

and operated successfully against their trench diggers. We destroyed part of the allies' trenches.

"We successfully bombarded landing stages at Tellkabrurn and prevented the transport of troops. Our fire destroyed seven sheds and sank two barges. Eight heavy guns and two field guns were captured. We also captured a wireless station."

GREAT ACTIVITY DISPLAYED IN LOMBARDEZ REGION
PARIS, December 25 (midnight official).—"During the day in Belgium there was great activity displayed by the artillery of both sides in the region of Lombardezide."

"In Artols our batteries bombarded with success the German works to the south of Angers and in the region of Arras."

"In Champagne we dispersed a German convoy on the road from Tathure to Somme-Py."

"In the Vosges there was an intense artillery duel. The enemy bombarded without effect our positions on the front of Hirscher and on the northern slopes of Hartmanns Wellerkopf."

Afternoon official: "There is nothing to report."

ARTILLERY ACTION MAINLY ABOUT YPRES
[Special Cable to The Times-Dispatch.] LONDON, December 25 (British official).—"The army in France. On the 24th of December there was artillery action on both sides, mainly about Ypres."

DENSE FOG ALONG COAST INTERFERES WITH TRAFFIC
NORFOLK, VA., December 25.—With springlike weather in Norfolk and along Chesapeake Bay ports, a dense fog enveloped the entire section today, interfering with the traffic and causing at least one life. The steamer Southland, of the Norfolk and Washington Steamship Company, rammed and sank a small sailing vessel near Fort Hunt. A colored deckhand was drowned. The captain was picked up by the Southland and landed at Old Point.

Reports in marine circles that seven lives were lost in this accident were denied by officials of the steamboat company here.

The Old Dominion steamer from New York was held on four days and was unable to start on its trip on account of the inability to distinguish the pier in the fog.

GUNBOAT SOLD TO CUBA
Navy Department notifies Washington State officials of transfer of the Vicksburg.

SEATTLE, Wash., December 25.—The Navy Department today notified the commander of the State National Guard that the gunboat Vicksburg had been sold to the Cuban government. The Washington national militia has used the vessel as a training ship for years.

UNPUBLISHED LETTER OF DICKENS IS FOUND

LONDON, December 26.—A hitherto unpublished letter from Charles Dickens to Thomas Carlyle, that will be read with the utmost interest wherever the English tongue is spoken, has just been reproduced here.

Dickens, referring to a story called "Hard Times," said: "I want to put in the first page of it. That it is inscribed to Thomas Carlyle, 'May I'?"

"The answer must have been 'Yes,' as the dedication of 'Hard Times' runs: 'Inscribed to Thomas Carlyle.'"

"Dickens said himself down in Bologna to write to Carlyle on Thursday evening, July 12, 1854."

"The letter reads: 'Villa du Camp de Droite, Bologna. Thursday evening, 12th July, 1854. 'My Dear Carlyle, I am going next month to publish in one volume a story now coming out in Household Words under the name of 'Hard Times.' I have constructed it patiently with as close to the publication as I can get. It contains what I do devoutly hope will shake some people in a terrible mistake of these days when so presented. I know it contains nothing in which you do not think with me. For so many years you have written better than I. I want to put in the first page of it that it is inscribed to Thomas Carlyle, 'May I'?"

"Another thing. We are living here in a queer, airy, lonely, quiet house on the top of a windy hill, quite aloof from all hunters of lions before the Lord (or the Devil), and yet as fresh and hearty as a piece of any you saw within seven hours of London Bridge. Can you give me anything in the way of that plain, hardy hope that alone confers to come out of you, that you and Mrs. Carlyle could come and pass a week with us in September? If you tell me, you and Mrs. Dickens shall be a commission to settle the rent and house for me and you."

"Affectationally yours,
"CHARLES DICKENS."

"I, too, I wouldn't flourish to you, if it were not the nature of me."

The original letter has been presented to the British Ambulance Committee to be sold for the benefit of its funds.

