FINANCE AND COMMERCE.

OPERATIONS OF THE NEW YORK STOCK MARKET.

Situation of Tobacco at Richmond and Other Important Centres—Quotations of the New York and Liverpool Cotton Market—Provisions and Grain.

NEW YORK, Mar. 9.—Money closed at 3 per cent; the highest rate, 5@6; lowest 3. Exchange closed steady; posted rates, 485@488; actual rates, 483@484¾ for sixty days, and 488@488¾ for demand. Governments steady; currency 6s, 111 bid; 4s, coupons, 125½; bid; 4½s, 109 bid.

The stock market continues dull. This morning only 6000 shares were sold, and trading for the most part was confined to about a half a dozen shares, notable St. Paul, Louisville, Burlington, Rock Island and New England. During the early dealings there was some display of strength, but after the first call the market steadily fell off, under the lead of New England and Lackawanna. At noon prices were down ⅜ to 1¼ per cent. The uncertainty about the financial affairs of the Argentine Republic appears to be the main cause of weakness. There were, however, in the case of a few stocks special causes at work. Burlington was weak on reports of further losses in earnings and that the February earnings would make as poor an exhibit as those of January. Lackawanna was hammered on unfavorable reports concerning the coal trade. The market continued weak to 1 o'clock, but after that hour the bulls took an inning and began bidding some of the leading stocks up at a lively rate. Some of the more timid shorts, fearing a squeeze, began covering. Burlington, C., C. C. and St. Louis, Lackawanna, Louisville, St. Paul, North Pacific preferred, Rock Island, Richmond Terminal, Northwesterns, and Lake Shore led the improvement. The closing figures were generally ¼ to 1¼ per cent. higher than those of Saturday. Total sales, 17,503 shares.

	Bid.	Asked
Oregon Imp., first	30	....
Alabama—Class A	109	....
Alabama—Class C	103½	....
Louisiana consols	92	....
Tennessee old	63½	....
North Carolina 6s	105½	....
North Carolina 4s	97½	....
South Carolina Browns	98	....

RICHMOND STOCK MARKET.

RICHMOND, VA., Mar. 9, 1891.

SALES.

100 Richmond City 4s at 98½.

GOVERNMENT SECURITIES.	Bid.	Asked
U. S. 4s, 1907, R. & C.	122	....
U. S. 4s, R. & C., 1907	120	....
STATE SECURITIES.		
North Carolina 4s C., 1910	103½	....
North Carolina 6s C., 1919	125	126½
Virginia 6s 2 coupons C., 1905	49	51
Virginia 5-4-5 Ten-Forties C., 1919	52	58
Virginia 6s new, C. & R., 1932	65	65½
Virginia consol coupons fundable	32	....
Virginia consols coupons non-fundable	20	....
CITY SECURITIES.		
Richmond City 8s, R., 1904-1908	122	126
Richmond City 6s, R., 1904-1909	110½	115
Richmond City 5s, R., 1900-1908	100	102
Richmond City 4s, R., 1891	....	101
RAILROAD BONDS.		
A. & C. 1st 7s R., 1907	119	121
A. & C. 2d 3 int. 6s, R., 1909	101	....
Char., Colum. & Aug. 1st 7s C., 1906	107½	....
Char., Colum. & Aug. 5-6-7s C., 1939	128	....
Char., Colum. & Aug. 6s C., 1923	....	107
Colum. & Greenville 1st 6s C., 1916	104	....
Colum. & Greenville 2d 6s C., 1926	91	93
Georgia Pacific 1st 6s, R., C., 1922	98½	110½
Georgia Pacific consolidated 5s, 1922	74	78
Georgia Pacific income, 1931	....	20
Petersburg 1st 6s A. & N., R., C., 1926	70½	....
Rich. & Dan. gold 6s, C., 1915	117	118
Rich. York River & Ches. 1st 6s, 1894	105	....
Rich. & Dan. 2d 6s, 1927	....	103
Western N. Carolina 1st 6s, C., guar.	100	101
Western N. Carolina 1st 6s, C., 1914	96½	98½
RAILROAD STOCKS.		
Atlanta and Charlotte	92	94
Petersburg	....	80
Rich., Fred. & Pot. Inv. Oblig'n	120½	132
BANK STOCKS.		
Merchants and Planters Savings	....	90
Petersburg Savings & Ins. Co.	97	99
Union Bank of Richmond	104	110
MISCELLANEOUS.		
West End Land & Improvement Co.	21	....
American Tobacco Company	100	102

GRAIN AND COTTON EXCHANGE.

RICHMOND, VA., Mar. 9, 1891.

OFFERINGS.

Wheat—2,761 bushels.
Corn—2,800 bushels.
Oats—484 bushels.

SALES REPORTED TO SECRETARY.

