STOCK MARKET ACTIVE IN ALL DEPARTMENTS

Rally Which Begins on Friday Continues Throughout Saturday's Short Session.

LIST CLOSES WITH GAINS

Railroad Shares Are Firm and Are Expected to Make Better Showing This Week—Brokers Advise Customers to Switch From War Issues.

BY BROADAN WALL.

NEW YORK, December 4.—The rally in the stock market which began early on Friday continued throughout the short session to-day. Practically all departments of the list displayed strength and closed with net gains. The copper shares and industrial specialties were conspicuous for their strength. Railroad shares were firm, but they are expected to do better next week following publication of the President's message, some of the principal features of which brokers claimed to have in their possession to-day.

The market opened steady, with fractional gains. Trading was quiet, but the better tone prevailed throughout the first hour. In the second hour the buying became more aggressive, and quotations closed near the best. Independent steel shares attracted attention for their strength. Utah and Inspiration were prominent in the copper group. Owing to the talk of peace that persists several commission houses were advising customers to-day to switch from the war stocks to the standard issues which are not especially dependent upon war or war business. United Fruit continued weak, owing to yesterday's announcement of a contemplated offer of $12,000,000 of new stock to shareholders. Much mystery is being created about the source of the selling. New York brokers declared to-day that the selling originated in Boston, while the Bostonians were equally emphatic that the sales were being made by New York interests, irrespective of who did the selling, the stock declined 6½ points to 144, which was 15½ points under the high figures of yesterday.

Railroad earnings were favorable, with the exception of those announced by the Missouri, Kansas and Texas, which for October showed a gross decrease of $182,182 and a net decrease of $87,863. Denver and Rio Grande announced a gross gain of $241,855 and net increase of $160,266, while the "Soo" reported a gain in gross of $141,972 and an expansion in net of $316,703.

NEW YORK, December 4.—Sudden strength in the final half-hour was the marked feature of to-day's short session of the Stock Exchange. Prior to that period the list showed extreme apathy, dealings in the first hour falling to the smallest total of any day for many weeks. The belated inquiry embraced such a variety of high-grade issues as to suggest something more potent than mere short covering.

Specialties constituted the sole feature of the first hour, some of those issues recording sensational gains, while others were stationary. General Motors made the new maximum of 492½ on its advance of 22½ points, with gains of 2 to almost 10 points in other war and munitions shares, including Montana Power, tobaccos and secondary industrials and equipments.

Coppers were a point or more above yesterday, in anticipation of favorable dividend action during the coming week. United States Steel was lethargic at the outset, but hardened at the end. Bethlehem Steel opened down 10 points, but closed at 470, a loss of 5 points. United Fruit was weak throughout, declining 6½ to 144, and South Porto Rico Sugar lost 5 at 172.

The bank statement furnished a distinct surprise, an estimated cash gain of considerable proportions being turned into a contraction of almost $7,000,000. In general, however, the statement failed to reflect to any degree the changes or shifts of currency incidental to the expiration of November.

The feature of the market for foreign exchange was a decline in remittances to Rome and other Italian points to the lowest rates ever recorded. Demand lire were quoted at 6.55, which roughly represents a discount of 30 per cent. Marks were a trifle steadier, but Austrian exchange hung at the recent low point.

Railroad returns of the day for October included the Great Northern Line, with a net increase of $749,000 and the "Soo," a Canadian Pacific subsidiary, again of $246,000, several minor Southern and Southwestern lines showed decided gains in gross and net.

Bonds were irregular, with a "future" sale of a small lot of Anglo-French notes at 97, the lowest open rate for this issue. Total sales, par value, aggregated $2,020,000.

United States coupon 4s advanced ⅛ per cent on call during the week.

NEW YORK, December 4.—Mercantile paper, 2¾@3. Sterling, sixty-day bills, 4.66; for demand, 4.7035; for cables, 4.72. Bar silver, 55. Mexican dollars, 42⅛. Government bonds, firm. Railroad bonds, irregular.

