STARTLING CHANGES IN PRICES OF STOCKS

Sharp Break in Entire Market at the First Word From Washington.

AMERICAN FLAGS PUT OUT

Bargain Hunters Soon Begin to Buy. Shosts Take Fright, and Last Half-Hour of Trading Develops Into Bear Panic.

BY BROADAN WALL.

NEW YORK, February 3.—Announcement that diplomatic relations with Germany would be severed was followed in Wall Street by the most startling changes in prices that have been seen since the war began. At the first word from Washington there was a sharp break that ran through the entire market and carried prices down 2 or 3 points, and in some cases more. Then the Street began to put out American flags and talk war.

This demonstration hardly had begun when bargain hunters began buying stocks. Shorts took fright, and the last half-hour of trading was a wild scramble. Prices advanced from 2 and 3 points to as much as 15 points in active issues.

Steel was the leader, both in volume of trading and in violence of advance. It broke from 101 to 98¾ at the first announcement and from there moved steadily to 104¾ without a recession. Industrial Alcohol, which broke to 117¾, rose to 125¾ before the close. Utah Copper went from 102 to 107, Northern Pacific from 101 to 104 and so on through the list.

LITTLE ATTENTION PAID TO BANK STATEMENT

Nobody paid any attention to the bank statement, for there is more than enough money and the liquidation of the last few days has increased the supply greatly. The actual statement at the close of business on Friday night showed an increase for the week of $37,558,000 in loans and an increase of $8,296,000 in net demand deposits, with a decrease in reserves of $2,934,670. The average statement showed an increase in loans of $25,684,000, increase in net demand deposits of $11,153,000 and a decrease in surplus reserves of $21,975,900.

Wall Street was crowded with customers almost as much as in the December 29 panic. Most of them came in response to margin calls, and brokers said they were ordering their stocks sold. That was the reason for the weakness in the early part of the session. The decline encouraged heavy short selling also and built up in one hour a short interest such as usually results from weeks of campaigning.

When the shorts began to cover selling orders were canceled for most customers, and many of them turned and bought. The surprise upward movement encouraged thousands of customers to hand their stocks Monday will see the real market test.

Wall Street generally had abandoned the idea of actual war with Germany, but so much excitement was created by the announcement of this morning that war was again on everybody's lips. The Stock Exchange took the lead by display of the flag from the balcony, while the brokers gathered around it and sang patriotic songs. Many banking houses put out flags, and by the time the stock market closed Wall Street look as if a celebration was in progress.

The Street has no notion that with the United States in the war the country cannot come in to help France in Germany, but must confine its effort to naval. The awkward feature of this will be that the material will go very largely to supply the American army and navy, and therefore, will leave no much leeway from supplies that would go to the allies if no that sense a declaration of war will be helpful to Germany. However, it is the end that with the United States acting in concert with the allies against both of them, it will be easier to break the German blockade.

NEW YORK, February 3.—The stock market's response to the breaking off of relations with Germany was a sudden rush of prices, many shares comprising the war class recovering from early declines of 2 to 5 points and finishing at net gains of 3 to 10 while Bethlehem Steel, heavy at the outset, closed at a gain of 30 points, with 100 for the new (moratorium) stock. United States Steel opened at a maximum gain of 1¾ points, forfeiting more than 2 points on receipt of the news from Washington and carrying the balance of the down with it. On the rebound the stock was absorbed with such ease as to insure confidence will bring about a general readjustment. Its elimination of the low for 1916, and its final figure 104, a net gain of 1¾.

Industrial Alcohol advanced to 125¾, after declining to 117¾. Crucible Steel leaders made an extreme gain of 8¾ points. General Motors gained 8; Republic Iron & Texas Company, 10; Crucible Steel, 8, and Air Brake 5. Coppers rose to 5 points.

Rails were somewhat heavy, but Reading, New York Central, Atchison and Northern Pacific finished the day at substantial advances.