Wheat—1,262 bushels.
Corn—1,000 bushels.
Oats—50 bushels.

QUOTATIONS.

Wheat—Longberry, 81 to 81½. Mixed, 90c. to $1.05. Shortberry, 90c. to $1.05.
Corn—White, 60c. to 60c. Mixed, 60c. to 62c.
Oats—White, No. 2, 35c. to 35c. Mixed No. 2, 34c. to 35c. Rejected, 33c. to 35c. Winter, for seed, 50c. to 60c.
Rye—80c. to 90c.

COTTON REPORT.

Market steady.
Quotations—Middlings, 9¾c.; low middling, 9c.; good ordinary, 8½c.

Richmond Live Stock Market.

RICHMOND, VA., Mar. 9, 1891.

Receipts—Cattle, 212; sheep, 76; hogs, 800.
Sales—Cattle, 225; sheep, 50; hogs, 800.
Prices—Cattle, best, 4¼ to 5c. gross; a few extra fine heifers realized a good deal of money; good common to fair, 2½ to 3½c. gross; sheep, 4 to 5½c. gross. Hogs, 4¾ to 5¼c. net. Bulls, 2½ to 3½c. gross.

TOBACCO EXCHANGE.

(Reported for The Times.)

RICHMOND, Mar. 9.—Offerings of tobaccos at auction on Change Monday, March 9, 1891. Total offerings of packages: West Virginia brought to market. One package sold at $2.00; one at $25.50; one taken in at $25.50; one sold at $21; one at $22.50; one taken in at $20; one sold at $22; one taken in at $18.75; one at $19.25; one at $18.50; one taken in at $18.75; one sold at $18.50; one taken in at $18.25; one sold at $17.25; one taken in at $16.50; one sold at $15.50; one at $15.25; two at $14.25; two at $14; one at $13.25; one taken in at $12.50; two sold at $11.50; one taken in at $10.75; one at $10.75; one sold at $9.75; two at $9; one at $8.75; one at $8.50; two at $8.25; one taken in at $8; two sold at $8; one at $7.75; one at $7.50; one taken in at $7; two sold at $7; one at $6.75; equal $6.50; one at $6.25; one at $6.20; one at $5.50; one at $5.25.

Private sales reported to the secretary to-day: Wrappers, 2 hogsheads; fillers, 3 hogsheads; smokers, 17 hogsheads; burleys, 1 hogshead; dark tobacco, 3 hogsheads. Total, 26 hogsheads.

Office of the tobacco inspector reports to-day: Inspections—Bright, 46 hogsheads; Western, 13 hogsheads. Re-inspections—Bright, 6 hogsheads.

Farmers, Virginia, Allegheny, Old Dominion, Gerdshaws, Davenports, Shellmans, Seabrooks, Planters' and Merchants and Rocket warehouses report to-day: Receipts, 131 hogsheads; deliveries, 108 hogsheads.

Officers of the Collector of the United States Internal Revenue report collections for the city of Richmond, Va., to-day as follows: Tax paid cigars and cigarettes, $1,185.00; tax paid leaf tobacco, $2,374.—Total, $3,559.50.

Mr. W. C. Reed, of Oxford, N. C., is in Richmond, and is making the offices of Messrs. R. L. Norris & Co. his headquarters.

Registered at the Tobacco Exchange Monday, March 9, 1891: R. H. Newton, Louisa; J. D. Jackson, Louisa; William A. Smith, Danville; J. W. Phillips, Petersburg; W. S. Venable, Petersburg; R. B. Vaughan, Petersburg; C. G. Sewell, Fluvanna.

Louisville, Ky.

LOUISVILLE, KY., Mar. 7.—Largely reduced receipts and offerings, irregularly lower market for everything except best quality fillers and all colors of bright tobaccos, with weather changed from hard frost to heavy rains, were the leading features this week.