BOND LIST

Atlantic Coast Line 1st 4s	85¼
Atlantic Coast Line—L. and N. 4s	78
Atlantic Coast Line cv. 4s (bid)	64½
Chesapeake and Ohio cv. 6s	77¾
Liggett and Myers 7s	125
Lorillard 7s	124½
Norfolk and Western cv. 4½s	107⅛
Seaboard Air Line stamped 4s (bid)	34
Seaboard Air Line adj. 5s	30½
Southern Pacific cv. 4s	88½
Southern Railway 4s	71⅞
Southern Railway 5s	103
U. S. Registered 2s, 1930	98¼
U. S. Registered 3s, 1918	101¼
U. S. Registered 4s, 1925	104½
U. S. Registered Panama 3s, 1961	101½
United States Steel 5s	104¾
Va.-Brown Bros. ctfs. (W. Va.)	58
Va.-Car. Chemical 1st 5s	95¾
Va.-Car. Chemical cv. 6s	103
Va. Rwy. and Power Co. 5s	90¼

RICHMOND STOCK MARKET.

(By Caskie G. Burch & Co.)
Richmond, Va., December 4, 1915.

SALES ON BOARD.

1,000 shares Virginia Centuries, at 8¾.
10 shares Virginia Railway and Power Company, com. at 47½.

STATE SECURITIES.	Bid.	Asked.
Va. 3s, Old, C. and R.	90	...
Va. Centuries, 2-3, C. and R.	89	89½
CITY SECURITIES.		
Richmond City 4s, 1929-1930	94¼	...
Richmond City 4s, 1928-1948	94¼	...
STREET RAILWAY BONDS.		
Nor. and Ports. Traction Co. 5s	82¾	...
Va. Rwy. and Power Co. 5s	90	...
STREET RAILWAY STOCKS.		
Va. Rwy. and Power Co., pfd.	101½	101¾
Va. Rwy. and Power Co., com.	47	47½
RAILROAD STOCKS.		
Atlantic Coast Line, com.	114	...
Chesapeake and Ohio	63	...
Norfolk and Western, com.	118	...
R., F. and P. 7 p. c. guar.	230	...
Seaboard Air Line, pfd.	40	...
Seaboard Air Line, com.	19	...
Southern Railway, pfd.	63	...
Southern Railway, com.	23½	...
BANK AND TRUST COMPANY STOCKS.		
American National Bank	...	196
Broad Street	...	50
First National Bank	224	...
National State and City Bank	184	...
Old Dominion Trust Co.	198	205
Richmond Bank and Trust Co.	25	27
Richmond Trust and Savings Co.	102	...
Virginia Trust Company	210	...
MISCELLANEOUS.		
Va.-Car. Chemical, pfd.	112	...
Va.-Car. Chemical, com.	45¼	...

COTTON MARKETS.

NEW YORK, December 4.—The cotton market was quiet to-day, and prices fluctuated within a range of 4 or 5 points, or between 12.66c and 12.71c for March. That delivery closed at 12.69c, with the general list closing steady at an advance of 3 to 6 points, compared with last night's closing.

The market opened steady, 1 to 7 points higher, and active months sold 5 to 7 points net higher during the early trading on covering for over the week-end. This advance carried January to 12.43c, while May sold at 12.91c and was evidently encouraged by the steadiness of Liverpool, a slight increase in the amount of cotton on shipboard and the retteration of small private ginning figures. These features, however, failed to materially stimulate demand in advance of the government reports expected next week. Slight reactions followed under realizing, with January selling off to 12.39c and May to 12.87c. There was some Wall Street buying on a scale down, and closing prices showed rallies of 2 or 3 points on the more active positions.

Rumors of ginning returns pointing to a 11,000,000-bale crop, excluding linters, probably increased confidence in a small showing by the census report next Wednesday. The amount of cotton on shipboard awaiting clearance was 139,752 bales, comparing with 126,768 bales last week and 301,004 bales last year, while increased offerings of commercial bills in the exchange market also tended to color the talk of some improvement in export demand.

Futures closed steady.

	Open.	High.	Low.	Closed.
January	12.40	12.43	12.39	12.39
March	12.71	12.71	12.66	12.69
May	12.90	12.92	12.87	12.90
July	12.97	12.99	12.95	12.97
October	...	12.57	12.54	12.57

Spot cotton steady; middling, uplands, 12.60c. Sales, 25 bales.