Almost all international bond issues fell to new low figures, while domestic issues eased off 1 to 2 points. Total sales, par value, $5,350,000.

United States bonds unchanged on call during the week.

NEW YORK, February 3.—Mercantile paper, 4@5%. Sterling, sixty-day bills, $4.72¾; commercial sixty-day bills on banks, $4.72¾; commercial sixty-day bills, $4.72¾; demand, $4.76¾; cables, $4.76 7-16. Bar silver, 70 cents. Mexican dollars, 55¾. Government bonds steady. Railroad bonds, heavy.

BOND LIST

Anglo-French 5s	87¼
American Writing Paper 5s	2
A. C. L.—1st 4s	87½
A. C. L.—L. and N. 4s (asked)	87½
A. C. L.—Ga. 4s (Baltimore) (asked)	92
Chesapeake and Ohio cv. 4½s	91
Chesapeake and Ohio cv. 5s	91
Liggett and Myers 5s	101
Mercantile Marine 6s	99
Seaboard Air Line adj. 5s	65
Southern Railway 4s	64
Southern Railway 5s	60½
U. S. Registered 2s, 1930	98¾
U. S. Registered 3s, 1918	100
U. S. Registered 4s, 1925	110
U. S. Registered Panama 3s, 1961	101
United States Steel s. f. 5s	101
Va.-Brown Bros. ctfs. (W. Va. issue)	52
Va.-Car. Chemical 5s	101
Va.-Car. Chemical cv. 6s	102
Va. Ry. and Power Co. 5s (asked)	92½

RICHMOND STOCK MARKET.

(Caskie G. Burch & Co.)
Richmond, Va., February 3, 1917.

STATE SECURITIES.	Bid.	Asked.
Virginia 3s, Old, C. and R.	91	
Virginia Centuries	85	85¼
CITY SECURITIES.		
Richmond City 4s, R.	105	101
Richmond City 4s C. and R.	100	101
RAILROAD BONDS.		
Seaboard Adjustment 5s	63	...
Southern Railway 1st 5s	102	
So. R. Dev. and G. M. 4s	78	
STREET RAILWAY BONDS.		
Nor. and Ports. Trac. Co. 5s	85½	87
Nor. Ry. and Light, 1st 5s	98	...
Va. Ry. and Power Co. 5s	91	...
STREET RWY. STOCKS.	Par	Bid. Asked.
Norfolk Ry. and Light Co.	25	25½ ...
Va. Ry. and Power Co. pfd.	100	101 ...
Va. Ry. and Power Co. com.	100	47 46
Va. Railway and Power Co.	100	57 58
RAILROAD STOCKS.		
Atlantic Coast Line com.	100	111 ...
Chesapeake and Ohio	100	76 ...
Norfolk and Western com.	100	123 ...
Norfolk and West. pfd.	100	140 ...
A. C. L. com.	100	62 ...
R. F. and P.	100	93 ...
Seaboard Air Line pfd.	100	37 ...
Seaboard Air Line com.	100	11½ ...
Southern Railway pfd.	100	64 ...
Southern Railway com.	100	24 ...
BANK AND TRUST COMPANY STOCKS		
American National Bank	100	196 ...
Broad Street Bank	25	47 ...
Central National Bank	100	110 ...
First National Bank	100	250 ...
Mechanics' and Merchants'	100	220 ...
Manchester National Bank	100	... 70
National State and City	100	150 154
Old Dominion Bank Co.	100	190 197
Real Estate Trust Co.	100	100 ...
Union Bank	25	216 220
Virginia Trust Co.	100	240 ...
Virginia Savings	25	42 ...
MISCELLANEOUS.		
Va.-Car. Chemical pfd.	100	100 ...
Va.-Car. Chemical com.	100	50 ...
Va. Building and Loan Co.	100	130 ...
Va. Fire and Mar. Ins. Co.	25	82 ...

