PEACE HOVERS AGAIN OVER STOCK EXCHANGE

Reported Refusal of Use of Mexican Railways to Americans Causes Activity.

ADVANCE IN AUTO SHARES

Wall Street Sees No Chance for Talk of New War Loan Until Great Battle at Verdun Has Been Decided.

BY BROADAN WALL.

NEW YORK, March 28.—Peace hovered over Wall Street again to-day, and the only thing that made any activity was the report that Carranza had refused the use of Mexican railroads to the American army.

This renewed hope of intervention, and led to buying of automobile stocks and good advance in some of them. The theory is that Mexico will be invaded more with automobiles than by way of railroads, and that large numbers of trucks will be needed anyhow, if only for the pursuit of Villa.

Further denial was obtained of the report occurring on the previous day of a new war loan having been arranged by Morgan & Co. Wall Street has about made up its mind that nothing definitely will be heard of a war loan until the fight at Verdun is ended.

PRICES SHADE OFF JUST BEFORE CLOSE

Much of the day's advance was at the expense of the shorts, and just before the close, prices shaded off somewhat from the best figures. Most of the active issues, however, showed material net gains for the day.

Sugar and automobile stocks are controlled by the same group of financiers, and both groups of stock were, as usual, strong together to-day.

Nothing developed to account for strength of sugar, except that the underwriters of the Cuba Cane Sugar stock are reinvesting their profits freely in that issue. The others moved up in sympathy in response to aggressive publicity work.

Vain efforts have been made recently to advance the price of cotton, but the only argument the bulls can put forward is an early end of the war.

Mercantile Marine was heavy to-day, not because of litigation in which it is involved, but because the belief is growing that the Germans may sink great numbers of ships.

Report was current to-day that one important railroad system was ordering rails for 1916. As rails have not advanced in common with steel products, this is not regarded as bad business judgment for war or no war the vast wealth accumulated in the United States is going to be used in heavy railroad business for several years, and rails will be worn out as never before.

NEW YORK, March 28.—The threatened crisis with the Teutonic powers and complex conditions in Mexico exercised only a little influence on the stock market to-day. Prices were elevated quite generally after an early interval of uneasiness, but only specialties registered more than nominal headway.

Trading, fairly active during the forenoon, tapered off materially at midday, and became apathetic in the final hour.

Crucible Steel, American Locomotive and semi-industrials and equipments were up 4 points, but metals and oils were relatively backward, except for Butte and Superior and American Zinc. Coppers were variable. Sugars were again distinguished for their meteoric flights, with new high records for Cuban-American, which rose 16 points to 245, and South Porto Rico on its gain of 7 to 187.

Rails and other investment stocks were negligible features, but were fairly firm. Western Maryland was the exception, both the common and preferred reaching a point or more.

Bethlehem Steel dropped another 27 points to 570. Mercantile Marine was heavy, and United Fruit showed strength. United States Steel fluctuated within fractional limits and was eclipsed in activity by a half-dozen stocks. Quotations were a point or more under their best at the irregular close.

Bonds were without especial feature. Total sales, par value $3,950,000.

United States bonds unchanged on call.

NEW YORK, March 28.—Mercantile paper 3@3½. Sterling, sixty-day bills, $4.75; cheques, $4.76½; cables, $4.77. Bar silver, 50½. Mexican dollars, 46½. Government bonds steady. Railroad bonds steady. Time loans firmer; sixty days, 2¾@3, ninety days, 3@3¼, six months, 3@3½. Call money steady; one rate, 2.

BOND LIST

Anglo-French 5s	97¾
Atlantic Coast Line 5s (s)	95
A. C. L. 4s Baltimore (bid)	82
A. C. L. L. and N. 4s	92
Chesapeake and Ohio 6s (bid)	105½
Liggett and Myers 5s (bid)	106½
Lorillard 5s (bid)	106
Norfolk and Western 4s (bid)	101½
Seaboard Air Line adj 5s	65½
Southern Pacific 4s	88½
Southern Railway 4s	90½
Southern Railway con. 5s	102½
U. S. Registered 2s, 1930 (bid)	99¾
U. S. Registered 2s, 1918 (bid)	100¾
U. S. Registered 4s, 1925 (bid)	111
U. S. Registered Panama 3s, 1961 (bid)	102½
United States Steel	104½
Va.-Car. Chemical	93
Va.-Car. Chemical 5s	102½
Va.-Broad. Bros. Cifs (W. Va.)	71½
Va. Ry. and Power Co. 5s (bid)	90

RICHMOND STOCK MARKET.