NEW YORK, December 4.—Port movement—Middling, 12.60c. Receipts, 78 bales; exports, 139 bales; sales, 25 bales; stock, 394,529 bales.

Total to-day at all ports—Net receipts, 33,-518 bales; exports, 21,636 bales; stock, 1,473,-828 bales.

Total for week—Net receipts, 33,518 bales; exports, 21,636 bales.

Total for season—Net receipts, 3,240,163 bales, exports, 1,872,404 bales.

NEW ORLEANS, December 4.—Dullness prevailed in the week-end session of the local cotton market to-day, but the tone was steady, and prices remained at a small net rise, closing 2 up.

Cables were better than due, and private bureau reports on ginning were bullish, which stimulated moderate buying. Offerings were restricted by the fear of a bullish Census Bureau report Monday on ginning to the end of November. A private bureau crop estimate of 11,000,000 bales, not including linters, caused bullish comment.

Much of the trading consisted of evening up transactions.

The interior continued to report a moderately good inquiry for spots, which gave the market a good undertone.

Futures closed steady; January, 12.36; March, 12.79; May, 12.89; July, 12.91; October, 12.51. Spot cotton, quiet, unchanged. Sales on the spot, 525 bales; to arrive, 450 bales.

NEW YORK PRODUCE MARKET.

NEW YORK, December 4.—Raw sugar, firm; molasses, 4.45; centrifugal, 5.20; refined, firm. Spot coffee, quiet; Rio 7s, 7¾c; Santos, 4s, 9½c. Butter, steady. Cheese, firm.

Cottonseed oil was higher on a little Western buying inspired by the firmness in lard and light offerings generally. Final prices were 5 to 6 points net higher. Sales, 2,600 barrels. The market closed firm; spot, 8.25 bid; December, 8.29@8.31; January, 8.34@8.35; February, 8.39@8.40; March, 8.41@8.44; April, 8.46@8.49; May, 8.52@8.55; June, 8.58@8.62; July, 8.71@8.75.

RICHMOND PRODUCE MARKET.

Wholesale Quotations.
(By Levy Commission Co.)
Richmond, Va., December 4, 1915.

Live Poultry.			
Turkeys	17	@	18
Chickens, choice, small, lb.	16	@	17
Chickens, large, lb.	15	@	16
Hens, per lb.		@	14
Roosters, each	35	@	45
Geese, each	60	@	90
Ducks, large, young, lb.	13	@	15
Dressed Poultry.			
Turkeys	20	@	22
Ducks	18	@	20
Geese	13	@	15
Eggs.			
In crates, near-by, fresh, doz.	29	@	30
Guinea eggs, doz.		@	20
Butter.	Per	Pound	
Family, choice, fresh	20	@	22
Merchants', fair		@	20
Live Stock.			
Veals, choice to fancy	10	@	10½
Veals, poor to fair	9	@	
Calves, runners	6	@	7½
Sheep	5	@	6
Lambs, spring	8	@	8½
Cattle	3	@	7
Hogs	8	@	8½
Country-Cured Bacon.			
Hams, well smoked, small	20	@	21
Hams, well smoked, large	18	@	
Sides, well smoked		@	15
Shoulders, well smoked	14	@	16
Hides.			
Dry flint		@	26
Dry salt		@	24
Green, salt		@	18
Green, flint		@	17
Green, damaged	5	@	10
Callon		@	6
Beeswax		@	26
Game.			
Rabbits	15	@	20

MARKET CONDITIONS.

Poultry—Chickens, very plentiful, market dull, moving slow; hens, market active and in good demand. Eggs—Scarce and wanted. Market firm. Butter—Market firm, receipts light. Hides—Market lower and dull, expect lower market, receipts heavy. Game—Rabbits market lower, due to heavy receipts and unfavorable weather conditions; deer, market closed.

CHICAGO GRAIN MARKET.

CHICAGO, December 4.—Highest prices yet on the 1915 crop were reached to-day in the wheat market here as the result of an excited advance. Buying on a huge scale, said to be partly on orders from a foreign government, swept prices upward 6¼ cents above the low point of the day. The close was buoyant at $1.36⅝ for December and $1.16⅛ for May, 2⅞@3c to 5¼c higher than yesterday's finish. Corn gained ⅝c net, and oats ⅛c to ⅜@⅝c. In provisions the outcome varied from 2½c decline to a rise of 22½c.

