FINANCE AND COMMERCE

CLOSING QUOTATIONS OF MONEY.

Offerings and Sales at the Richmond Tobacco Exchange—Internal Revenue Collections—Foreign Advices.

NEW YORK, Feb. 15.—Money closed offered at 1½ per cent.; the lowest rate was ⅝ and the highest 2. Exchange closed steady; posted rates, 485½@489; actual rates, 485½@485¾ for sixty days, and 488@488¼ for demand. Government steady; currency 6's, 109 bid; 4's coupon, 109½; extended 2's, registered, 100 bid.

There was almost an entire absence of excitement in connection with the dealings on the Stock Exchange this morning. Trading books showed a marked decrease as compared with the dealings of the previous week. Still a very active business was done, which is fully shown by the fact that in the two hours to noon no less than 350,000 shares had changed hands. Lackawanna, leading New England and Jersey Central were strong, and opened 1 to 1½ per cent. higher. Union Pacific was active at opening with its price nearly 1 per cent. higher than that of Saturday. The activity and improvements on this stock were coupled with vague rumors of another gigantic railroad deal which would put entirely in the shade that recently consummated by the coal roads, and in which Union Pacific would be a prominent factor. Others poohed-poohed this and said that the advances were due to the belief that the forthcoming annual reports showed gratifying results. In the early trading the general list further advanced a fraction, while Reading advanced 1½ to 61½, and Jersey Central 2 per cent. to 126. Erie, West Point and Chicago Gas were all strong in the opening hour. In the hour to noon the dealings were good on heavy and there was some reaction. Reading and Whiskey Trust recorded the greater decline, the former reacting 1 per cent. and the latter 2. Toward noon, however, the market again strengthened. The market continued active during last half of the day, while prices were strong throughout, most of the stocks closing at or near the best figures of the day. Lead was heavy buyer at times to-day, and is credited with the purchase of 20,000 shares, principally St. Paul, Atchison, Louisville and Lead. The heaviest trading on floor of Exchange was again in Reading. St. Paul advanced on heavy buying by Wormser Brothers. The regular quarterly dividend of 1¾ per cent. will be declared on Chicago Gas on Thursday. The sales for the day, 461,924 shares.

	Bid.		Bid.
Am. Express	116	N. C. Pacific	25
Adams Express	141	do. pref	70⅝
Am. Cot. & Top.	31½	N. C. 4's	95½
do. pref	126	N. C. 6's	124
Atlanta—Class A	103	Northwestern	117⅞
Atlanta—Class B	105	N. & W. pref	50⅝
Atlanta—Class C	95	Ont. & W.	21⅝
B. & O.	19⅝	Omaha	49
Can. Pacific	81½	Oregon	103
Can. Southern	62¼	O. N.	89
C. C. & I.	141	O. & M.	22
Central Pacific	33⅞	Ohio Cen. ex-div.	31½
C. & O.	22⅝	Pacific Mail	37¼
C. C. C. & St. L.	73⅝	P. P. C. & D.	19⅝
C. & O.	25½	P. E. & D.	20⅝
C. & Alton	155	Quicksilver	3½
C. B. & Q.	79¼	do. pref	30
C. L. & Western	13⅝	Rock Island	91⅝
Chesap.	17½	Reading	60⅝
Chic.	83⅝	R. & W. P.	17
do. pref	75½	R. & D.	94
C. & A.	79¼	S. C. Browns	80½
do. pref	47	St. Paul	127¾
C. Central	106⅝	do. pref	127¾
C. C. C. & I.	17½	Tenn. olds	92
Ala. Class A	104	Tenn. new set 6's	101½
L. E. & W.	22½	do. 5's	90
do. pref	73¼	do. 3's	71½
L. & N.	76⅝	Texas Pacific	17⅝
Louisiana con.	84	Union Pacific	49¾
Man. Central	107½	U. S. Ex.	47½
Memphis & C.	60½	Va. 6's	50
M. L. S.	92	do. ex. mat. cou.	42
Mich. C.	115⅝	Wells Fargo	140
Mo. P.	112⅝	Wabash	18½
Nashville	86½	do. pref	30
N. J. C.	116¾	W. U. T.	81⅞
N. Y. C.	108⅝		

RICHMOND STOCK MARKET.

RICHMOND, VA., February 15, 1892.

