GREED OF GAIN

and thirst for pleasure. The ruling passion of the human family. In grasping after riches the brain is taxed, the nervous system stricken. In the pursuit of pleasure the body is tortured by fashion's despotic sway; the hours designed for repose are devoted to exhausting revelry; the stomach is ruthlessly imposed upon; pure water, the natural drink for all created beings, is ignored, and liquid fire is substituted until, ere we are aware of it, disease has fixed its iron grasp upon us.

Then we look for the "remedy." To the victim of these follies, we commend Dr. Tutt's Liver pills. They stimulate the liver, strengthen the nerves, restore the appetite and build up the debilitated body.

Tutt's Liver Pills

MAKE A VIGOROUS BODY.

Price, 25c. Office, 39 & 41 Park Place, N. Y.

CARTER'S LITTLE LIVER PILLS.

CURE

the troublesome and relieve all the troubles incident to a bilious state of the system, such as Dizziness, Nausea, Drowsiness, Distress after Eating, Pain in the Side, &c. While their most remarkable success has been shown in curing

SICK

Headache, yet Carter's Little Liver Pills are equally valuable in Constipation, curing and preventing this annoying complaint, while they also correct all disorders of the stomach, stimulate the liver and regulate the bowels. Even if they only cured

HEAD

ache they would be almost priceless to those who suffer from this distressing complaint; but fortunately their goodness does not end here, and those who once try them will find these little pills invaluable in so many ways that they will not be willing to do without them. But after all sick head

ACHE

is the bane of so many lives that here is where we make our great boast. Our pills cure it while others do not.

Carter's Little Liver Pills are very small and very easy to take. One or two pills make a dose. They are strictly vegetable and do not gripe or purge, but by their gentle action please all who use them. In vials at 25 cents; five for $1. Sold by druggists everywhere, or sent by mail.

CARTER MEDICINE CO., New York.

Small Pill. Small Dose. Small Price.

SCHENCK'S

SEAWEED TONIC

For Dyspepsia and Indigestion, and for healthy activity those organs of the body, by disease or over exertion have become debilitated. A single bottle will demonstrate its merits.

For sale by all Druggists. Price, $1.00 per bottle. Schenck's New Book on Lungs, Liver and Stomach mailed free. Address Dr. J. H. Schenck & Son Philadelphia.

ABC AMERICAN BLOOD CURE

3 PREPARATIONS ABC ALTERATIVE ABC TONIC ABC EXPECTORANT

CONSUMPTION.

THE JUDGE OF HANOVER COUNTY SPEAKS.

Tim. Howard suffered for three years with lung and throat troubles, and last spring was thought by his neighbors to be dying. I heard of his condition and gave him A. B. C. Tonic. Its effect was magical. In a very short time he was able to leave his bed, and now regards himself a well man. Others in this vicinity have taken the "Tonic" with pronounced benefit.

Very respectfully,

S. C. REDD,

Beaver Dam Depot, Hanover Co., Va.

SOLD BY ALL DRUGGISTS. Treatise on Blood and Skin Diseases by mail free. Address—

A. B. C. CHEMICAL CO.,

178, 12th St., Richmond, Va.

LEGAL NOTICES.

VIRGINIA:—IN THE CHANCERY COURT OF THE CITY OF RICHMOND, FEBRUARY 12TH, 1890.

[illegible] trustee ..... Plaintiff,

vs.

F. V. Richmond & Co. ..... Defendants.

IN CHANCERY.

The object of this suit is to get the aid, direction and protection of the said court in the execution of the funds and property in the bonds in complaint mentioned, and to ascertain the persons interested in said property, the amount of their claims or interest, and the respective priority of said claims and interest.

An affidavit having been made and filed that the following parties, to-wit: [illegible] Cooper, — Kruchter, [illegible] trustees in trust under the style and firm name of Cooper, Kruchter & Co.; [illegible] Kemper and — Kemper, partners in trade under the style and firm name of M. Kemper & Son; — Ekerson and — [illegible], partners in trade under the style and firm name of Ekerson & Strouse; M. [illegible] Schroeder and — Bon, partners in trade under the style and firm name of Schroeder & Bon; — Judkins and [illegible] as Dominion & Co.; — Wacher and — Joseph, partners in trade under the style and firm name of Wacher & Joseph; James Cashel and — [illegible] as James Cashel & Co.; W. L. Cox, [illegible] Kaufman and — [illegible], partners under the style and firm name of [illegible] & Stinson; — [illegible] Schafer, — Reinhardt, — [illegible], partners in trade under the style and firm name of Schafer, Reinhardt & Co.; — Wells and —, trading as Wels & Wells; — Hope and —, partners in trade under the style and firm name of Hope, Rose & Co.; and F. V. Richmond are parties of this State, it is ordered that the said parties here within fifteen days after the publication of this order, and do what is [illegible] to protect their interests in this suit.