	Open.	High.	Low.	Closed.
WHEAT—				
May	1.13¾	1.16¼	1.12¾	1.16¼
December	1.11⅞	1.16⅝	1.10½	1.16⅝
CORN—				
May	69½	70¼	69⅛	70¼
December	67¾	68⅞	67¼	68¾
OATS—				
May	41⅞	43½	41½	43¾
December	42½	43	41⅞	42
MESS PORK—Per bbl.				
January	18.10	18.15	18.00	18.15
May	18.00	18.10	18.00	18.00
LARD—Per 100 lbs.				
January	9.65	9.80	9.65	9.77
May	9.87	9.97	9.85	9.97
RIBS—Per 100 lbs.				
January	9.42	9.50	9.40	9.50
May	9.72	9.80	9.70	9.77

Cash grain: Wheat—No. 2 red, $1.17; No. 3 red and No. 2 hard, nominal; No. 2 hard, $1.09½@$1.03½. Corn—No. 2 yellow, old, 76½c; No. 4 yellow, new, 63@65½c; No. 4 white, new, 63½@65c.

RICHMOND GRAIN MARKET.

Richmond, Va., December 4, 1915.

WHOLESALE QUOTATIONS ON 'CHANGE.

WHEAT—Car lots.			
No. 2 red, Western		@	1 22
No. 2 red, Virginia		@	1 20
No. 3 red		@	1 17
Virginia, bag lots	1 00	@	1 15
CORN—Car lots.			
No. 2 white, new		@	72
No. 3 white, new		@	71
No. 2 mixed, new		@	71
No. 3 mixed, new	70	@	
Virginia, bag lots, white, new	68	@	72
Corn on the cob, new	64	@	67
OATS—Car lots.			
No. 2 mixed	43½	@	
No. 3 mixed	42½	@	
No. 2 white		@	46
No. 3 white		@	44
Winter seed, bag lots	nominal		
RYE—Car lots.			
No. 2 rye		@	1 10
No. 3 rye	1 07	@	
Virginia, bag lots	1 00	@	1 05

RICHMOND HAY MARKET.

Richmond, Va., December 4, 1915.

No. 1 timothy	20 50	@	
No. 2 timothy		@	19 00
No. 3 timothy	nominal		
Light clover mixed		@	19 00
No. 1 clover, mixed	18 00	@	
No. 2 clover, mixed	nominal		
No. 1 clover	nominal		
No. 2 clover	nominal		
Sample hay	nominal		
STRAW—Compressed		@	9 50
Loose-pressed, large bales		@	10 00
MILLFEED.			
Shipstuff, winter		@	25 50
Bran, winter	22 00	@	
Shipstuff, spring		@	22 00
Bran, spring		@	22 00

CHICAGO LIVE STOCK MARKET.

CHICAGO, December 4.—Hogs—Receipts, 22,000; slow. Bulk, $6.30@$6.80; light, $6.50@$6.80; mixed, $6.10@$7.00; heavy, $6.30@$7.00; rough, $6.30@$6.50; pigs, $4.60@$5.70.

Cattle—Receipts, 400; firm. Native beef steers, $5.60@$10.65; Western steers, $6.20@$8.25; cows and heifers, $2.65@$8.25; calves, $6.50@$10.50.

Sheep—Receipts, 2,000; steady. Sheep, $6.60@$6.90; lambs, $7.05@$9.10.

RICHMOND LIVE STOCK MARKET.

(Sales at Union Stockyards.)
Richmond, Va., December 4, 1915.

Report for week ending November 22, 1915: Best steers, 7½ to 8; medium to good, 6½ to 7; common to fair, 5 to 6. Best heifers, 6½ to 7; medium to good, 5½ to 6; common to fair, 4½ to 5. Best cows, 5 to 5½; medium to good, 4½ to 5; common to fair, 3½ to 4½. Best oxen, 6 to 6½; medium to good, 5½ to 5¾; common to fair, 4½ to 5. Best bulls, 5½ to 5¾; light, 4½ to 4¾. Best calves, 9 to 10; common and medium, 6 to 8½; cows and calves, $30 to $75. Best hogs, 7.10; light, 6¾ to 7; sows and stags, 5½ to 6. Best sheep, 5 to 6, common to fair, 4 to 5. Best lambs, 9½ to 9½; common and light, 6 to 7.