The Prince of Wales, a London weekly says, was recently discussing what would happen if, after the war, England should become a republic. He is rather inclined to the latter view. He himself he was prepared to become a motor mechanic and suggested that Prince Henry should become a carpenter, the King a captain of a liner, and Princess Mary a horsebreaker.

King Edward once, discussing the same subject, said: "I would like Sir Thomas Lipton to take him into partnership."

NINETEEN PERSONS GO TO MAON HOSPITALS
MAON, GA., December 25.—Nineteen persons were taken to Macon hospitals today and tonight suffering from gunshot wounds and injuries from fire, which as a result of the Christmas celebration here. Only two of the wounded are white persons. Two negroes are in a serious condition. Five of the victims have gunshot wounds.

ORIGINAL SPECIAL REPORT OF NAVY GENERAL BOARD

First Year's Building Program as Suggested Policy Revealed for First Time.

NUMBER OF RECOMMENDATIONS Contemplates Expenditure of \$300,000,000 First Year, as Compared With \$500,000,000 in Five Years Under Administration Plan.

WASHINGTON, December 25.—Secretary Daniels made public yesterday the original special report of the Navy General Board prepared in reply to a query addressed to the board when the administration determined last July to take up the question of national preparedness. Critics of the administration five-year building program for the navy have declared this report was suppressed in part by the Navy Department, and if published would disclose the inadequacy of the government's plans.

The board's statement of policy, holding that the American navy should equal the strongest afloat by 1925, was published some time ago, but the first year's building program, advocated under that suggested policy, is now revealed for the first time. It shows recommendations for four dreadnoughts and four battle cruisers, with an equally large program for other craft, and contemplates an expenditure roughly estimated at \$300,000,000 the first year, as compared with \$500,000,000 to be spent for new ships in five years under the administration plan.

The board does not say that the British fleet could be equaled by 1925 by continuing this first-year program, but indicates that heavier expenditures would follow if shipbuilding facilities were increased in accordance with its recommendations.

In giving out the report Secretary Daniels said that all statements from the general board as to building programs made during the present year had now been made public. He called attention again to the fact that he had set a precedent for publishing the annual reports, as they had been regarded as confidential by previous Secretaries of the Navy. The report under discussion, and the publication of which some members of Congress have stated they desired to be withheld, is a special report, the substance of which already had been disclosed. The report says: "The navy of the United States should ultimately be equal to the most powerful maintained by any other nation of the world. It should be gradually increased to this point by such a rate of development, year by year, as may be permitted by the facilities of the country, but the limit above designated should be attained not later than 1925."

"In pursuance of this policy, and having in mind the present facilities of this country, the board is of the opinion there should be certain additional power to the navy this year, and recommends the same for your consideration. This addition is believed by your board to be within and practically the limit of the facilities now existing."

"Four battle cruisers, four dreadnoughts, six scouts, thirty coast submarines, seven fleet submarines, twenty-eight destroyers, six gunboats, 'Auxiliaries'—one destroyer tender, two fleet submarine tenders, four fuel oil ships, one supply ship, one transport, one hospital ship, one repair ship, one ammunition ship."

"Aircraft service—Lump appropriation, \$5,000,000.
"Personnel—11,000 men. This number will provide for the needs of the present ships of the navy, including those nearing completion, but it must be borne in mind that the personnel, commissioned, warrant and enlisted, will have to be further increased as the new construction progresses."
"Increased facilities for the navy yards and shore establishments generally, such as dry docks, berthing places, building slips, structural shops, cranes for handling heavy weights, shop machinery, ammunition and other storage facilities, civil personnel, etc."