New Burley.—Owing to the severely cold weather retarding packing operations, we had lighter receipts and much smaller offerings this week, consequently we had not the large assortment of good to fine quality of the last few weeks. For all of such offered, however, the demand was good, and prices fully sustained, with 30c. paid for the best offered. Good medium and medium red fillers, such as sold lately from 20c. to 15c. were somewhat stronger this week. Trash and common red fillers were in good supply and in fair demand, but rejections of too low bids were unusually heavy this week. Inside quotations given apply to red fillers, at which they were easier for the lower grades, while all grades of bright red, colory, and brightish smooth, desirable stock, outside figures are applicable and better supported than any other. Red smokers irregular, with lower tendency. All grades of colory and brightish cutting in rather large supply, in active demand, and very strong at quotations given for trash, common, and medium grades of colory to brightish, which are revised to correspond with market values for all offered which were somewhat mixed. For the higher grades more uniform. I quote good leaf at 11c. to 14c., and fine 15c. to 20c. The condition generally this week fair to good. Sellers during this and last week complain of too low prices to pay out for crops bought in the country lately, which may be true in cases where dealers were led away by the abnormally high prices paid here for new tobacco throughout the entire season, and supposing such prices likely to continue, evidently miscalculated in that respect, and will have to take the consequences, if prices have not been as well sustained as they desired. Had they been more careful in not paying so much, and not rushed tobacco here in such immense quantities at one time they would have done better, but while every one wanted to sell while high prices prevailed they simply overdosed the market with supplies of sorts which are abundant in the crop, while no one can complain of other kinds which are well known to be scarce and selling well. Truly the country dealer finds "Jordan a hard road to travel" when he misses it by investing at too high figures for special kinds, and concludes buyers will pay fancy prices for everything offered, whether scarce or not. Sales of new burley this week 2,122; last week, 2,810 hogsheads. This season to date, 17,021, against 18,215 hogsheads last year.

Old Burley.—Offerings fell off largely, this week in quantity, while quality remained the same as it has been for several weeks, with only colory and bright commanding special attention and full prices.

Dark.—Offerings of new crop about as many as last week, with quality generally desirable, but Regie and buyers generally more indifferent this week, and for medium lugs to common leaf included, I quote outside figures too lower. All other grades of leaf fairly sustained. Trash and common heavy lugs were in good demand, and prices for them fully sustained.

Sales of new crop dark tobacco this week, 231, against 271 hogsheads last week. This season to date 652, against 1,776 hogsheads last year.

Private sales this week embraced 111 hogsheads old dark lugs.

Lynchburg, Va.

LYNCHBURG, VA., Mar. 7.—The cold weather during the present week has checked receipts to some extent; still the offerings were moderately full, reaching 67,800 pounds and swelling the total since October 1, 1890, to 45,000,000 pounds, against 8,876,500 pounds during the same period last season. The offerings consisted largely of bright tobaccos, showing a good selection in desirable medium and good smokers and cutters, all of which were in active demand at former prices. Dark tobaccos were comparatively scarce, with very little of the better grades, the larger portion consisting of rather nondescript tobaccos. Prices continued to be very stiff for all grades, and the tone of our market on the whole was very active.

New York.

NEW YORK, Mar. 9.—Messrs. Hubbard, Price & Co. in their cotton circular to-night say: "Greatly to the surprise of trade, Liverpool fairly loomed this morning, gaining in all 5@6, though closing barely steady. Our cable advices state that no advance to have been caused by rumors in Liverpool of an attempt to advance prices in New York and an interview with a prominent Atlanta firm regarding the backwardness of planting for the new crop. One of the largest cotton houses in Liverpool had been very long of market for sometime past, and we are told the advance to-day was materially assisted by them. Our market opened firm at 8 to 12 points advance on the immediate deliveries, and some 22 points on the new crop positions, to lose the greater part of the advance on the posting of interior, and early receipts, and the heavy selling by commission houses for Southern account. The English board of trade reports the exports of cotton piece goods for February to be 450,000 pieces less than last year, and a decrease of entire pounds of yarns compared with 1890. Boston receipts for the half week are 32,000 bales against 46,000 in part. Estimates for Boston's receipts range from 35,000 to 37,000 bales, including 7,000 bales at New Orleans, against a total of 31,000 bales last year.

Futures closed steady. Receipts at ports to-day estimated 12,000 bales against 17,528 bales last week, and 9,000 bales last year. Spot market steady at 5c. advanced in quotations. Middling uplands 9c. sales, 275 bales.

Transactions in futures 127,000 bales: March, 8,600@8.[illegible]; April, 8,[illegible]@8.[illegible]; May, 8,[illegible]@8.[illegible]; June, 8,[illegible]@8.[illegible]; July, 8,[illegible]@8.[illegible]; August, 8,[illegible]@8.[illegible]; September, 8,[illegible]@8.[illegible]; October, 8,[illegible]@8.[illegible]; November, 8,[illegible]@8.[illegible]; December, 8,[illegible]@8.[illegible]; January, 8,[illegible]@8.[illegible].

Liverpool—Spot cotton closed steady; middling uplands, 4 19-32; sales, 10,000 bales. Futures steady: March, 4,[illegible]; March-April, 4,[illegible]; April-May, 4,[illegible]; May-June, 4,[illegible]; June-July, 4,[illegible].

FLOUR.

Flour closed dull but firm. Fine, $2.[illegible]@2.75; do winter, $2.[illegible]@3; super spring, $3.[illegible]@3.[illegible]; spring, $3.[illegible]@3.[illegible]; extra No. 2 spring, $3.[illegible]@3.[illegible]; do winter, $3.[illegible]@3.[illegible]; extra No. 1 spring, $3.[illegible]@3.[illegible]; do winter, $3.[illegible]@3.[illegible]; city mill extra, $4.10@4.[illegible]; for West Indies. Southern flour steady; trade and family extra, $4.[illegible]@5.[illegible].