A copy—Teste:

CHARLES W. GOODIN, Clerk.

LAMB & ENTWISTLE, BOLLING & ELLETT, } p. q. fe15-8t4w

VIRGINIA:—IN THE CIRCUIT COURT OF THE CITY OF RICHMOND, FEBRUARY 21ST, 1890.

W. E. Ripley ..... Plaintiff,

against

W. O. Highower ..... Defendant.

IN CASE AND UPON AN ATTACHMENT RETURNED EXECUTED.

The object of this suit is to recover against the defendant $7,000 damages for a certain slander said to have been published by the defendant in manner and form as set forth in the declaration in the case, and to attach the estate of the said defendant in the city of Richmond, and subject the same to the payment of the plaintiff's claim.

An affidavit having been made and filed that the said defendant is not a resident of this State, it is ordered that he appear here within fifteen days after due publication hereof, do what is necessary to protect his interest in this suit.

A copy—Teste:

ALFRED SHIELD, Clerk.

J. R. WEBB PEPLOE, p. q. fe22-8t4w

RICHMOND, FREDERICKSBURG AND POTOMAC RAILROAD CO., February 20th, 1890.

COMMENCING MONDAY, 24TH INSTANT, the train now leaving Richmond at 2 P. M. will leave Byrd-street station daily, except Sundays, at 11:07 A. M., making close connection at Washington for Baltimore, Philadelphia and New York.

C. A. TAYLOR, Traffic Manager.

fe21-3t

TOBACCO DEPARTMENT.

RICHMOND, VA., Feb. 21.—Sales of tobaccos on the loose breaks yesterday: 27,690 pounds. Highest price, $12.50.

Sales for the week, 85,045 pounds. Highest price, $12.50.

Offerings of tobaccos at auction on 'Change Friday, February 21st, 1890. Total offerings, 12 packages, of which 2 were sun-cured and 10 were West Virginia bright tobaccos. Of the sun-cured tobaccos, one package taken in at $4.; one sold at $2. Of the West Virginia bright tobaccos, one package sold at $46, one taken in at $39.50, one at $30, one sold at $27.50, one taken in at $26, one at $25.50, one at $24, one at $20, one at $17.25, one at $.

Office of the tobacco inspector reports for Thursday: Inspection bright, 18 hogshead, dark, 29 hogshead. Re-inspections, bright 17 hogsheads.

For Friday: Inspections bright, 4 hogsheads, dark, 1 hogshead, Western, 5 hogsheads. Re-inspections: Bright, 6 hogshead, darks, 61 hogsheads.

Private sales reported to the secretary yesterday: Wrappers, 20 hogsheads, fillers, 11 hogsheads, cutters, 3 hogsheads, dark tobaccos, 32 hogsheads. Total sales reported to the secretary yesterday, 66 hogsheads.

Office of the collector of the United States internal revenue reports collections for the city of Richmond to-day as follows: Tax paid cigars and cigarettes, $881.50; tax paid tobaccos, $3,205.24; special, $9.20. Total internal revenue collections for the city of Richmond to-day, $4,095.94.

Registered at the Tobacco Exchange yesterday: E. D. M. Holt, J. E. Pleasant, Chase City; Lewis Falk, New York; S. W. Venable, Petersburg.

Mr. E. A. Bell, of Louisville, Ky., who has been on the Richmond tobacco market for the past few days, returns to Louisville to-day after a most satisfactory business visit to our city and trade.

The Tobacco Exchange will be closed today by order of the trade, it being "the day we celebrate."

Farmers', Wilson's, Alleghany, Crenshaw's, Davenport's, Planters' and Merchants', Centre, Shockoe, Shelburne's, Seabrook's, Old Dominion, and Myers' warehouses reported yesterday 109 hogsheads, 5 tierces, and 3 boxes delivered.

The Richmond tobacco market was quiet yesterday. Sales light. C. McL.

Durham, N. C.

DURHAM, N. C., Feb. 21.—Increased receipts and an improvement in the general offering, are features to be particularly noted this week. There was more of the medium bright wrappers on sale, and a few lots of fine wrappers attracted the attention of buyers of this class. Cutters were in free supply. Fillers scarcer and higher. The tone of the market is strong, and demand for all grades spirited.

WEBB & KRAMER.

FINANCE AND COMMERCE

New York Stock Market.

