englishman, of Vancouver, has accepted a call extended him to become rector of the Episcopal church of King George County and will soon enter upon his duties.

NEWS OF ASHLAND

[Special to The Times-Dispatch.] ASHLAND, Va., August 13.—Rev. D. T. Merritt, of Smithfield, will fill the pulpit at Duncan Memorial Church on Sunday morning. Dr. F. L. Day will preach at the Ashland Presbyterian Church at 11 A. M. and Rev. Mr. Hartlow will conduct the Union service at 8 P. M. in the Ashland Presbyterian Church.

Misses Mary Thomas, of Westhampton, and Elizabeth Kelly, of North Dakota, will spend the week-end with Mrs. Overton Howard.

Dr. E. L. Goodwin and Miss Mary Goodwin left this week for a visit to Atlantic City and Fairfax, Va.

Dr. and Mrs. Fred Messick have gone to Allen, Md., to visit relatives.

Mesdames A. L. Hunt and Lewis Blanton, accompanied by Gilbert and

Lee Hunt, will motor to Atlantic City for a two weeks' visit.

Anderson Bland, of West Point, is in town for several days.

Aaron Byrd has returned from San Francisco, where he represented Eta Chapter, R. M. C., at the Kappa Sigma convention. He also attended the exposition.

Mrs. James Chenery was hostess at an attractive luncheon on Thursday in honor of Mrs. H. Laurie Smith. The table was set with an attractive basket of good eating. Covers were laid for eight, and the guests were: Mesdames W. L. Fox, James Cox, Lewis Blanton, Misses Stuart Blanton, Elizabeth Chenery and

Blanche Chenery.

Miss Flint, of South Carolina, is the guest of Miss Marguerite Wightman at "Telcourt."

W. E. Graves and children, of Lynchburg, were here this week visiting Miss Laura Blincoe.

Miss Dorothy Cardwell, for the past week has been entertaining a delightful house party at her home on Railroad Avenue. Hay-rides, fishing parties and other affairs have been given in their honor. Those enjoying Miss Cardwell's hospitality are Misses Zara Dugdale, Katherine Tucker, Mary Lydia Quarles, Daphne Dugdale and Bessie

Did He Have Any Insurance?

Your insurance and your Will are both of the first importance. Arrange them while in good health.

Our new policies, with DISABILITY CLAUSE, give you the broadest possible protection against DEATH, DISABILITY or FAILURE to make a WILL.

See our Policies and save money before insuring elsewhere.

T. GARNETT TABB

General Agent, Travelers' Insurance Company, of Hartford, Conn.

P. KEMPER RECTOR, Cashier, FIOS, W. BROCKENBROUGH, STUART RAGLAND, Special Agents, 208-9 Travelers Building.

Safety First

A Watchword of To-Day, Means Looking to Both Present and Future

PROTECTION (or perpetuation) of your income is a present and future need of your family.

The consciousness of having it spells safety, happiness, contentment to you and your family.

It is furnished by

Atlantic Life Insurance Company

A. O. SWINK, Manager for Virginia, 211-212 Mutual Building, Richmond, Va.

Special Representatives: A. Levy, Geo. H. Myers, Geo. T. King, F. H. Hardaway, E. P. Southward, H. F. Baker.

Edwin A. Palmer, Principal Agent

G. Moffett King, Secretary

Incorporated 1794

Mutual Assurance Society of Virginia

Richmond, - Virginia

Fire Insurance at Lowest Rates

Incorporated 1851.

Massachusetts Mutual Life Insurance Co.

Springfield, Massachusetts. THE COMPANY.

This Company was incorporated in 1851, and is one of the oldest of the American companies. Its financial strength is unshakable. Its policy contracts are thoroughly modern and are among the few that are worthy of being called "best." Its dividends to policyholders (it has no stockholders) are satisfactory. And for the low net cost of its insurance it has been and is envied by many companies. We should be glad to serve you.

AGENCY FOR VIRGINIA.

CHAS. B. RICHARDSON, General Agent

405-6-7 Mutual Assurance Society Building, Richmond.

"The Growth, Development and Stability Reflect Credit Upon the Commonwealth"

--Pennsylvania Insurance Dept.

CHARLES JOHNSON, Commissioner SAM'L W. McCULLOCH, Deputy Pennsylvania Insurance Dept., Harrisburg

June 25, 1915.

To the Trustees and Policyholders of the Penn Mutual Life Insurance Company, Philadelphia, Pa.: The statutes of the State of Pennsylvania require regular examinations of insurance companies to be made by the Insurance Department of the State, and in accordance therewith the books and accounts of the Penn Mutual Life Insurance Company, of Philadelphia, have been carefully inspected and verified, the basis of the examination being the last annual statement showing the condition of the Company as of December 31, 1914.