(By Cosby G. Burch & Co.)

Richmond, Va., March 28, 1916.

STATE SECURITIES	Bid	Asked
Va. 5s, Old, Coup.	99	...
Virginia Centuries	80	90½
CITY SECURITIES.		
Richmond City 4s, 1926-1936	91½	...
Richmond City 4s, 1933-1945	94½	...
STREET RAILWAY BONDS.		
Norfolk and Port. Trac. 5s	...	...
Va. Ry. and Power Co. 5s	86	...
STREET RAILWAY STOCKS.		
Va. Ry. and Power Co. pfd.	90	...
Va. Ry. and Power Co. com.	47½	48½
RAILROAD STOCKS.		
Atlantic Coast Line, com.	119	...
Chesapeake and Ohio	63½	...
Norfolk and Western, com.	151½	...
N. F. and P.	150	...
BANK AND TRUST COMPANY STOCKS		
American National Bank	197	200
Broad Street Bank	...	32
Central National	118	...
First National Bank	217	222
Old Dominion Trust Co.	...	201
Richmond Bank and Trust Co.	2	...
Richmond Trust and Savings Bk.	107½	...
Virginia Trust Company	230	...
West End Bank	42	...
MISCELLANEOUS		
Va.-Car. Chemical, pfd.	104½	...
Va.-Car. Chemical, com.	16	...
Va. Building and Loan Co.	107	...

COTTON MARKETS.

NEW YORK, March 28.—The cotton market was quiet to-day, and fluctuations were again narrow and irregular. July declined from 12.14c to 12.05c during the morning, rallied to 12.16c broke to 12.04c and closed at 12.07c.

The general list closed steadily 1 point net higher.

Liverpool was at an advance of 1½ points, and caused May to close at 12.12c and October at 12.26c on the call. Prices eased off during the middle of the morning under scattered realizing, bearish export probabilities and speculative selling. But active spot demand offering was readily absorbed around 15 on the 100 for May and for October, and the market steadied up during the afternoon on the continuously warm weather in the Southwest, steady Southern spot markets and optimistic news of international politics. Trading effectively increased around 11:30, for the first time, for October, and prices advanced again in the late trading. The close was near 8 points up from the lowest on the more active positions, with near months relatively steady.

The market closed steady.

	Open.	High.	Low.	Close.
May	12.00	12.12	12.00	12.12
July	12.10	12.16	12.04	12.07
October	12.22	12.27	12.17	12.26
December	12.41	12.41	12.33	12.37
January	12.44	12.44	12.36	12.37

Spot cotton, steady; middling, closed 12.10c. Sales, 1,300 bales.

NEW YORK, March 28.—Port receipts, Middling, 12.15c. Exports, 6,608 bales; stock, 950 bales; stock, 281,152 bales.

Total to-day at all ports—Net receipts, 16,301 bales; exports, 24,836 bales; stock, 1,418,591 bales.

Total for week—Net receipts, 15,099 bales; exports, 63,095 bales.

Total for season—Net receipts, 5,857,396 bales; exports, 2,916,660 bales.

NEW ORLEANS, March 28.—While bullish sentiment in the cotton market to-day was strengthened by continued drought in Texas and a better demand for spot operations on the long side were restricted by the political news. The Sussex incident and the Mexican situation were subjects of much bearish comment. The market was practically in a deadlock, and closed 2 points down to 1 point up.

Around the opening good cables, light offerings and a moderate demand gave the market steadiness and prices worked up with 5 to 8 points. A series of nervous fluctuations in narrow limits carried the most active months late in the session 1 to 2 points under yesterday's close. The largest spot sales here and private reports of heavier trading at a number of points in the belt seemed to discourage bearish efforts, and at no time was there any display of marked uneasiness. In many respects the market was a waiting affair throughout.

The market closed steady. Closing bids: March, 11.79; July, 11.97; October, 11.58; December, 12.00; January, 12.18. Spot cotton steady, unchanged. Sales on the spot, 2,000 bales; to arrive, 1,900 bales. Middling, 11.88.

NEW YORK PRODUCE MARKET.