Reported by C. W. Branch & Co., bankers and brokers, No. 1111 Main street.

NEW YORK, Feb. 21.—The bears had another field to-day, and depressed the whole list except Reading and Western Union. It looked worse after the bad bank statement, which reduces the surplus reserve to $3,780,000, against $13,740,000 a year ago. The story that the Pennsylvania Railroad might reduce rates had some effect, although it was finally denied by all persons in authority. Considerable long stock seemed to be brought out on to-day's decline, and it looked very much as though some of the larger bears were covering in Rock Island, Missouri Pacific, and some other favorites. In the last hour the cotton oil insiders jumped in and bid that stock up 2½ per cent., which gave courage to some other bulls, and the whole list had something of a rally, although it was not pronounced outside of two or three stocks. We think it would be well to watch the money market, as well as the coal trade and the granger situation. It probably is fortunate that the market is dull and narrow, for the bank reserves have now reached a point where money would be very stringent if there was anything like an active stock market.

RAILROAD STOCKS.	Bid.	Asked
Petroleum	104⅝	....
Am'n Cotton Seed Oil Trusts	26⅝	....
Atchison	32½	....
C. C. C. and St. Louis	67½	....
Canada Southern	53	....
Ches. and Ohio, common	22¾	23
Ches. and Ohio, 1st preferred	58½	60
Ches. and Ohio, 2d preferred	37½	38½
Chicago Gas Trusts	44¾	....
C. B and Q.	101⅞	....
Delaware L. and Western	135	....
Erie	25⅝	....
E Tennessee, 1st preferred	70	72
E Tennessee, 2d preferred	22	22½
Fort Worth and Denver	31¾	....
E Tennessee common	9	9½
Jersey Central	122	....
Lake Shore	104⅝	....
L., E. & W. preferred	63	....
Lead Trusts	16½	....
Louisville and Nashville	84½	....
Manhattan	100¼	....
Missouri Pacific	74¾	....
N Y and N E	45	....
Northwestern	107	....
N Pacific, preferred	76¾	....
New York Central	106¼	....
Or Trans	35	....
Pacific Mail	37⅞	....
Reading	39⅝	....
R Terminal	20⅝	....
R Terminal, preferred	70⅝	....
Rock Island	84⅝	....
Sugar Trusts	65⅛	....
St. Paul	67¾	....
Tennessee Coal and Iron	67	....
Texas Pacific	20¼	....
Union Pacific	65½	....
Wabash preferred	26½	....
W U Telegraph	82¾	....

BANK STATEMENT.

NEW YORK, February 21.—Reserve, decrease, $3,796,300; loans, increase, $962,100; specie, decrease, $3,009,900; legal tenders, decrease, $1,448,200; deposits, decrease, $2,611,200; circulation, increase, $55,700.

Richmond Stock Market.

Reported by John L. Williams & Son, bankers and brokers, No 1111 Main street.

RICHMOND, VA., February 21, 1890.

FIRST BOARD.

100 Virginia New 3's at 66¾; 1,000 do. at 66⅞.

GOVERNMENT SECURITIES.	Bid.	Asked
U. S. 4½'s, R. & C., 1891	104½	....
U. S. 4's, R. & C., 1907	123½	....
STATE SECURITIES.		
North Carolina 4's C, 1910	97	....
North Carolina 6's C, 1919	128	127
Virginia 6's, Consols, 1905	41	44
Virginia 3-4-5 Ten-Forties, 1919	36	....
Virginia 3's New, 1932	66¾	67
Virginia consol coupons, fundable	33	....
Virginia consol coupons, non-fundable	20	....
CITY SECURITIES.		
Richmond 8's, 1904-1909	137	140
Richmond 6's, 1904-1910	118	120
Richmond 5's, 1889-1896	100	101
Richmond 5's, 1921 and later	111	115
Richmond 4's, 1921	....	101
RAILROAD BONDS.		
A. & C. 1st 7's R., 1907	120¾	121½
A. & C. guar. income 6's 1900	104	107
Cape Fear & Yadk. Val., 1916	103	....
C C & A. 1st. 7's, C., 1895	101¾	103
C., C. & Aug. 2d 7's C, 1910	120½	122
C., C. & Aug. 2'd 6's	109	110
C. & G. 1st 6's, C., 1916	103	....
C. and G. 2d 6's, C., 1926	81	....
Georgia Pacific 1st 6's, R. C.	112¾	113
Georgia Pacific 5 per ct., 1923	82	82½
Georgia Pacific incomes	29	30
Jackson, Tam. & K. West 1917	99½	102
Petersburg Class A. 5's, R. C	104	....
Petersburg Class B. 5's, 1926	106	107
Rich. & Dan. consol 6's, 1899	101	....
Rich. & Dan. gold 6's, C 1915	116	....
Rich. & Dan. debt 6's, 1927	102¼	104
Rich. & Dan. gen. mort. 5's	90	94
R., Y. R. & C. 1st 8's, 1894	109	....
Rich. & Mecklenburg 1st 6's	106½	109
Rich. & Alleghany, 1st mort	69½	....
Virginia Midland G. M. 5's	85	88
Western N. C. 1st 7's, C. 1890	101⅝	102
Western N. C. 1st 6's, C. 1914	94½	96
RAILROAD STOCKS.		
Atlanta & Charlotte	92½	....
Petersburg	65½	67
R. F. & P. common	112	120
R., F. & P. Div. Obligations	109½	110
BANK STOCKS.		
City	29	....
Mer. and Planters' Sav	18½	19
National Bank of Virginia	111	114
INSURANCE COMPANIES.		
Virginia Fire and Marine	35	....
Virginia State	24½	25
MISCELLANEOUS.		
Old Dom. Iron & Nail W'ks	65	....
Old Dominion S. S. Co	70	80
West End Land & Imp. Co	24	26½