On December 31, 1914, our examiners counted the cash on hand and confirmed the amounts on deposit in banks and trust companies.

The book accounts showing items of income and disbursements were verified by reference to original entries and vouchers, and their correctness was absolutely confirmed.

The examiners report having made a most thorough, systematic and complete examination of the assets of the Company.

The items appearing on mortgage loan account were checked with the mortgages themselves, and all papers relating to the properties were accounted for and the account proved in proper order. The value of the properties upon which the mortgage loans have been made provides in each instance a wide margin of equity to the owner and adequate protection to the Company.

Interest collections were verified. This Company's record for prompt collections of interest is worthy of special commendation, only two items out of 12,000 collections, covering 7,187 individual accounts, being overdue on January 1, 1915.

The securities deposited with the Company as collateral for loans were inspected and confirmed by correspondence with the borrowers. The margin of security amply protects the Company.

The assets represented by loans made to policyholders have been carefully checked. These loans are made upon the security of policy reserves, which they in no instance exceed, the policies being assigned as collateral, and they therefore constitute assets supported by the strongest possible security.

The bond assets of the Company were verified by actual count of each individual item and found to be correct, and the valuation as reported in the Company's statement of December 31, 1914, is properly made.

All the other assets were fully accounted for, and were found to be in conformity to the book entries.

The actuary of this department calculated the total policy reserves which are carried as a liability by the Company, and which exceed the margin of reserve legally exacted, thus guaranteeing to policyholders a larger measure of security than the law requires.

The sum set aside for premium statements for 1915, amounting to \$3,982,000, is carried by the Company as a liability and represents the largest appropriation for this purpose in the history of the Company.

The practice of the Penn Mutual in carrying as a liability reserve funds for unusual mortality and possible asset fluctuation due to market conditions is highly commendable. The wisdom of these precautions under existing world conditions is apparent.

The operations of the Company are limited exclusively to life insurance; it transacts no foreign business, and makes no investments outside of the United States.

In making our examination of this Company, the fact that it was organized and conducted upon a purely mutual basis was particularly impressed upon us. The Company has no stockholders, and its books, records and methods of administration show that the mutuality of its policyholders is preserved, and that they are the only participants in its benefits. The charter was granted by our own State in 1847, and the growth and development and stability of the institution reflect credit upon the Commonwealth.

Very truly yours, Charles Johnson, Insurance Commissioner.

DIGGS & MOSELEY, Penn Mutual Life Insurance Co. GENERAL AGENTS

Succeeding Late Capt. Cunningham Hall 604-5-6 Mutual Bldg., Richmond, Va. CITY REPRESENTATIVES

T. Foster Wiles, 604 Mutual Building, Richmond, Va. J. S. Smallwood, 604 Mutual Building, Richmond, Va. Edwin Conquest, 604 Mutual Building, Richmond, Va. Norvell and McConnell, 2604 Hull Street, Richmond, Va. E. D. Price, 604 Mutual Building, Richmond, Va. Travelers' National Building.

A Great Life Insurance Company

What Thomas Scanton, the noted authority on life insurance, in an article in Moody's Magazine, says about the Mutual Benefit Life Insurance Company, of Newark, N. J.:

"The truly mutual character of the company is strikingly exemplified by its retroactive policy; that is, its practice of applying the advantageous provisions from time to time incorporated in the company's later policies to all existing earlier policies so far as that is practicable. Other companies, if it is true, confer these retroactive advantages, but none, it is believed, to so full an extent as the Mutual Benefit."

"The confidence of the old policyholders may be judged from the fact that more than 20 per cent of the new business written last year was on the lives of persons already insured in the company. Another fact which tells in the same direction besides being an excellent criterion of general management, is the company's lapse rate. Last year it was only 3.8 per cent of the insurance in force at the beginning of the year. The lapse rate of the company has always been conspicuously low, and this is all the more remarkable when it is remembered that policy loans may be secured on demand."

"Of the \$43,000,000 of bonds owned by the company, nearly \$28,000,000 consists of bonds listed in Moody's Analyses of Railway Investments. Practically all such bonds belong to the three first classes, AAA, AA, and A, and they are all regarded as high-class securities. Few companies, if any, have so large a proportion of high-grade bonds among their investments. The unlisted bonds of the company include municipal bonds, and all bonds, railroad or otherwise, not classified by Moody."

"On the whole, the Mutual Benefit has done and is doing a laudable work among a deserving class of people, viz., those who help themselves. There are companies whose works are more visible to the external senses, whose monuments are more tangible, and whose self-laudation are more trumpet-toned, but there is no company whose work approves itself better to the inner mind and conscience of the reflecting man than this modest and venerable New Jersey company. It is the natural company for all who accept the true ideal of insurance—that it is a plan of co-operate saving and not a commercial commodity."

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