NEW YORK, March 28.—Raw sugar, firm; centrifugal, 5.88; molasses, 5.12; refined, firm. Spot coffee quiet; Rio 7s, 9¾c; Santos 4s, 10½c. Butter, firm. Cheese, steady.

NEW YORK, March 28.—Cottonseed oil was lower, except for October under scattered liquidation and poor outside demand. Towards the close a steadier feeling prevailed, due to the late strength in hog products. Final prices were 4 points higher for October and 2 to 6 points net lower for other positions. Sales, 13,100 barrels. The market closed firm. Spot, 10.60@11.00; March, 10.60 bid; April, 10.74@10.75; May, 10.80@10.82; June, 10.83@10.86; July, 10.87@10.89; August, 10.90@10.95; September, 10.75@10.76; October, 9.62@9.64.

RICHMOND PRODUCE MARKET.

Wholesale Quotations.

(By Levy Commission Co.)

Richmond, Va., March 28, 1916.

Live Poultry.		
Chickens, small	26 @	30
Chickens, large	23 @	25
Large, young stags, each	50 @	55
Hens, per lb.	16½@	17
Roosters, old, as to size, each	45 @	50
Ducks, large, per lb.	18 @	20
Guineas, young, each	@	50
Turkeys, hens, per lb.	@	25
Turkeys, gobblers, per lb.	22 @	23
Eggs.		
In crates, near-by, fresh, doz.	@	19
Butter.	Per	Pound
Fancy, choice	22 @	23
Packing stock	@	22
Live Stock.		
Veals, choice	9½@	10
Veals, medium	9 @	9½
Veals, poor to fair	8 @	8½
Calves, runners	6 @	7½
Sheep	4 @	6
Lambs	8 @	9
Hogs, choice	8½@	8¾
Hogs, sows, etc.	8½@	
Steers, choice to prime	6½@	7
Heifers, choice to prime	6 @	7
Cows, choice to prime	5½@	6½
Oxen, choice to prime	6 @	7
Bulls, choice to prime	5 @	5½
Cattle, poor to fair	3 @	5
Hides.		
Dry flint	@	26
Dry salt	@	24
Green salt	17 @	
Green	15½@	
Calf skins, as to size	1 25 @	2 00
Country Bacon.		
Hams, small, well smoked	20 @	21
Hams, large, well smoked	18 @	
Sides, well smoked	@	15
Shoulders, well smoked	14 @	15
Dressed hogs, small	11 @	11½
Dressed hogs, large	10 @	11

MARKET CONDITIONS.

Eggs, poultry, butter and hides in splendid demand. The market in general is in good active condition.

RICHMOND FRUIT MARKET.

(By W. C. Crenshaw & Co.)

Richmond, Va., March 28, 1916.

Florida Fruit and Vegetables.		
Fancy oranges	$ 3 00 @	$ 3 25
Choice oranges	2 50 @	2 75
Fancy grapefruit	2 50 @	3 00
Fancy tangerines	5 00 @	5 50
Berries, fancy, per quart	20 @	25
Cucumbers, per basket	3 50 @	4 00
Lettuce, fancy	1 75 @	2 00
Lettuce, choice	1 25 @	1 50
Cauliflower, fancy, per crate	2 50 @	3 25
Eggplant, per crate	2 25 @	2 75
Tomatoes, fancy, per crate	2 50 @	3 00
Tomatoes, choice, per crate	2 00 @	2 50
Green beans, fancy, basket	2 00 @	2 25
Peppers, per basket	1 25 @	1 75
Peppers, per crate	2 00 @	2 25
Squash, per crate	2 00 @	2 50
Pineapples, per crate	3 00 @	3 50
Beets, crate	2 00 @	2 50
Cabbage, flatheads	@	2 50
Cabbage, pointed heads	@	3 00
Apples.		
Extra fancy Winesaps	@	4 50
Extra fancy Pippins	@	5 00
Extra fancy Black Twig	@	4 00
Extra fancy Yorks	@	3 00
Extra fancy Ben Davis	@	3 00
Fancy No. 1 Winesaps	@	4 00
Fancy No. 1 Pippins	@	4 00
Fancy No. 1 Yorks	@	2 50
Fancy No. 1 Ben Davis	@	2 50
Fancy No. 1 Staymans	@	4 00
Fancy No. 1 Black Twigs	@	3 50
Cooks' Winesaps	@	3 00
Choice Pippins	@	3 00
Choice Yorks	@	2 75
Choice Black Twigs	@	3 50
Choice Ben Davis	@	2 50
Choice Staymans	@	3 00
Fancy Virginia Reds	@	3 00
Potatoes.		
Choice round white, in 2½ bushel bags	@	3 25
Miscellaneous.		
Malaga grapes	@	10 00

CHICAGO GRAIN MARKET.