GOVERNMENT SECURITIES.	Bid.	Asked
U. S. 4's, R. & C., 1907	116	....
STATE SECURITIES.		
North Carolina 4's, C., 1910	97¼	....
North Carolina 6's, C., 1919	124	126
Virginia 6's, new, C. & R., 1932	72	73
Virginia consol coupons, fundable	36	....
Virginia consol coupons, non-fundable	26	....
Virginia consol ten-forties, non-fundable	26	....
CITY SECURITIES.		
Richmond City 6's, R., 1904-1910	....	123
Richmond City 6's, R., 1904-1910	....	115
Richmond City 6's, R., 1890-1896	100	....
Richmond City 5's, R., 1903 and later	108	110
Richmond City 4's, R., 1907	....	98
RAILROAD BONDS.		
A. & G. 1st 7's R. 1907	119	....
A. & C. O'Ln. 6's, R., 1900	100	....
Char., Colum. & Aug. 1st 7's, C., 1895	102½	....
Char., Colum. & Aug. 2d 7's, C., 1910	114	....
Char., Colum. & Aug. 6's, C., 1923	....	101
Colum. & Greenville 1st 6's, C., 1916	99	....
Georgia Pacific 1st 6's, R. C. 1922	102	104
Georgia Pacific consolidated 5's, 1923	65	65
Georgia Pacific incomes, 1923	17	19
Petersburg, class A 5's, R. C., 1926	102⅝	....
Petersburg, class B 6's, R. C., 1926	105½	....
Va. Midland G. M. 5's, Guaranteed	82	....
Western N. C. 1st 6's, C., guar	90	94
Western N. C. 1st 6's, C., 1914	88	90
RAILROAD STOCKS.		
Georgia Pacific	7	....
Petersburg	80½	82
R., F. & P. div. obligation	114	116
BANK STOCKS.		
City Savings	....	275
First National, J. & J.	162	....
Merchants & Planters' Sav.	....	17
Union Bank of Richmond	109	....
INSURANCE COMPANIES.		
Virginia Fire and Marine	37½	....
Virginia State	25	25½
MISCELLANEOUS.		
American Tobacco Company	'93	....

Grain and Cotton Exchange.

RICHMOND, VA., February 15, 1892.

OFFERINGS.

Wheat—1,200 bushels.
Corn—50 bushels.
Oats—1,100 bushels.

SALES.

Wheat—3,200 bushels.
Corn—50 bushels.
Oats—1,000 bushels.

QUOTATIONS.

Wheat—Longberry, $1 to $1.05; mixed, 98c. to $1; shortberry, 95c. to $1.03; No. 2 red, $1.03.
Corn—White, Virginia, 50c. to 53c.; No. 2 white, 52c.; No. 2 mixed, 49c. to 50c.
Oats—No. 2, 36½c. to 37½c.; No. 3, 35c. to 36c.; upper seed oats, 40c. to 45c.
Rye—85c. to 90c.

New York Cotton Market.

NEW YORK, Feb. 15.—Messrs. Hubbard, Price & Co's daily letter says: The markets to-day have not justified the promise of Saturday. In Liverpool the start was good. Opening prices there were firm at 3-64 above Saturday's figures, but the tendency toward improvement was soon checked by a rumor that Neill Brothers had increased their crop estimate to 8,900,000, and the close was barely steady, 1-64 to 2-64 below the final prices of last week. There were also some cables to Liverpool from New Orleans estimating total receipts at the ports this week at 160,000 bales and predicting that the quantity of cotton in sight would be increased this week by the addition of 175,000 bales. Another dispatch to us from New Orleans is as follows: "Estimating the cotton in transit at 150,000 bales, the excess of southern mills taking over consumption at 100,000, and the stocks at the uncounted interior towns and some uncounted town, which estimates are moderate the crop in sight on last Friday evening would be 8,500,000 bales. The general estimates of this season's production in New Orleans are 8,800,000 to 9,000,000, which we think about correct." The above statement of the statistical situation cannot be very much criticised, and the conclusions to which it points are, we think, coming to be generally admitted that in spite of them and with a knowledge of the weakness abroad the New York market had, up to 1 o'clock to-day, only declined about ten points is not discouraging to those who believe that for the present at least the unfavorable factories have been discounted and that the price which the article has reached shows a full appreciation of the large supply. The opening trade here was done almost upon the basis of Saturday's figures, and the drain since morning has been very slow, the absorption of such cotton as has pressed for sale being evidently found amongst very strong people.

Receipts for the day are estimated at 26,000 bales, against 27,000 last week and 20,000 last year. We shall for the future quote regularly but briefly, as far as possible, the correspondence reaching us with regard to the prospects of reproduction next year.

Houston, Miss., Feb. 15.—"More than 95 per cent. of the crop has been marketed, the farmers in this season will cut down their acreage not 25 nor 50 per cent."