Chicago Market.

Messrs. Baldwin & Farnum telegraph Thomas Branch & Co., as follows:

CHICAGO, Feb. 21.—Wheat—Wheat furnished a surprise to-day from opening to close. The market has been weak, and the cold wave which was to give us a rise, has instead given the bulls the worst thrashing they have had in many days. Buyers of yesterday have been free sellers, and there was no support to the market until the close, when the price struck 77½. The covering of the shorts prevented further decline. The weakness in Liverpool, and the feeling that, perhaps, after all this cold weather is just what wheat will be needed to check the too foward growth of bearish influences. Liverpool was quiet; demand freely supplied; curb, 77½; bid puts, 77½; seller's calls, 78. Corn was weaker to-day, the market being influenced by the expectation that better roads would give us an increased movement. Liverpool was easy and the demand good. Oats were active with the local traders and commission houses, with country correspondents both sellers. The close is at the lowest of the day, and we believe will be lower. Provisions were dull but firm, very little trading being done. A great many are afraid to trade on account of the rumored May pork deal, but there is no deal in it, and whoever attempts to run one will get hurt. Cash trade dull; prices low, perhaps too low to have much of a drop. Don't sell only in strong places. Estimated receipts of hogs for to-morrow, 15,000; Monday, 25,000 and 15,000 for week.

Grain and Cotton Exchange.

RICHMOND, VA., February 21, 1890.

OFFERINGS.

Wheat—3,040 bushels.
Corn—1,700 bushels.
Oats—2,700 bushels.

SALES REPORTED TO SECRETARY.

Wheat—Longberry, 600 bushels very good on private terms. Mixed, 2,400 bushels very good on private terms. Shortberry, 40 bushels very good at 83c. Total sales of wheat, 3,040 bushels.

Corn—Mixed, 600 bushels very good on private terms.

COTTON REPORT.

Market firm.

Quotations.—Middling, 10⅜c.; low middling, 9⅞c.; good ordinary, 8⅝c.

MARKETS BY TELEGRAPH.

Baltimore Market.

[By Telegraph.]

BALTIMORE, MD., Feb. 21.—Cotton firm; middling, 11⅛c. Flour, dull; Howard-street and Western superfine, $2.25@$2.75; not extra, $2.8@$3.60; do. family, $3.75@$4.30; city mills, Rio brands extra, $4.15@$4.40; winter wheat patent, $4.40@$4.80; spring do, do., $4.87@$5.25; do, do. straight, $4.25@$4.75; do, do. extra, $3.60@$4.00. Wheat—Southern scarce; prime grades, nominal; Fultz, 78@81c.; Longberry, 81@86c.; steamer No. 2, red, 77@78c.; Western dull; No. 2, winter red, spot and February, 81¼c. Corn—Southern dull and nominal; white, 38@42c.; yellow, 35@38c.; Western, quiet; mixed, spot, and February, 36@36½c. Oats fairly active and firm; Southern and Pennsylvania, 28@31c.; Western white, 29½@31c.; do, mixed, 27½@28c.; graded No. 2 white, 30@31c. Rye dull. Provisions steady and quiet. Coffee firm; Rio cargoes fair, 19¾c. Sugar steady; A soft, 6¼c. Whisky firm at $1.09@$1.10.

New York Cotton Market.

[By Telegraph.]