CHICAGO, March 28.—Crop damage reports appeared to be largely responsible for a decided advance to-day in the price of wheat. The market closed strong, 2c to 2¼@2⅞c net higher, with May at $1.32¾@$1.33 and July at $1.30½. Other leading staples, too, sold higher, with corn gaining ½c net, oats ½c to 1c net and provisions 5c to 17½c net.

	Open.	High.	Low.	Close.
WHEAT—				
May	1.30	1.33¼	1.30¼	1.33¼
July	1.28½	1.30½	1.28½	1.30½
September	1.27¼	1.28⅝	1.26⅝	1.28⅝
CORN—				
May	73½	73⅞	72⅞	73¼
July	74½	75⅛	74	75⅛
September	74⅞	75⅝	74¼	75¼
OATS—				
May	43½	43¾	43⅛	43⅞
July	42½	42¾	42¼	42¾
September	40½	40⅝	39¾	40⅝
MESS PORK—Per bbl.				
May	22.85	23.15	22.85	23.12
July	22.50	22.80	22.75	22.95
LARD—Per 100 lbs.				
May	11.55	11.67	11.45	11.57
July	11.72	11.82	11.67	11.82
RIBS—Per 100 lbs.				
May	11.70	12.00	11.90	12.10
July	12.10	12.12	11.95	12.00

RICHMOND GRAIN MARKET.

(By Cosby G. Burch & Co.)

Richmond, Va., March 28, 1916.

WHEAT—No. 2 red		
No. 2 red, Western	1 17 @	1 18
No. 2 red, Virginia	1 15 @	1 16
No. 3 red	@	1 14
CORN—No. 2 white	1 00 @	1 14
CORN—Car lots		
No. 2 white		79
No. 3 white		78
No. 2 mixed		78
No. 3 mixed	@	78
Virginia, bag lots, white	78 @	79
OATS—Car lots		
No. 2 mixed	46½@	
No. 3 mixed	45½@	
No. 3 white	46½@	
RYE—Car lots		
No. 2 rye	nominal	
No. 3 rye	nominal	
Virginia, bag lots	nominal	

RICHMOND HAY MARKET.

Richmond, Va., March 28, 1916.

Car lots—		
No. 1 timothy	@	22 00
No. 2 timothy	19 50 @	
No. 3 timothy	14 00 @	16 00
Light clover, mixed	@	20 00
No. 1 clover, mixed	19 00 @	
No. 2 clover, mixed	15 00 @	17 00
No. 1 clover	nominal	
No. 2 clover	nominal	
Sample hay	nominal	
STRAW—compressed	@	10 00
Loose-pressed, large bales	10 50 @	
MILLFEED		
Car lots—		
Shipstuff, winter	@	26 00
Bran, winter	@	24 00
Shipstuff, spring	@	24 50
Bran, spring	@	23 00

CHICAGO LIVE STOCK MARKET.

CHICAGO, March 28.—Hogs—Receipts, 15,000; weak. Bulk, $9.90@$10.55; light, $9.50@$10.65; mixed, $9.65@$10.00; heavy, $9.55@$9.85; rough, $9.55@$9.70; pigs, $7.50@$8.65.

Cattle—Receipts, 4,000; steady. Native beef steers, $7.75@$10.00; stockers and feeders, $6.00@$8.25; cows and heifers, $4.25@$9.00; calves, $8.00@$10.50.

Sheep—Receipts, 10,000; steady. Wethers, $8.60@$8.85; lambs, $9.85@$11.60.

RICHMOND LIVE STOCK MARKET.

(Sales at Union Stockyards.)

Richmond, Va., March 28, 1916.

Report for the week ending March 27.