La Grange, Ga., Feb. 15.—"Heretofore we sold from 500 to 600 mules at this place annually. This year there has not been a car unloaded here, and as to fertilizers there has not been 5 per cent. of as much shipped here as at the same time last year."

Lexington, N. C., Feb. 15.—"I have just received from the railroad agent here the receipts of guano to date and to same date last year: Guano received in January, 1892, 1 car; guano received in January, 1891, 13 cars. Decrease in cotton acreage will be at least 25 per cent."

During the afternoon the market continued steady, closing finally a point or two above lowest and about 9 points under Saturday's figures. Not little aggressiveness is shown by either bulls or bears, and but few features of fresh importance have developed. It may be taken for granted, we think, that the facts are all in, so far as this year's production is concerned, and the probabilities of the next crop will, in the future, be the dominating influence.

Futures steady; receipts at the ports were 23,000 bales, against 28,000 last week and 21,000 last year. The spot market is quiet at unchanged prices. Midland uplands, 7 3-16; sales, 196 bales. Transactions in futures, 91,000 bales. February, 6.82@6.84; March, 6.86@6.87; April, 6.96@6.97; May, 7.06@7.07; June, 7.16@7.17; July, 7.25@7.26; August, 7.35@7.36; September, 7.46@7.46; October, 7.54@7.56.

PRODUCE.

Flour closed dull, but steady; fine grades of spring, $2.40@3; do. winter, $2.75@3.25; superfine spring, $2.85@3.25; extra No. 2 spring, $3.25@3.75; do. winter, $3.50@3.75; city mills extra, $5.25@5.30 for West Indies. Southern flour closed dull; trade and family extras, $3.90@4.75.

Wheat—Options opened ½c. higher, with a good local buying, partly to cover short and partly on long account. The tone of the English and Continental markets was quite firm and foreign houses were moderate buyers. After the early rush of buying orders the market eased up, only to harden later on. There was heavy foreign buying during the last half of the day, and the market closed excited at ⅛ to 2½c. advance. Spot lots closed firm and 2¼c. higher; spot sales of No. 2 red winter at $1.08¼; No. 2 red winter, February, $1.07¾; do. March, $1.05¾; do. April, $1.06; do. May, $1.03⅞.

Corn options were dull and weak, closing ¼@⅝c. lower. Spot lots closed weak and lower; spot sales of No. 2 mixed at 50c.; No. 2 mixed, February, 49c.; March, 49½c.; April, 50c.; May, 49⅝c.

Oats—Options fairly active and irregular, closing slightly lower for some months. Spot lots closed firm; spot sales of No. 1 white at 39½c.; No. 2 white, 37¾@38c.; No. 1 mixed, 36½c.; No. 2 mixed, 36½c.; No. 2 mixed, February, 36½c.; do. March, 36½c.; do. May, 37¼c.

Pork dull; mess, $9.75@10.50.

Lard quiet at $6.85; February, $6.87; March, $7.

Sugar—Raw quiet and prices unchanged.

Coffee—Spot lots dull; fair Rio cargoes, 16¼c. Futures closed weak at 10 to 25 points lower. Rio and Santos, No. 7, February, 13.50c; do. March, 13.10c; do. April, 12.75c; do. May, 12.60.

Naval Stores—Spirits turpentine unchanged in price and quiet, ruling steady; quoted 34½c. for regular, and 35c. for machine, barrels. Rosin without much demand, and prices as quoted last; strained, $1.30; good strained, $1.35.

Pipe-Line certificates dull but firm; trading featureless. At Consolidated Exchange: March opened at 59¾c.; highest and lowest, 59¾c.; closing, 60c.

Chicago.

CHICAGO, Feb. 15.—May wheat ranged to-day between 90⅝@92¾c.; closing at 92⅝c., on colder weather in the West and strong cables and more bad crop reports outside of France. Receipts, 189 cars.

Corn was weak in early dealings, but closed firm at 42½c., the highest figures of the day for May options, which had sold as low as 41¾c. Receipts, 603 cars.

Oats quiet and nearly featureless. May ranged from 31¼c. to 31⅝c., closing at the latter figure. Receipts, 347 cars.

Hog products comparatively steady. Live hogs at the stock yards were higher, and it was rumored that Armour was on the bull side. There was little disposition to sell, and some covering by shorts. The fluctuations were insignificant in pork, lard and ribs.