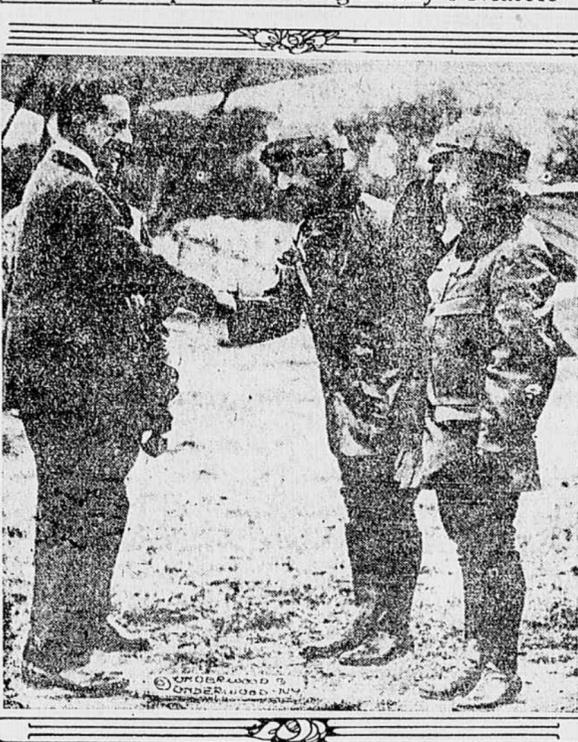
(Signed) "GEORGE DEWEY."
Secretary Daniels's recommendation to Congress that the enlisted personnel of the navy be increased by 7,500 blue-jackets, 2,500 apprentice seamen and 1,500 marines during the years 1916-17, in order to man the ships nearing completion, was based, it was disclosed tonight, upon the annual report of Rear Admiral Victor Blue, chief of the Bureau of Navigation, now made public. The figures have been criticized in Congress and elsewhere because they were below those of the general board. There were 22,346 blue-jackets in the service on October 1, 1915. Admiral Blue's report shows, and with his proposed increases, including the apprentice seamen, the force would number 62,636 in 1917, or about 4,000 less than recommended by the general board. Admiral Blue states that he bases his estimates on a report from the board in November, 1914, which holds that all battleships under fifteen years old, all destroyers and submarines under twelve years old, half the cruisers and all gunboats and necessary auxiliaries should be kept in full commission, the remaining ships to be held in reserve with nucleus crews. Should Congress authorize an increase of 7,500 men, he says, there would be in full commission July 1, 1917, twenty-two battleships, five armored cruisers, twelve destroyers, fifty-two destroyers, twenty-six gunboats, fifty-six submarines, and the requisite auxiliaries. In reserve would be seventeen battleships over fifteen years old, five armored cruisers, eleven gunboats, sixteen boats and four tenders.

The difference between the general board's figures of the necessary minimum strength for 1917 and those of Admiral Blue probably lies in the fact that Admiral Fletcher, commanding the Atlantic Fleet, has urged an increase in the complement of each battleship. Admiral Blue says this has not been done, because it would necessitate putting more ships in reserve for lack of men.

NEWSBOYS ARE GUESTS ON U. S. BATTLESHIPS
NORFOLK, VA., December 25.—Scores of Norfolk newsboys were guests at the Christmas dinner at the battleships New Hampshire, Vermont and Louisiana today. Special lunches were provided to carry the boys to the ships.

After the dinner each boy was presented with a bag of candy, two handkerchiefs, a necktie and a knife.

King of Spain Greeting Army Aviators



Next to his polo ponies and his speedy motor cars, there is nothing which holds the undivided interest of King Alfonso so much as flying machines of every description. He himself is a capable aviator, with a reputation in the aeronautic world. Realizing, as he does, that the war cancer which is slowly sending out its tentacles all over Europe, may spread itself over Spain and draw that country into the conflict, Alfonso is studiously following every branch of his fighting machines, so that, if the dreaded thing should happen, he and his country will be fully prepared. It is even rumored that his armies are being mobilized for war, but just to measure his strength. The photograph shows Alfonso greeting some of the air pilots on their return from a flight during his visit to the aviation school at Jofat.

SENDS EVENING SCARFS TO WILSON'S DAUGHTERS

Bride of President Fixes Christmas Box for Those Left at White House.

SHIPPED FROM HOT SPRINGS
Miss Margaret Wilson Hostess at Family Dinner Party—Distributes Dainties and Toys in Numb. of Humble Homes.