Wheat—Options opened strong on cables of strong, active market abroad and further favorable reports concerning the condition of the French wheat crop. There was a heavy buying for both English and French account, and also a large buying by outsiders. Spot lots strong and higher; sales: No. 2 red winter, $1.[illegible]; No. 1 do., $1.[illegible]; ungraded red, $1.[illegible]@1.21; No. 2 red winter March, $1.[illegible]@1.19[illegible]; May, $1.[illegible]@1.[illegible]; June, $1.[illegible]@1.08⅞; July, $1.06⅞; August, $1.05⅞.

Corn—Options fairly active and firm; spot lots firm; sales: No. 2 mixed, March, 68[illegible]c.; May, 68[illegible]c.; June, 68[illegible]c.; July, 68[illegible]c.

Oats—Options firm; spot lots strong; sales: No. 2 white, 37[illegible]c.; No. 2 mixed, 36c.; No. 2 do., 35½c.; No. 2 mixed April, 35½c.

Pork—Dull and unchanged. Lard, firm; May, $6.[illegible]; July, $6.[illegible].

Sugar—Raw steady; 96 test centrifugal, 5⅝c.; fair refining, 5[illegible]c. Refined quiet; cut loaf and crushed, 6[illegible]c.; powdered, 6[illegible]c.; granulated, 6[illegible]c.; extra C, 5[illegible]@5[illegible]c.; white extra C, 5[illegible]@5[illegible]c.; yellows, 5[illegible]@5[illegible]c.

Coffee—Spot lots steady; fair line cargoes, 20c.

Rosin, 20,714 barrels; spirits turpentine, 1,[illegible] barrels; tar, 1,[illegible] barrels. Spirits turpentine quiet, unchanged. Rosin steady. Strained, $1.37½; good strained, $1.40; F., $1.50; G., $1.[illegible]; H., $1.[illegible]; I., $2.40; K., $2.60; M., $2.90; N., $3.50; WG., $4.25; W. W., $4.[illegible].

Baltimore.

BALTIMORE, MD., Mar. 9.—Cotton nominal and unchanged. Flour quiet and unchanged. Wheat southern quiet; fully steady; Longberry, $1.[illegible]@1.[illegible]; No. 2 Western, $1.[illegible]@1.[illegible]; Western strong; No. 2 winter red, spot, $1.[illegible]@1.[illegible]; March, $1.[illegible]@1.[illegible]; May, $1.[illegible]@1.[illegible]; June, $1.[illegible]@1.[illegible]; July, $1.[illegible]@1.[illegible]; August, $1.[illegible]@1.[illegible]. Corn—Southern firm; spot, white, 6[illegible]@6[illegible]c.; yellow, 6[illegible]@6[illegible]c.; Western firm; mixed, spot and March, 6[illegible]@6[illegible]c.; April, 6[illegible]@6[illegible]c.; May, 6[illegible]@6[illegible]c.; steady; receipts, southern and Pennsylvania, 6[illegible]c.; Western, 6[illegible]c. Oats—Southern firm; Western steady; receipts, 6[illegible]c.; Western white, 3[illegible]@3[illegible]c. Rye firm; closed, southern, 8[illegible]c.; Pennsylvania, 8[illegible]c. Provisions quiet.

Chicago.

S. T. White & Co., of Chicago, wire C. W. Branch & Co. as follows:

	Opening.	Highest.	Lowest.	Closing.
WHEAT:				
May	101⅞	102¾	101	102¾
July	97⅞	99⅞	96⅞	99⅞
CORN:				
May	56⅞	61	58⅞	61
July	56⅞	56¾	56¼	56¾
OATS:				
May	49⅞	51	49¼	51
PORK:				
May	9.92	10.10	9.92	10.10
LARD:				
May	5.97	5.97	5.92	5.97
SHORT-RIBS:				
May	4.90	4.97	4.87	4.97

Chicago.

CHICAGO, ILL., Mar. 9.—Wheat—Strong and excited. The advance was due to the official cabling quotations from European points, all of which markets were much higher. Receipts, 36 cars.

Corn advanced ⅞c. on an urgent demand from the shorts. Sellers could scarcely be found at times when the bears were bidding the market up. Receipts, 142 cars.

Oats scored an advance on the strength in corn and good buying by the shorts. Receipts, 109 cars.

Provisions acted dull, but were influenced by grains, and closed higher.

St. Louis.