		Opening.	Highest.	Closing.
Wheat—	February	....	89¼	89¼
	March	....	90¾	90¾
	May	91⅝	92¾	92⅝
Corn—	February	....	40⅝	40⅝
	March	41⅛	41⅝	41⅝
	May	41¾	42⅝	42⅝
Oats—	May	31¼	31⅝	31⅝
Pork—	February	....	$11.80	$11.70
	May	$12.10	12.10	12.00
Lard—	February	....	6.52½	6.50
	May	6.75	6.72½	6.70
Ribs—	February	....	5.90	5.85
	May	6.10	6.15	6.05

CASH SALES.

Spring wheat higher: No. 3 in store, 81½@84c.; No. 3 white, 86c. Sales by sample, f. o. b.: No. 3, 84@86c.; No. 4, 75½@79½c. Winter wheat higher; No. 2 red in store, 92c.; No. 2 red, 84½@87c.; No. 3 hard, 83½c. Sales by sample, f. o. b.: No. 3 red, 80½c.; No. 4 red, 76@82c.

Corn lower; No. 2 in store, 38c.; No. 3, yellow, 37½@38½c.; No. 3 white, 38½c.; No. 4, 35½@37c.

Oats lower; No. 2 in store, 29c.; No. 3 white, 30c. Sales by sample, f. o. b.: No. 2, 30@31c.; No. 2 white, 31½@32½c.; No. 3, 29c.; No. 3 white, 30@32c.

Baltimore.

BALTIMORE, Md., Feb. 15.—Flour firm: Western super, $3.10@3.50; do. extra, $3.60@4.15; do. family, $4.40@4.75; winter wheat patent, $4.85@5.10; spring wheat patent, $5@5.25; do. do. straight, $4.65@4.85; receipts, 12,092 barrels; shipments, 4,500 barrels; sales, 2,125 barrels. Wheat strong; No. 2 red, spot, $1.03¼@1.03¾; February, $1.03¼@1.03¾; March, $1.03¾@1.03⅞; May, $1.03¾@1.03⅞; steamer, No. 2, red, 99c.; receipts, 43,379 bushels; shipments, 61,211 bushels; stock, 739,067 bushels; sales, 64,000 bushels; Fultz, 90c.@$1.03; Longberry, 97c.@$1.04. Corn easy; mixed spot, 49@49¼c.; February, 49@49¼c.; March, 49@49⅛c.; April, 49½c. asked; May, 49¾c. asked; steamer, mixed, 47@47½c.; receipts, 235,751 bushels shipments, 86,500 bushels; stock, 1,399,181 bushels; sales, 120,000 bushels. Southern—White firmer, 48@48½c.; yellow quiet, 47@49c. Oats easy; No. 2 white, Western, 38½@39c.; No. 2 mixed, Western, 37@37½c; receipts, 8,000 bushels; stock, 99,205 bushels. Grain freights quiet, steamer to Liverpool per bushel, 3½d.; Cork, for orders per quarter, 5s; cotton per pound, 3-16c; flour per ton, in sacks, 12s 6d. Cotton dull, middling, 7⅛c. Provisions firm, unchanged. Coffee steady. Rio cargoes fair, 17½c.; No. 7, 14½@15c. Sugar steady, granulated, 4 3-16c. Peanuts active; Virginia hand-picked, 3½@4¼c; Virginia farmers, 2½@3½c.; North Carolina farmers, 2½@3¼c.

Virginia consols threes, 72¼@72½c.; Baltimore and Ohio stock, 90½@90¾c.; Baltimore and Ohio Southwestern firsts, 109@104; do. first incomes, 71 bid; do. second incomes, 37 asked; do third incomes, 9½@10. Consolidated Gas bonds, 112½ bid; do. stocks, 48½@48⅝.

St. Louis.

ST. LOUIS, Mo., Feb. 15.—Flour higher; patent, $4.40@4.45; fancy to extra, $3.75@4.25; family, $3.10@3.20. Wheat higher; February, 92c., nominal; March, 92½c., nominal; May, 93½c.; July, 87½c. bid. Corn lower; February, 37½c.; March, 37c. asked; May, 37¾c. Oats lower; May, 31⅝c. Pork—Standard mess, $9.50. Lard—Prime steam, $6.30. Dry salted meats—Shoulders, 5¾c.; longs, 6¼c.; clear ribs, 6⅝c.; shorts, 6¾c. Bacon—Boxed shoulders, 5¾@5¾c.; clear ribs, 6.50@6.55c.; shorts, 6.60c.

Cattle Market.