Best steers, 8 to 8½; medium to good, 7 to 7½; common to fair, 5½ to 6½. Best heifers, 7 to 7½; medium to good, 6½ to 7; common to fair, 5½ to 6½. Best cows, 6 to 6½; medium to good, 5 to 5½; common to fair, 4 to 4½. Best oxen, 6½ to 7; medium to good, 5 to 6; common to fair, 4½ to 5. Bulls, 5 to 6½. Best calves, 10; medium to good, 8 to 9½. Fresh cows, $40 to $75. Best hogs, 8 to 8½; sows and stags, 6 to 7½. Best sheep, 6½ to 7; common to fair, 3 to 6½; lambs, 8 to 10.

MISCELLANEOUS MARKETS.

COTTON GOODS.

NEW YORK, March 28.—Dress ginghams were to-day advanced 1c a yard on stock goods. Print cloths were 1c higher. An advance in carpet prices was announced during the day. Burlaps were quiet and unchanged, dealers were active.

NAVAL STORES.

SAVANNAH, GA., March 28.—Turpentine quiet 51; sales none; receipts, 167 casks; shipments, 216 casks; stock, 7,848 casks. Rosin firm; sales, 754 barrels; receipts, 555 barrels; shipments, 2,706 barrels; stock, 72,578 barrels. Quote: A, B, 4.70; C, D, E, F, 4.80; G, 4.85; H, 4.90; I, 5.00; K, 5.10; N, 5.15; M, 5.25; N, 5.30; WG, 5.50; WW, 5.60 to 5.65.

PETERSBURG PEANUT MARKET.

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

PETERSBURG, VA., March 28.—Spanish—Farmers' stock; market quiet. Fine quality, $1.05 per bushel; green and dirty, 60c to 75c per bushel.

Virginias—Farmers' stock; market steady. Fancy Jumbo, 4c per pound; fancy hand-picked, 3¾c per pound; extra prime, 3½c per pound; prime, 3¼c per pound; shelling stock, 2½c to 3c per pound.

GENERAL STOCK LIST IS STEADY ON CURB

NEW YORK, March 28.—Stocks in general on the curb market to-day were steady, with a few higher spots among the industrials. Coppers were dull, but well maintained. Sales:

6,200 Aetna Explosives, 23@23¼; 26,000 Cuba Cane Sugar, 68⅛@62⅝; 300 Maxim Munition, 5¼@5⅜; 100 Manhattan Transit, 5⅛@5⅛; 4,500 Midvale Steel, 65⅝@66; 200 Rickers, 4⅝@4¾; 2,200 Tobacco Products, 46½@47; 600 Cosden Oil, 20@21; 4,700 Atlanta, 13@14; 1,500 Cons. Arizona, 11½@1; 5-16; 12,000 Cons. Nevada-Utah, 9-16@⅝; 6,500 Goldfield Cons., 76@78; 7,500 Jumbo, 74@76; 1,200 McKinley Darragh, 45@49; 700 Nipissing, 7½@7¾; 1,000 Rex Cons., 20@21; 1,300 Tonopah Extn., 17@18; 8 Standard Oil, of New York, 206@207; 66 Standard Oil of California, 323@325.

BEARS IN WHEAT PIT REVERSE POSITIONS

They Are Short Large Lines in May and July, and Are Forced to Cover.

[Special to The Times-Dispatch.]

CHICAGO, March 28.—The bears in the wheat pit who made the loudest noise since the unfavorable crop reports have commenced to pour in reverse sides to positions to-day. They were short large lines of the May and July futures, and they covered in both these months. The July was bought freely on persistent claims of damage in the winter wheat belt, and the May on free covering by English and French speculators. Prices gained were 2c to 3c, and would have been much greater but for profit-taking. A big local short led the buying both yesterday and to-day, his purchases being estimated at 1,000,000 bushels, or even more.

In addition to the damage claims from nearly every section of the winter wheat belt, one of the best posted men in the spring wheat country stated that seeding has been delayed in the Northwest, and is likely to be still further set back. A message from that district said that the acreage is expected to be greatly reduced, as a large number of low spots will be too wet for cultivation.

Cash sales here were 30,000 bushels, and the seaboard reported 200,000 bushels taken by exporters.

Corn was irregular and unsettled, closing at an advance of ⅛c to ¼c. Cash trade was small at 115,000 bushels, which was taken by Eastern shippers. Weakness was shown early, but this was changed to strength late. Some of the early selling was based on reports of corn being worked at Kansas City to come here, but later it was reported that 400,000 bushels were taken at the Western markets to go to the seaboard.