MISCELLANEOUS MARKETS.

COTTON GOODS

NEW YORK, December 4.—Cotton goods were firm and active to-day, and yarns tended higher. Burlaps were strong. Linens were very firm; knit goods were active.

NAVAL STORES

SAVANNAH, GA., December 4.—Turpentine, firm, 54½; sales, 50 casks; receipts, 323 casks; shipments, 77 casks; stock, 14,555 casks. Rosin, firm; sales, 1,200 barrels; receipts, 1,686 barrels; shipments, 296 barrels; stock, 214,656 barrels. Quote: A, B, C, D and E, $5.85; F, G and H, $5.95@5.90; I, $5.90; K, $6.15; M, $6.50; N, $6.90; WG, $6.75; WW, $7.00.

Bank Statement.

NEW YORK, December 4.—The statement of the actual condition of clearing-house banks and trust companies for the week shows that they hold $179,370,070 reserve in excess of legal requirements. This is a decrease of $1,107,310 from last week. The statement follows:

Actual condition:
Loans, etc., $2,137,819,000; increase, $4,621,000.
Reserve in own vaults, $519,227,000, of which $42,227,000 is specie; decrease, $2,111,000.
Reserve in Federal reserve bank, $160,129,000; decrease, $1,673,000.
Reserve in other depositories, $57,004,000; increase, $1,007,000.
Net demand deposits, $2,215,353,000; decrease, $12,538,000.
Net time deposits, $144,918,000; decrease, $707,000.
Circulation, $35,084,000; decrease, $17,000.
Aggregate reserve, $731,654,000.
Excess reserve, $179,310,030; decrease, $1,107,310.

Summary of state banks and trust companies in Greater New York, not included in clearing-house statement:
Loans, etc., $617,558,900; increase, $1,966,900.
Specie, $52,052,900; increase, $73,100.
Legal tenders, $9,968,000; increase, $375,000.
Total deposits, $623,197,090; increase, $1,395,500.
Trust companies' cash reserve in vaults, $56,916,000.

HOLLAND WILL OPEN CONGRESSIONAL CAMPAIGN

[Special to The Times-Dispatch.]

NORFOLK, VA., December 4.—The first speech of the congressional campaign in the Second District, where there are five aspirants for the seat now occupied by Colonel E. E. Holland, of Suffolk, will be made on Monday morning at Isle of Wight Courthouse by J. Peter Holland, of Norfolk, former chairman of the city Democratic executive committee. Mr. Holland promises to go after his namesake's congressional record and to challenge him to abandon his personal canvass and take the stump to make public declaration of his platform.

Peter Holland will make his second speech at Southampton Courthouse on the third Monday in December, and will make frequent appearances in the district on various court days. No other candidate has as yet made arrangements for taking the stump. The five candidates, in addition to the incumbent, are: J. Peter Holland, of Norfolk city; Charles Bland, of Portsmouth; Harry L. Maynard, of Norfolk County, a former Congressman from this district; J. Edward Cole, of Norfolk city, and Colonel George Cabell, of Norfolk city.

The citizen's party faction of the party in Norfolk and its sympathizer in other parts of the district are not favorable to any of the candidates in the field, and are conducting a quiet search for a candidate upon which they can unite.

NORFOLK-PORTSMOUTH BAR WILL INDORSE CANDIDATE

[Special to The Times-Dispatch.]

NORFOLK, VA., December 4.—The Norfolk-Portsmouth Bar Association will meet on Tuesday afternoon to indorse a candidate for the State Supreme Court of Appeals to succeed Judge James Keith. Professor Lile, of the University of Virginia, is the apparent choice of the majority, and it is believed that he will be indorsed, although the name of Judge Sims, of Louisa County, will be presented.

The call for the meeting stated that a candidate would be indorsed for Judge Keith's place and another for the next vacancy. However, many members, though believing that Judge R. H. Cardwell, of Hanover, will retire soon, do not believe the association should take any action until he has made formal declaration to that effect. If indorsement is given, however, Judge R. R. Prentis, of the State Corporation Commission, is a favorite, although members of the association are in receipt of letters from friends of Judge J. E. West, of Sussex.