ST. LOUIS, MO., Mar. 9.—Flour dull; XXX, $2.[illegible]@3.00; family, $3.25@3.40; choice, $3.60@3.75; fancy, $4.15@4.65; Patent, $4.80@4.95. Wheat higher; May, $1.00⅝; June, $1; July, 94½c.; August, 95½c. bid. Corn higher; May, 57½c. bid; July, 58½c. nominal. Oats excited and higher; May, 39½c.

Wilmington.

WILMINGTON, N. C., Mar. 9.—Turpentine firm, 28½c.; rosin, strained, $1.20; good do., $1.25; tar firm, $1.35; crude turpentine firm, hard, $1.20; yellow dip, $2.10; virgin, $2.35.

Cincinnati.

CINCINNATI, O., Mar. 9.—Pork regular, $10@$10.12½; family, $10.25@$10.37½. Lard, kettle dried, 6[illegible]c.; Bacon, clear sides, $5.30@5.35. Whisky, sales 93 barrels, unchanged.

We Challenge

any man, woman or child who is affected with Constipation, Dyspepsia, Headache or Torpid Liver to prove that a few doses of Simmons Liver Regulator will not relieve them. It never fails, and is so pure, so sure, so harmless that an infant can take it and never have a second spell of colic. An adult can take it, keep the bowels regular, and secure health.

SPRING stirs up the bile. You lose your appetite, feel weak, too hot, and Oh! so tired. Take Simmons Liver Regulator.

HICKOK'S NO. 1, H. D. C., FIG, AND CAROLINE SUN-CURED ARE PURE, CLEAN AND CHOICE SUN-CURED TOBACCOS. TRY THEM.

"How to Cure All Skin Diseases."

SIMPLY apply "Swayne's Ointment." No internal medicine required. Cures tetter, eczema, itch, all eruptions on the face, hands, nose, &c., leaving the skin clear, white, and healthy. Its great healing and curative powers are possessed by no other remedy. Ask your druggist for Swayne's Ointment.

HICKOK'S NO. 1, H. D. C., FIG, AND CAROLINE SUN-CURED ARE PURE, CLEAN AND CHOICE SUN-CURED TOBACCOS. TRY THEM.

THEIR FAVORITE BEVERAGES.

The Liquors that Well-Known Stars of the Stage Delight In.

The able little dramatic informant, "Eddy's Weekly Squib," gives the following gossip as to what actresses drink: Miss Ada Rehan is most sparing in what she drinks, and never indulges in anything stronger than champagne. Champagne at $3.50 a bottle has no charm for Carrie Turner, but she does dote on Burgundy, and always orders it. Georgia Cayvan, like Miss Rehan, indulges very sparingly, and when she does take anything it is usually claret. Belle Urquhart is moderate in her taste, and although she can take a little of anything, she prefers malt liquors to any other kind. Ale, porter or beer on draught are good enough for her, she says. "Nose bleed," says little Carmencita, with a Sevillian grimace. Champagne, with plenty of ice, is what she likes best. Lillian Russell, the queen of comic opera, drinks everything. She will take whisky, gin, rum, absinthe, mint juleps and cock tails, but prefers champagne to any other kind of wine. Needless to add, she always has as much of it as she wants. There was once a time when Pauline Hall would drink anything, but that time has gone by. Now the dread shape of avoirdupois looms up before the lovely Erminie, and bids her eschew alcohol in all forms and be abstemious in her diet. Stories are told of the enormous quantity of lemon juice which she now takes. Otero, who has lived so many years in gay Paris, has acquired a taste for choice "vins rouges." Only the finest vintage of Burgundy or choice brands of claret please the palate of the queen of Spanish dancers.

HICKOK'S NO. 1, H. D. C., FIG, AND CAROLINE SUN-CURED ARE PURE, CLEAN AND CHOICE SUN-CURED TOBACCOS. TRY THEM.

Don't Fail to Take

In time for coughs, colds, croup, consumption, bronchitis, hoarseness, and all throat and lung troubles, that old-fashioned remedy, Dr. David's Cough Syrup, of pure pine tar, horehound and wild cherry.

For Over Fifty Years

Mrs. Winslow's Soothing Syrup has been used for children teething. It soothes the child, softens the gums, allays all pain, cures wind colic, and is the best remedy for diarrhœa. Twenty-five cents a bottle.

YARBOROUGH'S "MILD BURLEY" TO BACCO DOES NOT MAKE YOU NERVOUS.

BANK STATEMENTS.

REPORT OF THE CONDITION OF THE MERCHANTS AND PLANTERS SAVINGS BANK, AT RICHMOND, IN THE STATE OF VIRGINIA, AT THE CLOSE OF BUSINESS ON THE 26TH DAY OF FEBRUARY, 1891:

RESOURCES.