COTTON MARKETS.

NEW YORK, February 3.—The definite announcement of a break in diplomatic relations with Germany was followed by a very excited advance of over 15 a bale in the cotton market for today, May jumping directly up to 13.90, or about 3¾ points from the opening price. But offerings were comparatively light, and the market soon developed sensational strength with that advance adding to 30 points from the low level of the morning and of $5.00 per bale from last night's closing figures. May touched 14.15, with the general list closing excited at a net gain of 80 to 108 points. Here follows the

	Open.	High.	Low.	Close.
March	13.95	13.95	13.72	13.79
May	14.25	14.29	13.91	13.96
July	14.20	14.29	13.95	13.94
October	13.76	14.07	13.71	14.04
December	14.05	14.10	13.77	14.02

Spot cotton, steady; middling, uplands, 14.30.

NEW YORK, February 3.—Port movement: Middling, 14.00. Hot ports, 174 bales; sales, 278 bales; stock, 158,738 bales.

Total to-day at all ports: Net receipts, 18,289 bales; exports, 31,329 bales; stock, 1,337,117 bales.

Total for week—Net receipts, 18,289 bales; exports, 31,329 bales.

Total for season—Net receipts, 5,097,[illegible] bales; exports, 2,179,452 bales.

NEW ORLEANS, February 3.—Cotton boiled nearly 2 cents a pound to-day, July fluctuating 196 points, or $9.50 a bale. The rise was well maintained to the close, which was steady, but irregular, at a net gain for the session of 113 to 141 points.

Around the opening the market lost 4 to 11 points, but immediately after firmed up. After news of the break with Germany, a sharp freak started which lifted the contracts 12 to 45 points under yesterday's close. For a while the ring was in a state of confusion. Gradually the demand increased, and finally a covering movement of importance started. The topmost levels were reached toward the close, when the active months were 10 to 16 points up from the lowest and 19 to 12 points over yesterday's close.

Closing bids: March, 14.73; July, 14.65; October, 14.31; December, 14.4[illegible].

Spot cotton nominal and unchanged. Sales on the spot 1,500 bales; to arrive, 299 bales. Middling, 17.19c.

NEW YORK PRODUCE MARKET.

NEW YORK, February 3.—Raw sugar, steady. Butter and cheese, steady. Spot coffee unchanged.

Cotton seed eased off early on the political news, but later prices rallied and closed steady. Sales, 12,400 barrels. The market closed nominal. Spot, 12.30@12.50. Feb., 12.15@12.40; March, 12.24@12.35; April, 11.93@11.95; May, 11.95@11.97; June, 11.96@12.00; July and August, 12.04@12.06; September, 11.93@11.95.

RICHMOND PRODUCE MARKET.

Wholesale Quotations.
(G. B. Currie & Co.)
Richmond, Va., February 3, 1917.

Live Poultry.			
Chickens, choice, small, lb.	22	@	23
Chickens, large, lb.		@	20
Hens, per lb.		@	20
Roosters, each	45	@	50
Spring fowl, large, each	90	@	1 00
Ducks, large, pound	18	@	20
Turkeys, per lb.	23	@	25
Eggs—Crated.			
In crates, nearby, fresh, doz.		@	43
Butter.			
Family, choice, fresh, lb.	28	@	30
Merchants', fair, per lb.	25½	@	26
Live Stock.			
Veals, choice, per lb.	11	@	12
Veals, medium, per lb.	10½	@	11
Veals, poor to fair, per lb.	9	@	10
Calves, common, per lb.	6	@	7
Lambs, per lb.	5	@	7
Lambs (60 pounds and over), per lb.	11	@	12
Hogs, choice, large, per lb.	11	@	11½
Hogs, choice, medium, per lb.	10½	@	11
Hogs, choice, small, per lb.	9	@	10
Steers, choice, to prime, lb.	8	@	9
Heifers, choice to prime, lb.	7	@	7½
Cows, choice to prime, per lb.	6½	@	7
Oxen, choice to prime, per lb.	5½	@	7½
Bulls, choice to prime, per lb.	5	@	6
Cattle, poor to fair, per lb.	2	@	4½
Country Bacon.			
Hams, well smoked, per lb.	20	@	22
Sides, well smoked, per lb.	16	@	18
Shoulders, well smoked, per lb.	14	@	15
Hides.			
Dry flint, lb.		@	29
Dry salt, lb.		@	27
Green, salt, per lb.	21	@	
Green, lb.	19	@	
Horse hides, each	5 00	@	5 00
Tallow		@	8
Beeswax		@	28
Hides		@	20
Calf hides, each	1 50	@	3 00