NEW YORK, Feb. 21.—Messrs. Hubbard, Price & Co. say: "The Liverpool market this morning was steady at a decline of 1-64d closing dull. Spot sales were 7,000 bales, which is regarded as small for Friday. This market opened disappointingly, and declined to 10¾d for August, from which at the close there was a slight rally on the news that New Orleans receipts tomorrow would be only 1200 bales. The receipts at the points are heavy and the interior movement considerably in access of anticipation. The undertone of the market today has not been confident, and the support given it has been almost entirely the result of the buying of June and July contracts."

Receipts at ports to-day estimated at 16,000 bales, against 12,806 last week, and 6,854 last year. Our local spot market is steady at former quotations; midland uplands, 11 5-16. Sales, 227 bales. Futures closed steady as follows: February, 11.16@11.18; March, 11.18@11.19; April, 11.22@11.23; May, 11.27@11.28; June, 11.32@11.33; July, 11.36@11.37; August, 11.36@11.37; September, 10.70@10.72; October, 10.38@10.39; November, 10.25@10.26; December, 10.26@10.27.

In Liverpool spot cotton closed steady; midland uplands, 6 1-16d. Sales, 7,000 bales.

New York Financial Market.

[By Telegraph.]

NEW YORK, Feb. 22.—Money closed at 2 per cent. Exchange closed steady; posted rates, 483@487; actual rates, 482 for sixty days, and 486¼@485¾ for demand. Governments closed steady; currency 6's 119 bid; 4's coupons, 122¼ bid; 4½ do., 104¼ bid.

The stock market opened firm this morning under the influence of the easier condition of foreign money markets, and the apparently oversold condition of the stock market here. After 11 o'clock, the market became weaker and the bears proportionately bolder, on the belief the absorption of specie by the Treasury during the week (which was known to amount $2,000,000), would be reflected in an unfavorable bank statement, and this time their expectations were fully realized, for when the bank statement appeared at noon it showed a decrease in the surplus reserve of $3,709,300. This was even more unfavorable than was expected by anyone, and caused a decline of ½@¾ on all the stocks in the hours to 1 o'clock. The bears hammered the grangers again this forenoon, and St. Paul, Burlington and Northern were 1 to 1½ lower. In the hour to 2 P. M. there was an apparent preconcerted attack upon the whole list of grangers, but especially upon St. Paul and Burlington, the object being, it was believed, to cover shorts in Rock Island. The selling ceased after 2 o'clock, and in the final hour there was considerable covering, which resulted in a rally of ½@1 per cent. The closing prices as compared with those of yesterday, showed declines of ⅛ to 1¾ per cent. for the general list, the latter in C. B & Q. Sales 572,693 shares.

New York Produce Market.

NEW YORK, Feb. 21.—Flour steady on a moderate amount of business; winter fine grades, $2.00@$2.30; Southern steady; trade and family extras, $2.85@$4.35. Wheat closed dull and weak at ⅛@⅜c. lower; spot sales No. 2, red winter, 80½@80c.; No. 2 red, winter, February, 85¾c. Corn closed quiet and weak at ⅛@⅜c. lower; spot sales No. 2 mixed, 35c.; No. 3 mixed, 34½c.; No. 2 mixed, February, 35c. Oats closed quiet and unchanged; spot sales No. 1 white, 30c.; No. 2 do., 29¾c.; No. 2 mixed, February and March, 29½c. Pork dull; new mess, $10.50@$11.25. Lard closed lower; March, $6.66. Sugar—refined steady; cut-loaf and crushed, 7¼c.; powdered, 6.56; granulated, 6.31. Coffee—Spot lots firm; fair Rio cargoes, 20c.

Chicago Market.

[By Telegraph.]

CHICAGO, Feb. 21.—Wheat opened weak and lower. Corn weak. Oats steady. Provisions dull. Closing: Wheat—February, 75¼c.; March, 75¾c.; May, 77½@77⅞. Corn—February, 27¾c.; March, 28¼c.; May, 28¾@28⅞c. Oats—February and March, 21½c.; May, 20¾c. Pork—February and March, $9.70; May, $9.95. Lard—February, $5.70; March, $5.72½; May, $5.87½. Ribs—February and March, $4.70; May, $4.77½.

WHOLESALE PRICE CURRENT.

Groceries, Etc.

[Reported by Davenport & Morris.]

Brooms—Two strings, 90c. to $1.15; three strings, $1.40 to $2; four strings, $1.90 to $2.30; five strings, $3.30. Market on all grades has advanced fully 15 per cent.