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IN ALL LINES OF
GENERAL BANKING
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A record of 50 years is the practical endorsement of the quality and dependability of First National service.

Results Tell the Tale.
Deposits November 10, 1915 ..... $15,392,934.60
Capital and Surplus 3,000,000.00

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A First-Class Service Has Done It.
of Richmond, Va.
"Best for Depositor and Borrower."

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Of railroads, mercantile and manufacturing concerns, mills, factories, clubs, hotels and municipalities. Cost and other accounting systems devised and put into operation. Special examinations of any kind in relation to financial and accounting matters. Our representatives are chosen from accountants of wide experience and the highest standing.

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Richmond, Va.
ALLAN TALBOTT, Resident Manager.

$190,000.00

Four years ago the Richmond Bank and Trust Co. originated the Christmas Savings Club idea in Richmond, as a means of demonstrating how fast small sums of money laid aside at regular periods would accumulate, and also to teach the habit of thrift. The idea was a pronounced success from the very start.

Our Christmas Savings Record

Year.	No. of Accounts.	Amount Saved.
1912	4,016	$ 52,000.00
1913	7,519	150,000.00
1914	8,023	180,000.00
1915	9,099	190,000.00

Since we have helped to develop a reputation for thrift and economy in this community, and laid the foundation for individual success, we respectfully urge each recipient of our Christmas Savings check to open a regular Savings Account with us, using at least a part of the check, so as to be ready when the opportunity comes for investment or to go into business. One dollar starts an account.

Next Year's Club Starts
MONDAY, DECEMBER 27, 1915.
Drop in and Sign Your Card Now.

Richmond Bank and Trust Company
Main and Eleventh Streets.
"The Original Xmas Savings Bank." We Lead, Others Follow."

Banks

In every section of the country are reporting record deposits.

We understand a number of banks in Richmond now have larger deposits than ever in their history, and

THE VIRGINIA TRUST CO.

is one of these!

Ours have crossed the two million mark.

And that is a fine record, we think, when you remember that we steer clear of the commercial end of banking and seek only personal and savings accounts and the deposit of idle money awaiting investment.

We pay 3% interest on these accounts on daily balances, and you can check at pleasure.

Come in and open one!

Virginia Trust Co.
1106 East Main Street,
Richmond, Va.

What Would Happen

If your partner died, what would happen to the business? Have you money enough to pay out his estate and keep the business going? Or would you be obliged to close out the business and to find a job? If you should pass on, in what position would your partner be? Talk it over, gentlemen, and remove the one remaining hazard in your business—just as wide-awake business men, big and little, are doing all over the country.

Incorporated 1851.

Massachusetts Mutual Life Insurance Company
Springfield, Massachusetts.
Agency for Virginia.
Chas. B. Richardson, Genl. Agent
405-6-7 Mutual Assurance Society Building, Richmond.
E. B. Meade, District Manager
R. W. Dodson, Special Agent

RICHMOND TRUST & SAVINGS COMPANY
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It not only contains a proper form for wills and codicils, but gives THE VIRGINIA LAWS on the subject.

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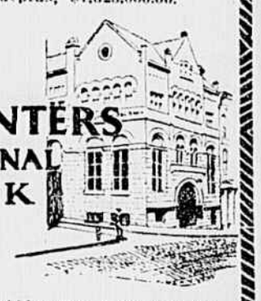
from your savings when you put them in this big national bank—no matter what the amount you have, you are welcome, and will receive every courtesy and attention. We pay 3% interest compounded semi-annually.

Capital, $300,000.00.
Surplus, $1,625,000.00.



PLANTERS NATIONAL BANK
12th and Main Sts., Richmond, Va.

STEAMBOATS.

OLD DOMINION LINE

Lv. Richmond, foot of Ash St. daily, 7:00 P. M. Leaves Newport News ..... 5:00 A. M. Arrive Norfolk ..... 6:00 A. M.