MARKET CONDITIONS.

Poultry—Hens in very strong demand; receipts extremely light. Chickens in seasonable demand; receipts light. Eggs—Market strong; receipts moderate. Butter—Market unsettled; receipts about equal to demand. Hides—Market unsettled; outlook lower. Cattle and veals in extremely light receipts and bringing prices in excess of quotations. Market in general in strong condition.

RICHMOND FRUIT MARKET.

Wholesale Quotations.
(By W. C. Crenshaw & Co.)
Richmond, Va., February 3, 1917.

Apples.			
Fancy Baldwins		@	$ 5 50
Fancy Rebels		@	4 50
Fancy Jonathans		@	5 50
Fancy Staymans		@	6 00
Fancy Bens		@	4 50
Fancy Pippins		@	4 00
Fancy Yorks		@	4 50
Fancy Winesaps		@	6 00
Fancy Ylorbs		@	3 50
Choice Pippins		@	4 50
Choice Winesaps		@	5 00
Vegetables.			
Cucumbers, basket	4 00	@	4 50
Fancy tomatoes	2 75	@	3 00
Peppers, crate	2 50	@	3 00
Eggplants, per crate		@	3 00
Snap beans, per crate	2 50	@	2 75
Squash, per basket	2 00	@	2 50
Onions		@	2 50
Cabbage, 100 lbs.		@	7 00
Potatoes, per bag		@	5 50
Celery.			
Fancy, ten-dozen crate		@	7 50
Fancy, seven-dozen crate		@	7 00
Fancy per bunch	80	@	90
Oranges.			
Fancy California, per box		@	7 00
Fancy Florida, per box	2 50	@	3 00
Grapefruit.			
Fancy Florida, per box	2 50	@	3 00

CHICAGO GRAIN MARKET.

CHICAGO, February 3.—Wheat prices shot skyward to-day, after a down plunge of 6 cents. The rise following amounted to 14 cents. Excited buying on the part of speculators, who had overestimated the depressing effect of a severance of American relations with Germany, was chiefly responsible for the giant upswing of the market. The close was wild in wheat at $1.67⅞ to $1.68⅞ for May and at $1.47⅞ to $1.48⅞ for July, with last trading at a whole 3¾c to 7¾c above yesterday's finish. Corn closed at a net advance of 1c to 1½c and oats with a gain of ¾c to 1c. In provisions, the result verted from 5c decline to a rise of 5c.

	Open.	High.	Low.	Close.
WHEAT—				
May	1.61	1.68⅞	1.54½	1.68⅞
July	1.44½	1.48⅞	1.40⅞	1.48⅞
September	1.34½	1.38	1.31½	1.37½
CORN—				
May	96⅞	98½	93⅞	98½
July	93½	95¼	90	95⅞
OATS—				
May	52⅞	53½	50½	53⅞
July	51	52⅞	49⅞	52⅞
MESS PORK—Per bbl.				
May	28.20	28.35	27.70	28.32
July	27.50	28.10	27.50	28.00
LARD—Per 100 lbs.				
May	16.22	16.22	15.85	16.15
July	16.15	16.37	16.07	16.32
RIBS—Per 100 lbs.				
May	15.12	15.12	14.97	15.10

Cash grain: Wheat—No. 2 red, $1.67½; No. 3 red, $1.62; No. 2 hard, nominal; No. 3 hard, nominal. Corn—No. 2 yellow, 99@99½; No. 4 yellow, 93@93½; No. 4 white, nominal.