Baskets—Willow, $1.15 to $1.30 per nest, split, 50 to 75c. per dozen.

Canned Tomatoes—Three pounds, per dozen, 80 to 90c.

Canned Corn—Two pounds, per dozen, 70 to 80c.

Herrings—Roe, half barrel, $2.75 to $3.50; North Carolina cut, per barrel, $5.50 to $6 gross, per barrel, $3.00 to $3.75. Market strong for reliable good fish properly packed.

Rice—Carolina, 5 to 6c.; Rangoon, 4½c.

Salt—Liverpool, from store, $1.35; ground alum from store, per sack, 85c., to $1.00. Market unchanged.

Sugars—Granulated, 6½; confectioners' A, 6¾c.; soft A, 5¾c. to 6⅛c; No. 1, 5⅜c; No. 2, 5⅛c; No. 3, 5⅛c; No. 4, 5¼c.

Teas—Black, 25 to 60c.; Oolong, 25 to 50c.; gunpowder, 20 to 85c.

Coffee—Very strong at an advance of ¼c. per pound during past few days; Rio, 16½ to 21c.; Laguayra, 19½ to 20½c.; Java, 25 to 27c. Receipts very small, as well as available supply in Rio ¼c. higher.

Buckets—Painted, two hoops, $1.15; three hoops, $1.50.

Tallow—4c.

Lard—Pure, 7¾c.; pressed, 5½c.

Molasses—Extra, hogshead, 13 to 15c.; barrels, 15 to 16c.; genuine golden syrup per gallon, 27 to 32c.; New Orleans prime to choice, 35 to 50c.

Soap—Washing, 3½ to 4c.; per pound

Iron, Steel Nails, Etc.

Iron—America refined, Old Dominion bar, per pound for standard sizes, 2 1-10c.; English and American sheet, 3½ to 5½c.; Swedes hammered, 4 to 5c.; hoop, 3 to 4½c.

INSURANCE STATEMENT.

[PUBLISHED BY THE AUTHORITY OF THE AUDITOR OF PUBLIC ACCOUNTS.]

ANNUAL STATEMENT FOR THE FISCAL YEAR ENDING THE 31ST DAY of December, 1889, of the actual condition of the HANOVER FIRE INSURANCE COMPANY, organized under the laws of the State of New York, made to the Auditor of Public Accounts for the Commonwealth of Virginia, pursuant to section 1,280 Code 1887.

Name of the company in full—HANOVER FIRE INSURANCE COMPANY.
Home or principal office of said company—40 NASSAU STREET, NEW YORK.
Character of the Company—Fire.
President—BENJAMIN S. WALCOTT.
Vice-President—I. REMSEN LANE.
Secretary—I. REMSEN LANE.
Organized and incorporated—APRIL, 1852.
Commenced business—APRIL, 1852.
Name of the General Agent in Virginia—J. B. MOORE.
Residence of the General Agent in Virginia—RICHMOND.

I. CAPITAL.

The amount of subscribed capital stock of such corporation	$1,000,000 00
The amount of said capital stock paid up in cash	1,000,000 00

II. ASSETS.

The assets of said company, and a detailed statement of how and in what the same are invested:		
Loans on bond and mortgage (duly recorded and being first liens on the fee simple), upon which *not more* than one year's interest is due		$8,000 00
Interest due on all said bond and mortgage loans, none; interest accrued thereon, $355.00; total		355 00
Value of lands mortgaged, exclusive of buildings and perishable improvements	$81,500 00	
Value of buildings mortgaged, (insured for $81,000 as collateral)	103,000 00	
Total value of said mortgaged premises	$184,500 00	

ACCOUNT OF STOCKS, BONDS, AND TREASURY NOTES OF THE UNITED STATES AND OF THIS STATE AND OTHER STATES, AND ALSO OF STOCKS AND BONDS OF INCORPORATED CITIES IN THIS STATE, AND OF ALL OTHER STOCKS AND BONDS, OWNED ABSOLUTELY BY THE COMPANY.