Loans and discounts	$218,742 33
Overdrafts	1,022 37
Other stocks, bonds and mortgages	9,968 79
Due from national banks	5,001 26
Current expenses and taxes paid	405 77
Checks and other cash items	1,219 55
Total	$236,360 13

LIABILITIES.

Capital stock paid in	$ 100,000 00
Undivided profits	11,131 10
Dividends unpaid	152 50
Individual deposits subject to check	125,076 03
Total	$236,360 13

STATE OF VIRGINIA, CITY OF RICHMOND—ss:

I, Bernard Peyton, Jr., Cashier of the Merchants and Planters Savings Bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

BERNARD PEYTON, Jr., Cashier.

Sworn to and subscribed before me this 9th day of March, 1891. SAMUEL SINTON, Notary Public.

Correct—Attest:
JOHN C. SHATER,
N. W. NELSON,
JOSEPH BALL,
Directors.

mh10

FINANCIAL.

THOMAS BRANCH & CO.,
BANKERS AND BROKERS.
1201 MAIN STREET.
Foreign exchange bought and sold. Letters of Credit. dtu

JOHN L. WILLIAMS & SON,
BANKERS,
AND DEALERS IN
Investment Bonds,
1000 MAIN STREET.
We make a specialty of first-class Investment Securities, which we keep constantly on hand for sale to FIDUCIARIES, TRUST FUNDS, AND INVESTORS GENERALLY.
STATE, CITY AND RAILROAD BONDS for sale at market rates.

LANCASTER & LUCKE,
BANKERS AND BROKERS.
MAIN STREET.
Securities of all kinds dealt in and bought and sold on commission.

FIVE PER CENT. INTEREST PAID ON DEPOSITS of one dollar and more by the PERPETUAL INVEST CONSTRUCTION AND DEPOSIT COMPANY, 901 east Main street. fe 18-1m

$12 PER MONTH SECURES ONE LOT IN EAST RICHMOND AND TWELVE SHARES OF STOCK. Par value of shares $25. Payments not expected to continue longer than eighteen months.
DAVID W. REINHART,
Secretary and Treasurer,
fet-1m 801 east Main street.

THE SAVINGS BANK OF RICHMOND,
CORNER ELEVENTH AND MAIN STREETS.
CAPITAL, $100,000.
SURPLUS FUND, $10,000.
R. A. PATTERSON, President. L. Z. MORRIS, Vice-President.
GEORGE N. WOODBRIDGE, Cashier.
ONE DOLLAR AND UPWARDS
RECEIVED ON DEPOSIT, AND INTEREST ALLOWED.
LOANS MADE ON REAL ESTATE. NEGOTIABLE PAPER DISCOUNTED.
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BICYCLES.
It takes the average man but fifteen minutes under our tuition to master the art of steering and balancing a Bicycle. One week's practice afterwards will make one a fairly-good road rider.
Every man who lives away from his business needs a Bicycle out of pure necessity.
The balance of humanity need it for exercise and health.
Our easy payment system will help the salaried man to own one.
Think over the subject and call by for one of our new catalogues.
Riding School on premises.
A. K. & C. E. SCHAAP,
617 EAST BROAD STREET.
mh8

AUCTION SALES—Future Days.

By Denoon, Tupper & Co.,
Real Estate Agents and Auctioneers.
821 Main Street.

BY VIRTUE OF THE PROVISIONS OF A certain Deed of Trust, executed by David and Maria Taylor, dated February 10, 1891, and duly recorded in the clerk's office of Richmond Chancery Court, D. B. 142 "C," page 356, default having been made in the payment of a certain portion of the debt therein secured, and being requested by the Board of Directors of the German-American Banking and Building Company so to do, we shall sell by auction, on the premises, on

WEDNESDAY, MARCH 11th, 1891,

at 5 o'clock P. M., that neat frame dwelling, No. 513 Catherine street, between Henry and Smith streets. The lot fronts 24 6-12 feet on the south side of Catherine street, and runs back between parallel lines 80 feet to an alley 8 feet 6 inches wide. The house contains about 6 rooms, and is in good repair.

Terms: Cash, as to expenses of sale, and a debt of $1,000 due said company; balance to be announced at sale.

R. E. RICHARDSON,
JACKSON BRANDT,
F. SITTERDING,
Trustees.

DENOON, TUPPER & CO., Auctioneers.
mh 5-3t

By Frank D. Hill & Co.,
Real Estate Auctioneers.