RICHMOND GRAIN MARKET.

WHOLESALE QUOTATIONS ON 'CHANGE
Richmond, Va., February 3, 1917.

WHEAT—By lots.			
No. 2 red, Western		@	1 80
No. 2 red, Virginia		@	1 76
No. 3 red		@	1 74
Virginia, bag lots	1 70	@	1 73
CORN—Car lots.			
No. 2 white		@	1 08
No. 3 white		@	1 07
No. 2 mixed		@	1 07
No. 3 mixed		@	1 06
Virginia, bag lots, white	1 05	@	1 07
Corn on the cob	1 00	@	1 05
OATS—Car lots.			
No. 2 mixed		@	61
No. 3 mixed		@	60
No. 2 white		@	62
No. 3 white		@	61
Winter Seed, bag lots	61	@	76
RYE—Car lots.			
No. 2 rye	nominal		
No. 3 rye	nominal		
Virginia, bag lots	nominal		

RICHMOND HAY MARKET.

Richmond, Va., February 3, 1917.

Car lots.			
No. 1 timothy		@	18 50
No. 2 timothy		@	17 00
No. 3 timothy	nominal		
Light clover, mixed		@	17 50
No. 1 clover, mixed		@	17 00
No. 2 clover, mixed	nominal		
No. 1 clover	17 00	@	
No. 2 clover	14 00	@	
Sample, hay	nominal		
STRAW—Loose-pressed		@	10 00
Loose-pressed, large bales		@	11 00
SHUCKS—Compressed		@	12 00
Loose-pressed, large bales		@	11 50
MILLFEED.			
Shipstuff, winter		@	38 00
Bran, winter		@	37 00
Shipstuff, spring		@	36 00
Bran, spring		@	35 00

NEW YORK LIVE STOCK MARKET.

NEW YORK, February 3.—Beeves, no trading.

Calves, no trading.

Sheep, firm; lambs, $14.80.

Hogs, no trading.

CHICAGO LIVE STOCK MARKET.

CHICAGO, February 3.—Hogs—Receipts, 8,000; strong, 10c to 15c above yesterday's average. Bulk, $11.75@$11.95; light, $11.25@$11.95; mixed, $11.40@$12.05; heavy, $11.40@$12.05; rough, $11.40@$11.60; pigs, $9@$10.75.

Cattle—Receipts, 100; steady. Native beef cattle, 7.75@$12.60. Western steers, $7.75@$10.15. Stockers and feeders, $6.00@$9.10. Cows and heifers, $5.60@$10.25; calves, $10.00@$14.00.

Sheep—Receipts, 1,000; strong. Wethers, $10.40@$11.35; lambs, $12.90@$14.65.

(Continued on Sixth Page.)

SUCCESS CLUB ADVISORY SERVICE

Don't trade without our advice. Advised February break here last Sunday. Subscribers sold Monday Beet Sugar, Central Leather and Steels. Have received word when bottom expected, probable low price Steel and general market swings up to August.

Send TEN DOLLARS for one month trial subscription Daily Letter with forecast to August first and prevent losses.

SUCCESS CLUB, F. N. GOLDSMITH, MGR.
77 Broad Street, New York City.

Bought---Sold---Quoted

Bank of Commerce and Trust Co. stock.
Church Hill Bank stock.
Ga. So. & Fla. R. 1st & 2d Pfd. stock.
Manchester National Bank stock.
National State & City Bank stock.
Norfolk-Ports. Traction 1st Mort. 5 per cent Bonds.
Richmond City Bonds.
Virginia Bonds.
Va. Western Power Pfd. stock.
Va. Fire & Marine Ins. Co. stock.
Va. Rwy. & Power Pfd. & Com. stock.
Va. Rwy. & Power 1st Mort. 5 per cent Bonds.