Connections with main line steamers leaving Norfolk for New York daily, except Sunday, 7:00 P. M. Connections also made by N. & W. Ry. 3 P. M. and C. & O. Ry. at 4 P. M. Night line steamers stop at Claremont on signal, and are met by public conveyance.

VIRGINIA NAVIGATION CO. James River by daylight for Norfolk, Old Point, Newport News and all James River landings, Monday, Wednesday and Friday at 6:00 A. M. Freight received for all James River points.

Merchants and Miners Trans. Co.

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"By Sea."
BALTIMORE TO

One Way.		Round Trip.
$15.60	Savannah	$26.20
1,300 miles, five-day trip.		
$20.00	Jacksonville	$35.00
1,500 miles, seven-day trip.		

Including meals and stateroom berth on steamer. Round trip tickets, good six months. Through tickets to all points. Fine steamers. Best service. Staterooms de luxe. Baths. Wireless telegraph. Automobiles carried. Richmond to Boston, fare, one way, $11.50; round trip, $21.50. Send for booklet.

Bowman's Ticket Agency, 618 E. Main. Richmond Transfer Co., 809 E. Main, or W. P. Turner, G. P. A., Baltimore, Md.

RAILROADS.

CHESAPEAKE & OHIO RY

Cin., L'sville & West. *3:00 p. *11:00 p.
Main Line, Local *8 a., †2 p., †5:15 p.
James River Line *10:00 a., †6:15 p.
N. News, Nflk., Old Pt. *9 a., *12 m., *4 p.
Newport News, Local *7:15 a., *5:00 p.

Trains arrive from Nflk. *11:30 a., *2:45 p., *6:30 p.; N. News, *9:55 a., *3:00 p. From West, *8:20 a., *3:40 p., †9:55 a., †1:10 p., 7:00 p. daily from Charlottesville except Sunday from Thurmond. Jas. River, †9:25 a., *7:30 p.

*Daily. *Except Sunday.

Norfolk & Western Railway

ONLY ALL-RAIL LINE TO NORFOLK.

Schedule in effect December 5, 1915.

Leave Byrd Street Station, Richmond, FOR NORFOLK: *6:15 A. M., *9:00 A. M., *3:00 P. M., *4:00 P. M.

FOR LYNCHBURG AND THE WEST: *6:15 A. M., *9:50 A. M., *2:00 P. M., *9:20 P. M. Local to Crewe, *6:35 P. M.

Arrive Richmond from Norfolk *11:40 A. M., *6:35 P. M., *9:00 P. M., *11:30 P. M. From the west: *6:15 A. M., *8:37 A. M., †2:10 P.M., 11:40 P. M., *8:17 P. M., *9:00 P. M.

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

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

SEABOARD AIR LINE RAILWAY,
"The Progressive Railway of the South."

Southbound trains scheduled to leave Richmond daily: 9:35 A. M., local to Norlina; 1:20 P. M., sleepers and coaches to Jacksonville, Atlanta, Birmingham; 6:35 P. M., through coaches and sleepers to Jacksonville; 12:45 A. M., sleepers to Atlanta, Birmingham, Jacksonville, Tampa and coaches to Jacksonville.

Northbound trains scheduled to arrive in Richmond daily: 4:20 A. M., 8:30 A. M., local, 9:20 A. M., 5:37 P. M.

Richmond, Fredericksburg & Potomac R. R.
To and from Washington and Beyond

Leave Richmond daily	Arrive Richmond daily
*4.30 AM †4.30 AM, † 8.40 AM, *9.23 AM *9.35 AM, †12.01 PM, †3.30 PM *5.47 PM, † 8.20 PM.	†7.50 AM, * 1.10 PM, † 2.50 PM, †6.25 PM, * 6.30 PM, † 9.00 PM, *9.30 PM, *12.35 M, †12.40 M.

Ashland Accom. week days, Lv. Elba 7.30 AM, 2.15 PM, 6.30 PM; Ar. Alba 6.30 AM, 11.25 AM, 5.42 PM. Fredericksburg Accom. week days, Lv. †4.00 PM; Ar. †8.25 AM. Sundays Lv. Elba 4.15 PM; Ar. 10.45 AM. *Main St. Sta. †Byrd St. Sta. (stopping at Elba). Read the signs.