	Total Par Value.	Total Market Value.
United States bonds, currency 6's	$ 50,000 00	$ 61,050 00
United States 4½ per cent. registered bonds	75,000 00	79,125 00
United States 4½ per cent. coupon bonds	30,000 00	31,650 00
United States 4 per cent. registered bonds	642,000 00	815,340 00
United States 4 per cent. coupon bonds	48,000 00	61,440 00
State of Georgia 4½ per cent. coupon bonds	25,000 00	28,620 00
City of Richmond, Va., 5 per cent. registered bonds	50,000 00	57,750
New York and Harlem R. R. Co, first mortgage 7 per cent. bonds	25,000 00	32,000 00
Erie Railway Co. consolidated mortgage bonds	54,000 00	75,060 00
Union Pacific R. R. first mortgage bonds	50,000 00	56,687 00
Union Pacific R. R. sinking fund bonds	25,000 00	28,750 00
Cairo and Fulton R. R. 7 per cent. first mortgage bonds	25,000 00	26,312 00
New York Elevated R. R. Co. first mortgage 7 per cent. bonds	20,000 00	23,500 00
Kansas Pacific Railway Co. consolidated first mortgage bonds	50,000 00	57,375 00
Richmond and Alleghany R. R. Co, first mortgage 7 per cent. bonds (O. M. R. R.)	25,000 00	17,500 00
Flint and Pere Marquette R. R. Co. 6 per cent. gold bonds	30,000 00	36,600 00
Chicago, Milwaukee and St. Paul Railway Co. (Chicago and Pacific Western Division) first mortgage gold bonds	25,000 00	26,812 00
Chicago, Burlington and Quincy R. R. Co. 4 per cent. bonds (Ia. Div.)	25,000 00	23,636 00
Norfolk and Western R. R. Co. 6 per cent. gold bonds	5,000 00	5,875 00
Richmond and Danville R. R. Co.'s 6 per cent. consolidated mortgaged gold bonds	25,000 00	29,875 00
New York, Chicago and St. Louis Co.'s first mortgage 4 per cent. gold bonds	30,000 00	28,200 00
Milwaukee and St. Paul Railway Co.'s first mortgage (Ia. and Minn. Div.) 7 per cent. coupon bonds	6,000 00	7,320 00
Missouri Kansas-Texas Railway Co. cons. first mortgage land grant bonds	5,000 00	5,537 00
St. Louis and Iron Mountain R. R. Co. first mortgage bonds, 7 per cent.	5,000 00	5,312 00
Chicago, Milwaukee and St. Paul Railway Co. (Wis. and Minn. Div.) first mortgage 5 per cent. gold bonds	10,000 00	10,500 00
Chicago, Milwaukee and St. Paul Railway Co. (terminal mortgage) 30 year 5 per cent. gold bonds	10,000 00	10,525 00
Louisville, New Albany and Chicago Railway Co. consolidated mortgage bonds, 6 per cent.	15,000 00	15,450 00
Cincinnati, Indianapolis, St. Louis and Chicago Railway Co. first mortgage 4 per cent. bonds	30,000 00	30,000 00
Louisville and Nashville R. R. Co. trust bonds, 6 per cent.	50,000 00	55,000 00
West Shore R. Co. first mortgage guaranteed bonds, 4 per cent.	100,000 00	105,750 00
Pennsylvania Co. 4½ per ct. registered bonds	36,000 00	38,700 00
Rensselaer and Saratoga R. R. Co. consolidated capital stock, 100 shares, $100 each	10,000 00	18,500 00
Chicago, Burlington and Quincy R. Co.'s capital stock, 100 shares, $100 each	10,000 00	10,650 00
Chicago, Rock Island and Pacific Railway Co.'s capital stock, 110 shares, $100 each	11,000 00	10,697 00
Chicago and Northwestern Railway Co. capital stock, 200 shares, $100 each	20,000 00	22,150 00
Lake Shore and Michigan Southern Railway Co. capital stock, 100 shares, $100 each	10,000 00	10,462 00
New York Central and Hudson River R. Co. capital stock, 500 shares, $100 each	50,000 00	53,250 00
Delaware and Hudson Canal Co. capital stock, 500 shares, $100 each	50,000 00	73,000 00
Metropolitan National Bank stock, 75 shares, $100 each	7,500 00	900 00
American Exchange National Bank stock, 150 shares, $100 each	15,000 00	24,825 00
Consolidated Gas Company, of New York, capital stock, 200 shares, $100 each	20,000 00	18,400 00
Central Trust Co.'s stocks, 100 shares, $100 each	10,000 00	88,500 00
Total par and market value, carried out at market value	$1,814,500 00	$2,218,800 00

AMOUNT OF STOCKS, BONDS, AND ALL OTHER SECURITIES (EXCEPT MORTGAGES) HYPOTHECATED TO THE COMPANY AS COLLATERAL SECURITY FOR CASH ACTUALLY ISSUED BY THE COMPANY, WITH THE PAR AND MARKET VALUE OF THE SAME, AND THE AMOUNT LOANED ON EACH.