(Special to The Times-Dispatch.)

WASHINGTON, December 25.—Mrs. Woodrow Wilson's Christmas gift to her husband's three daughters was a handsome little evening scarf. They were received at the White House today from Hot Springs, tied up in gay Christmas boxes. Before her marriage, Mrs. Wilson selected three dolls which she left in charge of Miss Helen Woodrow Bone, and which were found on the White House Christmas tree this morning by Ellen Wilson McAdoo, Frances Woodrow Sayre and Josephine Cothran, the White House children.

Miss Margaret Wilson, who was hostess to-night at a family dinner party which was served at 7 o'clock in the State Dining Room, a brilliantly lighted Christmas tree decorated the center of the table.

The members of the family present were Mrs. Anna Howe, Mrs. Josephine Bone, Mrs. Cothran, Mr. and Mrs. Francis Bone, Mrs. Secretary and Mrs. William Gibbs McAdoo and Miss Helth Woodrow Bone.

Mrs. William E. Bolling, Miss Bertha Bolling and Mrs. Maury, mother and sisters of Mrs. Wilson, dined in famille at the home of Mr. and Mrs. Alexander Hunter Galt, the latter the oldest sister of Mrs. Wilson.

Miss Margaret Wilson, remembered many of her poor friends, and gave them of Christmas dainties and toys brightening many humble homes.

DR. W. H. DOANE, HYMN WRITER, DEAD
SOUTH ORANGE, N. J., December 25.—Dr. William Howard Doane, whose persuasive hymns have accompanied as much in winning souls as the work of the most spectacular evangelist, is dead at the home of his daughter, Mrs. George W. Doane. The hymn writer extracted the same philosophy from songs that they have imparted to others. He died with a smile upon his lips.

Doctor Doane's name is known wherever "Safe in the Arms of Jesus" is sung, and this, his most successful hymn, is heard in every civilized country of the world. It was Doctor Doane who won Dr. Ira D. Sankey to evangelism, and it was for Moody and Sankey that he accomplished his own most effective work as an evangelist hymn writer.

In addition to the song which made his name, Doane wrote "Draw Me Nearer," "Rescue the Perishing," "Till Me the Old, Old Story," "Near the Cross" and "Saviour, More Than Life."

AUTOMOBILE ACCIDENT
Motor Car Dashes Across Fender of Street Car and Collides With Fire Box on Corner.

An automobile driven by T. Holmes, colored, and belonging to Smith & Hines, dashed up on the sidewalk in front of Children's Dear Store, corner of First and Broad Streets, turned completely around and came to a stop after colliding with the fire box on the corner early this morning. These things happened after the automobile had been driven across the fender of Oakwood and Broad Street car No. 110, which was turning the corner when the car sped down the street.

TITLE SCHEME IN CHINA RETURNS TO OLD REGIME

New Regulations Drawn Up Make Them Hereditary as Long as Government Exists.

ATTACKED BY NEWSPAPERS
Declared to Be Out of Keeping With Spirit of Progress Which Educated People of Nation Hoped to See Preval.

PEKING, December 25.—President Yuan Shi Kai has apparently changed his mind about the titles he will confer upon loyal followers. It was originally announced that the titles to be created would not be perpetual. Many of them were to cease upon the death of the sons of the men on whom they were conferred. Now, however, new regulations have been drawn up which will make titles hereditary as long as the government exists.

Hereditary titles of six ranks will be created. The first rank will be King or prince. Then come duke, marquis, earl, viscount and baron in the order named. The last four titles are to be divided into three classes by fixing a prefix to each. The government will retain the right to cancel titles should their holders conduct themselves in a manner regarded as improper by the Emperor.

Newspapers which are unfriendly to the monarchical restoration have been attacking the title scheme since it was first suggested, and declare it is a return to the old regime, wholly out of keeping with the spirit of progress the educated Chinese hope to see prevail.