Oats were up ⅛c to ¼c, and cash sales were small at 150,000 bushels. Shorts bought early and late, although some of them took to the selling side at midsession.

Provisions closed strong at advances. There was an easier feeling early on selling by one of the larger packers, but at the decline there was good buying, and the offerings were either absorbed or withdrawn.

"Safe and Conservative Banking."

THE BROAD STREET BANK

(In the business and shopping center.)

Commercial and Savings Accounts Solicited.

3% Interest Paid on Savings Accounts.

LOANS

on Aproved Real Estate Negotiated

Apply to Cashier,

ANDREW M. GLOVER.

W. M. Hableston, President.
J. W. Rothert, 1st Vice-Pres.
John G. Walker, 2d Vice-Pres.
E. L. Word, Asst. Cashier.

"Please Tell Me

what a 'Friend of the Family Executor' is entitled to for winding up an estate."

The above is quoted from a letter just received.

Such an executor, although he may be entirely without experience, would be entitled to 5% of the value of the estate.

For the same cost you can procure the services of this company, with an experience of twenty-three years.

Virginia Trust Co.

"THE SAFE EXECUTOR"

Established 1892.

WOODEN-BLOCK MILL IS WIPED OUT BY FIRE

[Special to The Times-Dispatch.]

MANASSAS, VA., March 28.—The block mill, operated by Edward Alsott, of New York, was entirely destroyed by fire this morning about 1 o'clock. The origin of the fire is unknown. The watchman had gone to a livery for warmth when the fire was discovered by a belated passer-by. The building was owned by Abram Conner, and carried no insurance.

The plant was engaged in manufacturing wooden blocks to be used in street paving.

CAROLINA FARMERS ASK CANDIDATES TO EXULAIN

RALEIGH, N. C., March 28.—The State Council of the North Carolina Farmers' Union to-day called on all candidates for State offices to declare themselves as to State issues advocated by the union, including the repeal of the merchants' crop lien and the measure to allow communities to establish race segregation in land ownership.

Southall—Wilson.

WELDON, N. C., March 28.—James E. Southall, of Petersburg, and Miss Hattie Lee Wilson, of Sutherland, Dinwiddie County, were married here to-day by Magistrate D. E. Stainback. They were accompanied by Mrs. A. M. Moody, of Petersburg.

PORTRAIT OF CALDWELL PRESENTED TO CAROLINA

RALEIGH, N. C., March 28.—In the presence of a large number of people this afternoon in the Hall of History, there was a presentation of an oil portrait of the late Joseph P. Caldwell, editor of the Charlotte Observer, to the State. The presentation was made by R. R. Clarke, editor of the Statesville Landmark, and the acceptance for the State was made by Colonel F. A. Olds, director of the Hall of History.

AUCTION SALES—To-Day.

BY POLLARD & BAGBY, Real Estate Auctioneers.

Trustees' Auction Sale OF Very Attractive Two-Story Detached Dwelling, Situated at the Southwest Corner of Grace and Shafer Streets, and Known as No. 901 West Grace Street.

In execution of a deed of trust dated December 18, 1911, and recorded in the clerk's office of Richmond Chancery Court, D. B. 214-A, page 234, default having been made in the payment of a portion of the debt therein secured, and being instructed so to do, the undersigned trustees will sell by auction on the premises, on

WEDNESDAY, MARCH 29, 1916 at 5 o'clock P. M.,

the above-mentioned dwelling.

The dwelling has been modernized and is one of the most attractive homes on West Grace Street. Said dwelling contains about ten rooms. The lot has a frontage of forty feet by a depth of 118 feet.

It is seldom that a corner dwelling, so well located on Grace Street, is on the market, and we invite you to attend this sale.

TERMS: Enough in cash to pay cost of sale, any taxes that may be due, and a note for $5,000, with interest on same from April 18, 1915, the residue at one and two years from date of sale evidenced by notes, with interest added, and secured by deed of trust on the property.

B. WEST TABB,
ROBERT N. POLLARD,
Trustee.

$7,000 TO LEND

on improved city real estate. This amount could be divided into two loans. Charges reasonable.

WILLIAM R. MILLER,
802 Travelers' Building.