BY VIRTUE OF A DEED OF TRUST MADE by Charles T. Palmer, dated 19th day of August, 1886, and recorded in the clerk's office of the Chancery Court of the city of Richmond on the 24th day of August, 1886, in Deed Book 128 A, page 100, default having been made in the payment of a note thereby secured for $2,815 payable on the 25th October, 1886, and having been thereunto requested by the holder of said note, I will sell by public auction, at the office of Frank D. Hill & Co., No. 6 north Eleventh street, in the city of Richmond, Va., on

FRIDAY, MARCH 13, 1891,

at 12 o'clock M., all the right, title and interest whatever of the said Charles T. Palmer, being an undivided one-seventh in and to that certain house and lot situated in Richmond, Va., at the north-west corner of Fifth and Main streets, wherein Mrs. Elizabeth W. Palmer lately resided, and in the furniture in said house, and also all other right, title and interest whatever of the said Charles T. Palmer in and to the other estate of his father, the late William Palmer, deceased.

TERMS: Cash enough to pay off the aforesaid note and interest from October 25, 1886, and the expenses of sale, and the residue upon such terms as shall be announced at the sale.

fe25-1t R. C. WHERRY, Trustee.

ON THURSDAY MORNING, MARCH 12TH, instant, at 11 o'clock promptly, at G. W. Mayo's auction warerooms, No. 22 north Ninth street, the SODA-WATER APPARATUS formerly used by A. PIZZINI, Jr., at 500 Broad street, and which was made by Tufts, of Boston, at a cost of $[illegible], together with a COPPER GENERATOR, FOUNTAINS, and other appurtenances of the soda-water business. Will be sold by auction. mh7-3t

FOR SALE.

FOR SALE.
CITY HOUSES
CENTRALLY LOCATED, on Leigh, Cary, First, Ninth, Eighth, Second, and other streets.
$100 TO $300 CASH PAYMENT,
AND
$8 TO $30 MONTHLY PAYMENTS.
You can occupy at once and keep the rents. Call for RENT AND INSTALLMENT LIST for particulars. Cheaper and better than building fund companies.
J. THOMPSON BROWN & CO.,
mh 8-3t 1115 Main street.

BARTON HEIGHTS.
ONE HUNDRED LOTS
—IN—
BARTON HEIGHTS
FOR SALE
—FOR—
$25.00 CASH AND $10.00 PER MONTH.
When lots are paid out, if purchasers desire, HOUSES will be built, to be paid out in SMALL MONTHLY PAYMENTS.
Best chances ever offered to obtain homes.

FOR SALE CHEAP.
A very nicely-located FARM of 300 acres in Goochland county, two miles from railroad station, and thirty-two miles west of Richmond. It is in a thickly-settled neighborhood, close to church, store, post-office and high school. No healthier spot could be found in the entire state.
The land lies nicely for cultivation, only slightly rolling, and the soil is adapted to the growth of grain and grass. Mica has been recently discovered on the farm. The improvements consist of a Frame Dwelling, two stories, containing eight rooms besides hall and closets, outbuildings consist of Barn, New Stable for twelve cows, Carriage-house, Poultry-house, Office, Out-Kitchen, Quarter, &c., Good Garden, Orchard with Apples, Peaches, Pears, Cherries, Quances, &c.
About one-third of the farm is in wood, balance cleared. Watered by spring branches, and good well of pure soft water in yard. This farm being in such a healthy location and so convenient to railroad would make a desirable summer home for anyone doing business in Richmond. Price $1,000, on easy terms. For particulars, apply to W. A. PARSONS,
No. 2 North Ninth street,
fet-tf Richmond, Va.

FOR SALE—ONE STONEMETZ FOLDING MACHINE, in good condition. Apply at TIMES office. 11Awtf

A MODERN WATER MOTOR IS FOR SALE. Apply at THE TIMES office. ja15-tf

A MEDIUM-SIZED HAND ELEVATOR, made by H. M. Smith & Co., will be sold low. Apply at THE TIMES office. ja15-tf

FOR SALE—A LOT OF NONPAREIL, MINION AND BREVIER TYPE in good condition, at a low price. Apply at THE TIMES OFFICE. (ja15-tf)

RIVER
ELEGANT HOME SITES
In the Growing WEST END.
HIGHEST, HEALTHIEST LOCATION
NEAR RICHMOND.
RIVER VIEW.
The only addition with Street Cars RUNNING.
MONEY furnished to Build. Unusually Liberal TERMS.
R. B. CHAFFIN & CO., Agents.
VIEW

DENTISTS.

WILFRED A. PLEASANTS, D. D. S.,
DENTAL OFFICE.
427 EAST MAIN STREET, RICHMOND, VA.
Office hours: 9 A. M. to 6 P. M.
(oct1-1y)

H. V. DESPORTES, D. D. S.,
DENTAL OFFICE,
812 EAST MAIN STREET, RICHMOND, VA.
Elegant gold fillings. Nitrous oxide gas and the best local anesthetics used. au27-1y

W. FLETCHER RICHARDSON,
CITY AGENT AND SOLICITOR
VIRGINIA FIRE AND MARINE INSURANCE COMPANY,
(ORGANIZED 1836.)
1015 Main street.
(fe24-1m)

RAILROADS.