CASKIE G. BURCH & COMPANY
Bond and Stock Brokers,
1015 E. Main St. Phone Mad. 366.

One Hundred Dollars UP Buys

7% Investment

of the Cumulative Pfd. Stock
Par Value $100.00
on the
Fourteen Story Building Equipment and Operating Hotel Company
(Will Open October 1, 1917)
400 Rooms with Bath $1.50 up
Earning Capacity Ten Times the Dividend Requirement
50% Common Stock Bonus
with Each Share or Preferred Stock
All Checks Payable to
The Baltimore Trust Company
Mail your subscription now or write
TREAS. DEPT. for circular
The Southern Hotel Co.
BALTIMORE, MD.
Reference: Any Bank or Bankers.

—increase your active working capital

without adding stockholders or partners

From a customer rated $100,000 to $150,000

"We find that your service has enabled us to materially increase our volume and net profits, also that we have been able to offset your charges by additional discounts received on purchases."

Here are three of the twenty concise answers which our booklet "Talking it Over" has for the questions of the Manufacturer or Wholesaler who wants to increase his working capital:

Your Question.—*Why should we sell some of our Accounts Receivable to you?*

Our Answer.—Because your capital in your accounts produces no further profit. Your profit is in selling goods, and we can enable you to sell more of them. You can reduce your credit sales to about 80% cash, at the expense of your customers who do not discount. You can buy closer, and strengthen your credit with our money.

Q.—*Do our customers know their accounts are sold to you?*

A.—No. You can arrange to collect the accounts for us so that your customers will not be disturbed.

Q.—*How does your Total Charge compare with the usual discount we offer our customers?*

A.—If your sale terms are 2/10, net 30 days, our Total Charge is about two-thirds of what you offer such customers to discount. If you sell us $100,000 of accounts within a year, our charge is less than one-half.

The other 17 answers are equally clear and direct. Let us send you the complete booklet—or our nearest representative will be glad to call.

Commercial Credit Company
Cash Capital $2,250,000. Surplus $250,000
Non-Notification Commercial Bankers
BALTIMORE
Represented at

New York	200 Fifth Ave.
Chicago	1334 Otis Bldg.
Philadelphia	511 Stock Exchange Bldg.
Boston	50 Congress St.
Cincinnati	301 Greenwood Bldg.
Detroit	744 David-Whitney Bldg.
St. Louis	624 Boatmens Bank Bldg.
Buffalo	663 Ellicott Sq. Bldg.
Atlanta	1015 Healey Bldg.

To-Day's Moneymessage

But A Minute!

Time works wonders. And work works wonders.

A year ago is but a moment as you think back—especially if you were busy working.

And the dollars you spent for intangible nothings might have developed some dollarpile by now if you had deposited them at interest.

You can start, even now!

Our terms are:

Interest compounded monthly on savings accounts.

Rate 3%. Account subject to check.

Richmond Trust & Savings Co.

Capital $1,000,000.00 — Main & 7th Streets

DON'T BUY

MOTOR STOCKS

until you read our Market Letter. We are specialists in the better class of automobile truck and tractor company stocks. We can give you full information and will be glad to write you regarding any stock that you own or wish to buy or sell. Our Weekly Market Letter contains information regarding a great many companies, and it will pay you to read this Market Letter every week. If you have idle money for investment or if you are in the habit of investing $10 or more monthly, read our Market Letter before buying. Mention this paper and send your name and address immediately, and we will mail our Market Letter free every week for ten weeks. Write to-day.

WM. J. WILSON & COMPANY,
Department C
311-317 Fifth Avenue, New York City.