Recently, President Yuan has also displayed a disposition to confer many decorations. This is also producing much criticism in the newspapers which oppose the change in government. The following mandate, issued by the President, is typical of his orders concerning decorations: "Governor Chin Yung, of Shansi, reports that eight brothers of the Chiao family, in the Chi district of Shansi, contributed the sum of \$150,000 to the government, and stated that they did not expect any reward. The said citizens place the state before everything else, and do their best to render assistance to the government. They would be rewarded for their patriotism. 'Chiao Yin-Hui is hereby given the fourth class, Chiao-ho decoration. Chiao Yin-Kuei, Chiao Yin-Hsiao, Chiao Yin-Cheng and Chiao Yin-Hao are hereby given the fifth class Chiao decorations."

Chinese newspapers continue to print appeals made to President Yuan Shi Kai by admirers who desire him to ascend the throne. The last message sent to the President by Admiral Tseng Ju-Cheng has just been made public, and is published broadcast in the vernacular papers. "Today we received a telegram from Feng Kuo-Chang, the Governor of Kiangsu Province, advising that the representatives of the citizens of the whole province have voted in favor of a constitutional monarchy, and that they all again voted that our great President should become the great Emperor of the Chinese Empire, which shall endure and maintain one unbroken dynasty extending to ten thousands of generations. When we contemplated this glad news to the people of this province, the rapturous voices of the people were like the sound of thunder, and the troops and people have all declared unanimously that the will of heaven hath chosen a proper man and hereafter these will be a man to sit on the divine throne. It is hoped that our great President will deign to comply with the will of the people to the end that the great Emperor of the nation shall be consolidated. He must sympathize with the hearts of the myriads and protect the interests of the nation. We pray that he will swiftly ascend the great precious throne, so that the hopes of the people may be realized. Thus the situation will be improved and the people will be blessed. I, Ju-Cheng, submit this memorial with joint signatures of all military and civil officials under me."

FORD TO REJOIN PARTY IF HIS HEALTH IMPROVES

Sends Wireless From Steamer on Which He Is Passenger for America to Peace Pilgrims.

WARM WELCOME IN STOCKHOLM
Most of Papers Contain Long Accounts of Mission, Speaking of It in Most Friendly Fashion—Bryan Asked to Join Party.

(Special Cable to The Times-Dispatch.) STOCKHOLM, December 21 (via London, December 25).—A wireless from Henry Ford, flashed from the steamship Bergenfjord, was received by members of the Ford peace party here today. It gave the first personal announcement of Mr. Ford's departure and of his future plans.

The message said Mr. Ford's sudden return to the United States had been forced by illness. It gave assurances he would rejoin the party at The Hague if he is chosen one of the delegates, and if his health becomes sufficiently improved.

At a public meeting here to-night the members of the peace party announced that all preparations for continuing the pilgrimage to The Hague had been completed. Delegates from Norway will join the party in Copenhagen.

A permanent arbitration board will be selected from the delegates of the neutral countries before the American delegates return to their own country.

Upon his arrival here from Kristiania the peace party received a more hearty welcome than had been accorded it by the Norwegian city. Mayor Lindgarten personally welcomed the delegation.

He said the working people were interested in the objects of the party. The Mayor said the workers believed much good would come of the trip.

SPEAK OF MISSION IN FRIENDLY MANNER

Most of the Stockholm papers contain long accounts of the Ford mission, speaking of it in the most friendly manner. Many papers express regret that Mr. Ford has been unable to continue as leader of the pilgrimage.

Members of the Ford peace party spent Christmas quietly. General regret was expressed over the departure of Henry Ford, but the determination exists to make the mission a success if possible.

A cablegram has been sent to William Jennings Bryan asking him to come to Europe and join the party if he possibly can.

Six of the ten Norwegian delegates to the peace conference have been chosen. They are: City Attorney Locken, at Kristiania; Mrs. Locken, the Rev. Harold Hauregerud, D. D., Mrs. Fredrika Moerck, Mrs. Marianna Maerup, a member of the Municipal Council of Kristiania and Mrs. Fannie Schnelle, of Bergen.