RICHMOND & DANVILLE R. R.

SHORTEST AND QUICKEST ROUTE SOUTH AND SOUTHWEST.

SCHEDULE IN EFFECT MARCH 8, 1891.

LEAVE RICHMOND:
TRAIN No. 11, 2:55 A. M.

SOUTHERN EXPRESS, daily for Danville, Greensboro, Winston-Salem, Durham, Raleigh, Handleman, Salisbury, Asheville, Hot Springs, Charlotte, Columbia, Aiken, Augusta, Atlanta, Birmingham, Montgomery, New Orleans, Texas and California. Pullman palace sleeping-cars Richmond to Danville and Danville to Asheville, Augusta, Birmingham and New Orleans.

TRAIN No. 15, 10:35 A. M.

VIRGINIA AND NORTH CAROLINA EXPRESS, daily for Burkeville, all stations on the Norfolk and Western railroad, Lynchburg, Knoxville, Chattanooga, Memphis and Nashville; also for Keysville, Clarksville, Oxford, Henderson, Durham and Raleigh. This train goes through solid to Raleigh.

TRAIN No. 9, 1 P. M.

FAST MAIL, daily from all points on the Farmville and Powhatan railroad, Danville, Greensboro, and points South, East and West. Pullman palace sleeping-cars Danville to Macon and Atlanta, and at Greensboro sleeper via Asheville to Morristown, Tenn. At Danville connects with the Washington and Southwestern Vestibule Limited.

TRAIN No. 17, 6 P. M.

AMELIA ACCOMMODATION, daily except Sunday for Amelia Courthouse and intermediate points.

TRAIN No. 61, 6:20 A. M.

CLOVER LOCAL, daily except Sunday, freight train with coach attached for Clover, Va., and intermediate points.

ARRIVE AT RICHMOND.

Train No. 12, 6:05 A. M.; No. 10, 4:10 P. M.; No. 16, 4:15 P. M., and No. 18, 8:45 A. M.

YORK RIVER LINE VIA WEST POINT.
DAILY EXCEPT SUNDAY.
THE FAVORITE ROUTE TO BALTIMORE, PHILADELPHIA AND NEW YORK.

LEAVE RICHMOND:
TRAIN No. 16, 3:40 P. M.

LOCAL EXPRESS, daily, except Sunday. Stops at all stations. At Lester Manor connects with stage for Walkerton; also connects with Baltimore steamer at West Point.

TRAIN No. 16, 4:40 P. M.

BALTIMORE LIMITED, daily, except Sunday, for West Point, connecting with York river steamers for Baltimore. At Baltimore steamers connect with Baltimore and Ohio railroad for Washington, Philadelphia and New York. FARE: Richmond to Baltimore, $3; to Washington, $3; to Philadelphia, $4.80; New York, $5.50.

STEAMERS LEAVE BALTIMORE 5 P. M.

FOR WEST POINT, daily, except Sunday, thence by Richmond and Danville railroad to Richmond, arriving at 9:15 A. M. and 10:40 A. M., and connecting with Train No. 15. (See Train No. 15—Virginia and North Carolina express.)

TRAIN No. 98, 7:40 A. M.

LOCAL MIXED, daily, except Sunday; leaves Twenty-third street station for West Point and intermediate points.

Ticket office at station foot of Virginia street open 8:00 A. M. to 6:30 P. M., and from 9:00 to 2:55 A. M.

City ticket office, 901 Main street.

SOL. HAAS, Traffic Manager. JAS. L. TAYLOR, Gen. Passenger Agent.
JOSEPH S. POTTS, Div. Pass. Agent.

CHESAPEAKE AND OHIO RAILWAY COMPANY.

SCHEDULE IN EFFECT JANUARY 1, 1891.

LEAVE RICHMOND:

8:40 A. M.	daily, for Old Point and Norfolk. Pullman sleeping-car Hinton to Old Point.	
11:00 A. M.	express, daily, for Cincinnati. Chair car Old Point to Charlottesville. Pullman sleeper Charlottesville to Cincinnati.	
3:20 P. M.	express, daily, for Old Point and Norfolk. Chair car Charlottesville to Old Point.	
4:30 P. M.	accommodation, except Sunday, for Charlottesville.	
12:30 P. M.	the F. F. V. Limited, daily. Pullman sleeping-car Old Point to Hinton. Solid vestibule train, with dining-car and Pullmans. Charlottesville to Cincinnati and Pullman to Louisville.	

ARRIVE RICHMOND:

8:20 A. M.	and 2:55 P. M., daily, from Cincinnati.
7:45 P. M.	daily except Sunday, from Clifton Forge.
10:50 A. M.	and 6:15 P. M., daily, from Norfolk.

Station, Broad street near Seventeenth