$720,000 Cash for Hoffman Stockholders

The news has just been received from Houston, Tex., that the Humble Oil Company has contracted to pay $720,000 for ⅞ interest in following companies organized by Henry H. Hoffman, and has actually paid $50,000 as a forfeit.

HOFFMAN DEEP WELL CO. (HOUSTON DEEP WELL CO.)
HOFFMAN GOOSE CREEK CO. (HOUSTON GOOSE CREEK CO.)

These companies were organized in recent months by Mr. Hoffman. The news item states that stockholders will receive 300% on original investment and ¼ interest in all oil produced besides.

For several weeks we have been telling the public through our advertisements that Hoffman Oil Companies were extraordinary earners. Above we furnish more proof.

ONE HOFFMAN COMPANY PAID $29 FOR $1 in ten months, between June, 1915 and March, 1916. Another paid 50% cash dividends between June and December, 1916.

NEW HOFFMAN COMPANY'S leases are in same fields where all Hoffman successes have been made—Humble and Goose Creek, Texas.

New Hoffman Company

The New Hoffman Company is a producing oil Company holding leases of 630 acres. They are in the famous Goose Creek oil field, 40 miles southeast of Houston, Tex., and in Humble Field, 20 miles north of Houston. It has been organized a little more than 100 days and is producing oil and selling it for cash. Its producing property is just across the street from the First Hoffman Company's property in Humble Field, which paid stockholders nearly 3,000% within 10 months after organizing.

The Hoffman Stock Offering and Bonus

The New Hoffman Company offers the unsold portion of its offering of preferred stock at par value of $1.00 per share, giving a bonus of one share of common with each share of preferred. This offer may be instantaneously withdrawn, due to extraordinary development now going on in Goose Creek Field, where Gulf Production Company in recent weeks paid $500,000.00 for one farm, and where the Sun Company of Philadelphia paid $75,000 for 5 acres within a week. Not less than $50 worth of stock sold to one person. Stock may be paid for ¼ cash and ¼ each 30 days.

—FREE BONUS—
One share common with each share preferred at par, $1.00 per share.

Stock certificates issued at our own office.

APPLICATION WILL BE MADE TO LIST ON NEW YORK CURB AND OTHER EXCHANGES

Send for 20-Page Booklet giving history of Hoffman Oil Companies.

NEW HOFFMAN COMPANY
318 Bank of Commerce Building,
NORFOLK, VA.
NEW YORK. CHICAGO.

Reciprocity

If you have money, we want it; if you want money, we have it. Our First-Mortgage Notes the Medium.

Pollard & Bagby, Inc.
1102 East Main Street.

EXECUTIVE CONFIDENTIAL MAN

Somewhere in this prosperous Southland there is a man overworked who needs relief—A MAN OF BIG AFFAIRS.

A man who needs a personal assistant because he is now overcrowded with responsibilities but finds he has no one versatile enough and resourceful enough to give him just the help he wants.

ARE YOU THAT MAN?

Then how often have you wished for a man who could investigate a problem and report accurately—a man to creditably represent you at a conference—who can vote a proxy without appearing out of place—a man who never forgets—who never makes careless mistakes—who can successfully direct the efforts of others—a man familiar with all forms of administrative work, credits, finance, commerce, accounting.

I AM THAT MAN.

I have qualified for your work. I am trained, ready to begin. A working interest in a thorough-going business preferable. Otherwise $5,000 is my salary. Less to begin, if you are the man I seek.

My credentials will promise more than I can offer you in this advertisement.

Address, "American,"
Care Times-Dispatch.

Our Thanks

Are gratefully extended to the brave firemen who so efficiently handled the fire adjoining our bank building Saturday morning, thereby enabling us to do business as usual **Saturday morning at 9 o'clock.**

The police protection afforded us was excellent, and has our deep appreciation.

First National Bank

Of Richmond, Va.

JOHN M. MILLER, Jr., President
W. M. ADDISON, Vice-President and Cashier