1ST NATIONAL BANK
NINTH & MAIN
CAPITAL & SURPLUS $3,000,000.

AUCTION SALES—Future Days

THE VALENTINE AUCTION CO.
INCORPORATED
618 EAST BROAD ST.

WAVERLY ELECTRIC VICTORIA AT AUCTION.

By virtue of a certain deed of trust, duly recorded, I will sell at Main and Vine Streets,

FRIDAY, MARCH 31, 1916, at 2 o'clock P. M.,

a Waverly Electric Victoria.

TERMS: Cash.

HAROLD S. BLOOMBERG, Trustee.

THE VALENTINE AUCTION CO., INC., Auctioneers.

Don't You Want a Better Income?

6% on First Mortgage Real Estate notes is just twice what the bank pays. We have them in all amounts from $500 up.

Pollard & Bagby

1102 East Main Street.

Six Hundred Thousand

was appropriated by the last Legislature for Good Roads.

In all, the State Highway Commissioner will expend $2,000,000.00 in this splendid work during the coming year. Improvement of highways is a long step of the government towards the promotion of THRIFT.

Financial success is reached by the GOOD ROAD of a COMPLETE FINANCIAL SERVICE.

The American National Bank of Richmond, Virginia. Security and Service.

Incorporated 1832.

Compensation

This old Virginia institution weathered the storm of Civil War, and Phoenix-like, rose from the ashes of Richmond after the evacuation and destruction of the city.

Those who believe in their OWN STATE and HOME INSTITUTIONS can be accommodated with ample security and prompt attention by

The Virginia Fire & Marine Ins. Co.

ASSETS $1,852,728.19

Firmness

and strict impartiality is demanded of the office of Executor, Trustee, Administrator, etc.

Many for this reason alone prefer not to name relatives as fiduciaries.

When it seems really desirable to do so, the difficulty is bridged by having this company act with the member so named.

The expense is not increased one penny.

We do the work, however, as thoroughly as if acting alone.

Richmond Trust and Savings Co.

Capital $1,000,000

Main St. Corner 7th.

AUCTION SALES—Future Days

BY RICHESON & CRUTCHFIELD, Real Estate Agents and Auctioneers.

COMMISSIONERS' AUCTION SALE OF VALUABLE ACREAGE PROPERTY ON FULTON HILL, FRONTING TAYLOR AND GRAHAM STREETS WITHIN THE CORPORATE LIMITS OF THE CITY AND CONTAINING 7.65 ACRES.

In execution of two decrees of the Circuit Court of Henrico County in the suit of Sophia Conrads vs. Conrads and others, one entered December 21, 1914, and the other March 24, 1916, the undersigned special commissioners therein appointed will offer for sale, at public auction, on the premises on

THURSDAY, MARCH 30, 1916, at 4 o'Clock P. M.,

the above-mentioned real estate.

This property is situated within the eastern corporate limits of the City of Richmond, and, in view of its proximity to the proposed new car line on Williamsburg Avenue from Nine Street to the National Cemetery, renders it ripe for subdivision, and should attract the attention of investors and speculators.

TERMS: One-third of the purchase money to be paid in cash, balance in one and two years, purchaser to execute his notes for deferred payments payable in two equal instalments in one and two years after date and bearing interest from date, or all cash, at option of the purchaser. Title to be retained until all purchase money is paid and conveyance ordered by the court.

R. E. PEYTON, JR.,
ISAAC DIGGS,
Special Commissioners.

State of Virginia, County of Henrico, to-wit:

I, Samuel P. Waddill, clerk of the Circuit Court of the County of Henrico, do certify that the bond required in the special commissioners in the suit of Sophia Conrads vs. Conrads et al. has been duly executed.

Given under my hand this 13th day of July, 1913.

SAMUEL P. WADDILL, Clerk.
By T. C. FLETCHER, Deputy Clerk.

BY C. L. & H. L. DENOON, Real Estate Auctioneers.

COMISSIONERS' SALE OF FRAME BUILDING, SIX ROOMS, COLLEGE STREET, NEAR BROAD.