Atlantic Coast Line

The Standard Railroad of the South.
EFFECTIVE DECEMBER 5, 1915.
TRAINS LEAVE RICHMOND DAILY.

For Florida and South: 8:15 A. M. and 6:35 P. M., 12:50 A. M.

For Norfolk: 6:15 A. M. 9.00 A. M., 3:00 P. M., *4:00 P. M., †4:10 P. M.

For N. & W. Ry., West: 6:15 A. M., 9:50 A. M., 3:00 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., *4:00 P. M., †4:10 P. M., 5:55 P. M., 6:35 P. M., 9:20 P. M., 11:50 P. M.

For Goldsboro and Fayetteville: *4:00 P. M.

Trains arrive Richmond daily: 1:20 A. M., 6:18 A. M., 6:15 A. M., 8:37 A. M., 11:40 A. M., *2:10 P. M., 11:40 P. M., 6:17 P. M., 6:35 P. M., 7:45 P. M., 9:00 P. M., 11:30 P. M.

*Except Sunday. † Sunday only.

Time of arrival and departure and connections not guaranteed.

C. S. CAMPBELL, D. P. A., 828 Main St.

Richmond & Chesapeake Bay Railway Company
Superseding Schedule of April 14, 1914.
Schedule Subject to Change Without Notice.

Trains leave Richmond b*5:50 A. M., *7 A. M., bs 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., 11:45 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., 7:10 P. M., 8 P. M., b9 P. M., 11 P. M.

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

Richmond & Petersburg Electric Ry

Leave Richmond		Leave Petersburg	
*6 A. M.	4 P. M.	‡5:10 A. M.	3:35 P. M.
7 A. M.	5 P. M.	6:35 A. M.	*4.35 P. M.
8 A. M.	‡5:15 P. M.	†7:30 A. M.	5:35 P. M.
*9 A. M.	*6. P. M.	*7:35 A. M.	6:35 P. M.
10 A. M.	7 P. M.	8:35 A. M.	†7:05 P. M.
11 A. M.	8 P. M.	9:35 A. M.	*7:35 P. M.
*12 M.	*9 P. M.	*10:35 A. M.	8:35 P. M.
1 P. M.	10 P. M.	11:35 A. M.	9:35 P. M.
2 P. M.	11 P. M.	12:35 P. M.	*10:40 P. M.
*3 P. M.	*12 P. M.	*1:35 P. M.	11:40 P. M.
		2:35 P. M.	12:35 A. M.

*Baggage. †Limited. ‡Week Days Only.

SOUTHERN RAILWAY

Trains Leave Richmond—Main St. Station. Schedule figures not guaranteed. For the South—Daily: 5:30 A. M., local; 10:30 A. M., express; 6 P. M., express, with observation sleeping car for Atlanta; 11:15 P. M., express, sleeping car open 9:00 P. M. 3:00 P. M., local, for Keysville and Chase City—week days.

York River Line—5:10 P. M., Steamer Train, except Sunday, connecting for Baltimore (Parlor car). 7:35, 1 M and 4:15 P. M. daily local.

Trains Arrive Richmond—From the South: 7:05 A. M. and 8:00 A. M., 3:50 P. M., 8:45 P. M., daily; 8:40 A. M., except Sunday. From West Point: 8:45 A. M., except Monday; 9:40 A. M. and 6:15 P. M., daily.

Office 907 E. Main St. Phone Madison 272.

Richmond & Rappahannock River Ry
MAIN LINE.

Leave Richmond.	Leave Pamunkey.
*7:00 A. M.	*8:15 A. M.
*11:00 A. M.	*12:15 P. M.
*3:45 P. M.	†5:00 P. M.
8:00 A. M.	‡10:15 A. M.

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

WEEK-END EXCURSION RATES ALL STATIONS.

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Special Sailing S. S. "EVANGELINE" Under Amer'n Flag
Leaving midnight Friday, Dec. 24th; Returning Sun., Jan. 2d. Sailing from N. Y. thereafter on alternate Tues., Thurs. and Sats.

Regular Sailing S. S. 'BERMUDIAN' Leaving N. Y. Wed., Dec. 22d. Returning Fri., Dec. 31. Sailing from N. Y. thereafter each Wed., beginning Jan. 5th.

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