Mrs. Posika Schwimmer, the "expert adviser" of the party, was ill when she arrived here, and had to go to bed. It was said her condition was not serious enough to interfere with her peace activities.

A number of prominent citizens called upon the pacifists to-day, assuring them that Norway is strongly in favor of peace.

Haston Staff, an official of the Ford Motor Company, who is with the delegates, is reported to have a plan for the reorganization of the expedition upon a "business basis."

DEATHS IN VIRGINIA

Mrs. C. N. Welton.
After a brief illness, Mrs. C. N. Welton, fifty-three years old, died yesterday afternoon at 12:30 o'clock at her home, 2106 Floyd Avenue. Arrangements for the funeral had not been completed last night. Besides her husband, Mrs. Welton is survived by her mother, Mrs. Nancy Watkins; two daughters, Mrs. V. I. Burgess and Miss Nancy Elizabeth Welton; and two sons, Robert Chancey and Charles Nelson Welton.

Dr. Charles Ware.
WINCHESTER, VA., December 25.—Dr. Charles Ware, a prominent physician and surgeon of St. Louis, Mo., died suddenly of heart disease on Thursday while visiting at the home of his sister, Mrs. James McGuire, at Berryville, Clarke County, Va. He was a native of that county, and was a graduate of the medical school of the University of Virginia. He was unmarried, and leaves one sister, Mrs. McGuire, and four half-brothers, J. S. Ware, of Clarke County; Rev. Joseph Ware, of Shepherdstown, W. Va.; Rev. S. S. Ware, of Front Royal, Va.; and Robert Ware, of Texas. The funeral will be held at 10 o'clock at the residence of Mrs. McGuire, and will be conducted by Rev. Edward Wall officiating, and burial was in the family lot in the churchyard.

Mrs. Myrtle Wright.
BOWLING GREEN, VA., December 25.—Mrs. Myrtle Wright, widow of Lullie T. Wright, died at her home here this morning after a brief illness. She was before married Miss Winston, of Louisa, daughter of Mr. and Mrs. Nathaniel Winston, who survive her. Funeral services will be conducted at the grave in Lakewood Cemetery on Sunday evening.

IN MEMORIAM.
MILLER.—In loving remembrance of our dear wife and mother, EMMA F. MILLER, who died three years ago today, December 25, 1912.
"Gone, but not forgotten."
BY HER HUSBAND AND CHILDREN.

DEATHS
GARDNER.—Died at Grace Hospital Saturday morning at 1:45 o'clock, MR. HENRY G. GARDNER, in the seventy-first year of his age.
Funeral from his home in Louisa County SUNDAY at 2 o'clock. He was a member of the Third Virginia Howitzers during the Civil War.

FUNERAL NOTICES.
MOORE.—The funeral services of MRS. A. D. MOORE of 213 East Main Street, will be conducted from her late residence at 3 o'clock THIS AFTERNOON.

CHRISTMAS IN LONDON IS DAY OF FOG AND RAIN

City Filled With Soldiers, Many Thousands From Trenches Receiving Short Holiday Leave.

AMPLE PROVISION FOR THEM
Great Charitable Institutions Celebrate Occasion With Tremendous Energy—War Almost Invariably Subject of Sermons in Churches.

LONDON, December 25.—The people of London spent Christmas in a depressing atmosphere of fog and rain. The city was filled with soldiers, many thousands of mud-stained veterans from the trenches having received a short holiday leave.

The last of these men arrived as late as midday, having been delayed by a rough passage across the channel, which left many of them still pale and miserable when they reached London.

The great charitable institutions celebrated the day with tremendous energy. There was ample provision for homeless soldiers, for the wounded, for prisoners and interned aliens, and for the wives and families of the men at the front. The hospitals were visited with flowers and gifts, while visitors literally overran the already crowded wards. Carol-singers and entertainers of various types provided amusement at the hospitals and internment camps.

At special services held in virtually all the churches, war was the almost invariable subject.