By virtue of a decree of the Richmond Chancery Court entered March 15, 1916, in the cause of Bellebright vs. Frank Albright et als., the undersigned, special commissioners appointed for the purpose, will sell on the premises on

THURSDAY, MARCH 30, 1916, at 4 o'Clock P. M.,

the property described in the said decree, as follows: All that certain piece of land, with all improvements thereon, in the city of Richmond, Va., known as 517 College Street, beginning thirty (30) feet from the northeast corner of the wooden tenement at the intersection of College Street with the south line of Marshall Street, and fronting on College Street seventy (17) feet and extending back from said front one hundred and twenty-four (124) feet to an alley, known as LaFayette Avenue. The improvements consist of a two-story frame house with six rooms.

TERMS: One-third cash and the balance in equal instalments at six and twelve months, with interest from date of sale, to be evidenced by notes of the purchaser, title to be retained by the court until payment in full, or all cash, at the option of the purchaser.

JAMES W. GORDON and GEORGE J. HOOPER, Special Commissioners.

C. L. & H. L. DENOON, Auctioneers.

WM. M. MILLER & CO., INC., Real Estate Auctioneers, 123 North Eighth Street.

TRUSTEE'S SALE OF NO. 1210 EAST BROAD ST.

By virtue of a deed of trust, dated November 2, 1914, recorded in the clerk's office of the Richmond Chancery Court, in D. B. 229-A, page 302, to secure the payment of a certain note therein described, default having been made in the payment of the debt secured thereby, and having been required by the beneficiary therein so to do, I will on

MONDAY, APRIL 3, 1916, at 4 o'clock P. M.,

on the premises, proceed to sell at public auction the property conveyed therein, viz: all that certain lot, piece or parcel of land, with all improvements thereon, known as No. 1210 East Broad Street, lying and being in the city of Richmond, Va., on the north line of Broad Street, between Twelfth and Fourteenth Streets, and bounded and described as follows, to-wit: Commencing at a point on the said north line of Broad Street at the west line of a public alley, thence running along the north line of Broad Street, in a western direction, and fronting thereon twenty-five (25) feet, more or less, to the center of the partition wall between the tenement hereby conveyed and No. 1208, adjoining same on the west, and formerly belonging to the estate of Joseph Allen; thence at right angles through the center of the said partition wall one hundred and twenty-five (125) feet, more or less; thence at right angles twenty-five (25) feet, more or less, to the west line of said public alley; thence at right angles and along the west line of said public alley one hundred and twenty-five (125) feet, more or less, to the point of beginning on Broad Street.

TERMS: Cash as to expense of sale, all taxes due to day of sale, and to pay a note of one thousand ($1,000.00) dollars, on which there is a credit of three hundred ($300.00) dollars, dated November 2, 1914, and payable one year after date, and any interest that may be due thereon. Sale being made subject to a prior lien or deed of trust, dated January 14, 1909, and recorded in the Richmond Chancery Court in D. B. 200-D, page 121, to secure the sum of twenty-five hundred ($2,500.00) dollars.

W. L. MILLER, Trustee.

BY E. A. CATLIN & CO., Real Estate Auctioneers, No. 22 North Eighth Street.

TRUSTEE'S SALE OF 70 ACRES, WITH IMPROVEMENTS THEREON, SITUATE ABOUT 15 MILES SOUTHEAST OF RICHMOND.

In execution of a deed of trust, dated November 7, 1910, of record in the clerk's office, Henrico County Court, in D. B. 190-B, page 304, to the undersigned trustee, default having been made in the payment of the money therein secured, and being required so to do by the note holder, I will on

MONDAY, APRIL 3, 1916, at 12 o'clock Noon,

in front of Henrico County Courthouse, Twenty-second and Main Streets, Richmond, Va., sell at public auction all that certain piece or parcel of land, with improvements thereon, lying and situate in the County of Henrico, Va., about 15 miles southeast of the city of Richmond, containing 70 acres, more or less, and bounded as follows: On north by land of I. D. Warren, on east by land drawn by Emma M. Brockwell, on south by land of Robert McCurdy's estate, on west by land of I. D. Warren. Being the same property conveyed to the party of the first part hereto from Fannie H. and Edward T. Woodcock.

TERMS: Cash sufficient to pay the cost of executing the trust, the sum of $38.00 and interest thereon from January 6, 1911, the sum of $100.00, with interest thereon from May 7, 1912; the sum of $1,275.00, with interest from November 7, 1913, or for all cash at the option of the purchaser.

E. R. PHILLIPS, Trustee.