	Total Par Value.	Total Market Value.	Amount Loaned Thereon.
Hanover National Bank capital stock, 5 shares at $100 each	$ 500 00	$1,650 00	$ 350 00
Germania Fire Insurance Co. capital stock, 28 shares at $50 each	1,400 00	2,380 00	1,400
Total par and market value, amount loaned thereon	1,900 00	4,030 00	1,750 00

Cash in company's principal office		1,750 00
Cash in company's principal office		34,740 40
Cash belonging to the company deposited in bank (name bank): America, $51,399 51; German American, $2,683.65; Martin's bank, London, England, $7,744; Treasurer State of Mississippi, $15,000; total		76,734 16
Interest due and accrued on stocks not included in "market value"		9,732 50
Interest due and accrued on collateral loans		8 75
Gross premiums in course of collection not more than three months due		125,540 92
All other property belonging to the company, viz: Due from other companies for reinsurance on losses already paid (name companies): American, of New Jersey, $4,038.78; Empire City, of New York, $2 36; United Fire, Manchester, England, $30 66; total		4,071 74
The gross amount of all the assets of the company		2,559,823 47
Amount of premiums unpaid on policies which have been issued more than three months, $13,217.28.		
AGGREGATE AMOUNT OF ALL THE ASSETS OF THE COMPANY, STATED AT THEIR ACTUAL VALUE		$2,559,823 47

III. LIABILITIES.

The liabilities of said company:		
Gross claims for adjusted and unpaid losses due and to become due	$ 58,832 25	
Gross losses in process of adjustment, or in suspense, including all reported and unreported losses	56,194 78	
Losses resisted, including interest, costs, and other expenses thereon	9,022 76	
Total gross amount of claims for losses	124,049 79	
Deduct reinsurance thereon	8,446 12	
Net amount of unpaid losses		115,603 67
Gross premiums received and receivable upon all unexpired *fire* risks running *one year or less* from date of policy including interest premiums on *perpetual* fire risks, $858,639.18; unearned premiums	429,319 59	
Gross premiums received and receivable upon all unexpired *fire* risks running *more than one year* from date of policy, $805,339.29; unearned premiums, pro rata	460,707 04	
Total unearned premiums as computed above		890,026 63
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: Commissions, brokerage, and other charges due and to become due to agents and brokers on premiums paid and in course of collection, $24,726.87; reinsurance due American Insurance Company, New Jersey, £531.58; total		25,258 45
Total amount of all liabilities, except capital stock and net surplus		$1,030,888 75
Joint stock capital actually paid up in cash		1,000,000 00
Surplus beyond capital and all other liabilities		528,934 72
AGGREGATE AMOUNT OF ALL LIABILITIES, INCLUDING PAID-UP CAPITAL STOCK AND NET SURPLUS		$2,559,823 47

IV. INCOME.

The income of said company during the preceding twelve months, and from what source derived:	For Fire Risks.	
Gross premiums received in cash, without any deduction	$1,361,204 01	
Gross *cash* receipts for premiums	1,361,204 01	
Deduct only reinsurance, rebate, abatement, and return premiums	187,827 38	
Net cash actually received for premiums		$1,176,376 63
Received for interest on bonds and mortgages		4,355 00
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources		91,287 34
AGGREGATE AMOUNT OF INCOME ACTUALLY RECEIVED DURING THE YEAR		$1,271,968 95

V. EXPENDITURES.

The expenditures of said company, giving a detailed statement of the same:	On Fire Risks.	
Gross amount actually paid for losses, including $104,546.37 losses occurring in previous years	$ 796,780 28	
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), $2,207.78, and all amounts actually received for reinsurance in other companies, $49,610.33	51,818 11	
Net amount paid during the year for losses		$ 654,962 17
Dividends actually paid stockholders (amount of stockholder's dividends declared during the year $100,000)		100,000 00
Paid for commissions or brokerage		231,253 29
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		135,006 65
Paid for State, national, and local taxes in this and other States		26,795 62
All other payments and expenditures		103,953 44
AGGREGATE AMOUNT OF ACTUAL EXPENSES DURING THE YEAR		$1,251,971 13

B. S. WALCOTT, President.
I. REMSEN LANE, Secretary.

STATE OF NEW YORK, CITY AND COUNTY OF NEW YORK—SS:

Be it remembered, that on the 28th day of January, 1890, at the city aforesaid, before me, Charles W. Nettleton, a commissioner resident in the said city, duly commissioned and qualified by the executive authority, and under the laws of the State of Virginia, to take acknowledgment of deeds, &c., to be used or recorded therein, personally appeared BENJAMIN S. WALCOTT, President, and I. REMSEN LANE, Secretary of the HANOVER FIRE INSURAN