EXPLAINS HIS PRAYING FOR GERMAN PEOPLE

Archdeacon Wilberforce, preaching in St. John's, explained his praying for the German people by stating: "We are not praying that they won't be vanquished or punished for their crimes, but rather that the German people may be emancipated from the curse of Prussianism and may strike off the fetters of cruel military despotism."

Canon Gurneal, at St. Margaret's, attacked the weakness in leadership revealed by the war, saying: "The most painful lesson of the war has been Great Britain's lack of strong and intelligent leadership. The selection of men to lead the nation should be more in the hands of the people. The popular verdict on particular measures is rarely right, but it is of the greatest value when the choice of leaders is concerned."

Dean Inge, at St. Paul's Cathedral, called the nation to a great campaign of economy.

"We must face the certainty that we shall come out of this war a very poor nation," he said. "But the common desire to make good what has been lost will make the nation a more wholesome training school for the next generation."
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Grundy Is Victim of Another Fire

Seven Buildings Are Destroyed and Fine, New Courthouse Is Badly Damaged.

TAZEWELL, VA., December 25.—Grundy, the county seat of Buchanan County, was almost wiped off the map in a fire which started at 4 o'clock this morning in the store of the Grundy Mercantile Company. The business houses and stores totally destroyed were Grundy Mercantile Company, J. H. Stinson & Co., dry goods store; E. H. Writen Furniture Company, the Sandy Valley News and the residences of Mrs. Glen Watkins, Dr. John Waldron and E. H. Combs.

The loss is estimated at \$100,000, with insurance of about \$75,000. The expensive new courthouse, built about two years ago, suffered heavy damage. All of the exposed woodwork was burned, but it is believed that the records and legal papers are safe. A few years ago the town of Grundy was visited by a similar fire, which burned the courthouse, with all records, which caused much litigation. The new building was equipped with fireproof vaults, and it is believed that the records could not have been burned.

PASSENGER SERVICE GROWS
During Past Fiscal Year Audited Transactions for First Time Reached \$200,000,000 Mark.

WASHINGTON, December 25.—The passenger service has doubled in the fiscal year audited transactions reached the \$200,000,000 mark for the first time, according to the annual report of Charles A. Kram, auditor for the post-office department, made public to-night. Sales of stamps, postal cards and stamped envelopes, the greatest source of income, netted \$258,000,000 for the year. About \$200,000,000 was paid out in salaries.

Novelty and Gift Dep'ts Well Filled Now and Always—Throat Year

Sydnor & Hundley

NEW UPTOWN BANK

THE RICHMOND BANK AND TRUST COMPANY, because of growing business, and with a desire to better serve its clients in that section, will open an Uptown Branch Bank at No. 1037 West Broad Street, in the new Jefferson Market Building, on MONDAY, DECEMBER 27, 1915. This branch bank will be in a position to render any service consistent with good banking. Savings and general accounts are most earnestly solicited. Be among our opening day depositors, and you will never regret it. We invite you to visit us. Your welcome will be cordial. 3% on savings accounts. Remember the opening date—
MONDAY, DECEMBER 27, 1915.

Richmond Bank and Trust Co.

Uptown Branch, No. 1037 West Broad Street.
H. R. POLLARD, Jr., President. W. J. WHITEHURST, Vice-Pres.
S. T. BEVERIDGE, Vice-Pres. CLINTON L. WILLIAMS, Cashier.
JESSE P. WOOD, Mgr. Uptown Branch.

This Week

is the best in the year to start a savings account, and by adding to it each week will insure your happiness during 1916.

3% interest, compounded, is paid. Small as well as large accounts are welcome.

At 900 East Main the doors are wide open. Safety and Service await you just across the threshold. We will be glad to meet you personally. Come in—

Old Dominion Trust Co.

The Strongest Trust Co. in the South Atlantic States. Capital and Surplus, Two Million Dollars.

"The Safest Executor"

Christmas Is Past

Savings Bank of Richmond
Same As National Banks
117 E. Main St.