UNION STOCK YARDS, ILL., Feb. 15.—Cattle—Receipts, 12,000; strong and a shade higher; common to fancy shipping steers, $3.10@5.50; stockers and feeders, $2@3.85; cows and bulls, $1.50@4.75. Hogs—Receipts, 28,000; active and 10 cents higher; heavy, $4.65@5.05; mixed and medium, $4.95@5; light, $4.50@4.95. Sheep—Receipts, 6,000; firm; poor to extra, $4@5.60; lambs, $4.75@6.50.

Liverpool.

LIVERPOOL, Feb. 15.—Spot cotton steady; middling uplands, 3 13-16; sales, 10,000 bales. Futures quiet; February-March, 3 52-64; March-April, 3 54-64; April-May, 3 57-64; May-June, 3 60-64; June-July, 3 61-64.

New Orleans.

NEW ORLEANS, Feb. 15.—Sugar—Kettle firm; prime, 2 15-16@3c.; fair, 2⅝c.; centrifugal unchanged. Molasses unchanged. Rice quiet; rough, $3.50@3.70; clean, unchanged.

Cincinnati.

CINCINNATI, O., Feb. 15.—Pork—Regular, $12@12.50; family, $11.75@11.87½. Lard—Kettle-dried, $7.06@7.12½. Bacon—Short clear sides, $6.75. Whisky—Sales of 1,250 barrels finished at $1.14.

Charleston.

CHARLESTON, S. C., Feb. 15.—Rosin, 15@17c.; spirits turpentine, 32c.

TOBACCO EXCHANGE.

RICHMOND, VA., Feb. 15.—No offerings of tobaccos at auction on 'Change to-day.

Private sales reported to the secretary of the Richmond Tobacco Trade to-day: Wrappers, 47 hogsheads; fillers, 11; cutters, 2; smokers, 13; cutting lugs, 3; leaf (dark), 60. Total, 136.

Office of the tobacco inspector reports to-day: Inspections, bright, 57 hogsheads; dark, 15 hogsheads; Western 24 hogsheads. Reinspections, bright, 29 hogsheads.

Farmers', Alleghany, Vaughan's, Old Dominion, Shelburne's, Crenshaw's, Neal's, Davenport's, Planters' and Seabrook's tobacco warehouses report to-day: Receipts, 78 packages; deliveries, 247.

Office of the collector of the United States internal revenue reports collections for the city of Richmond, Va., to-day as follows: Tax paid on cigars and cigarettes, $692.55; tax paid on plug tobaccos, $3,665.79. Total, $4,358.34.

A small break of bright tobaccos at Shelburne's to-day.

Crenshaw's sold 7,980 pounds brights to-day; highest prices, $24.

A very good sale of brights at the Planters' to-day; prices satisfactory.

The Semi-Weekly Record of Saturday, February 13th, reporting the Petersburg tobacco market, says: The following will show the movement of tobacco during the past week at the various warehouses: Moore's, receipts, 43 hogsheads; loose, 65,915 pounds. Farmers', receipts, 91 hogsheads; loose, 103,805 pounds. Oaks', receipts, 11 hogsheads; loose, 17,330 pounds. Centre, receipts, 62 hogsheads; loose, 75,125 pounds. West Hill, receipts, 36 hogsheads; loose, 39,430 pounds. Total receipts, 243 hogsheads; loose, 301,595 pounds.

Total inspections from the 1st of October, 1890, to December 4, 1891, 600 hogsheads. Same time last year, 750 hogsheads.

Registered at the Richmond Tobacco Exchange to-day: E. M. McCorkle, Clifton Forge; N. H. Bowman, Charles W. Bohmer, Lynchburg; B. B. Vaughan, Petersburg; Orlando Wemple, Danville.

Children Cry for Pitcher's Castoria.

FINANCIAL.

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.

THOMAS BRANCH & CO.,
BANKERS AND BROKERS,
1101 MAIN STREET.
Foreign exchange bought and sold. Letters of Credit. de3

THE BUSINESS MAN'S BANK,
427 EAST BROAD STREET,
is now open for business. Office hours from 9 A. M. to 3 o'clock P. M.; Saturday evenings from 5 to 7 o'clock. Accounts of merchants and others solicited. Sums from 5 cents upward received and receipted for. Interest allowed.
LOANS MADE TO CUSTOMERS.
no 10-tu&w3m

INSURANCE.

INCORPORATED 1794.
Mutual Assurance Society
OF VIRGINIA.
RICHMOND.
This well-known institution—the oldest in the South—insures buildings against
FIRE AND LIGHTNING
on the most favorable terms by
PERPETUAL OR ANNUAL POLICIES.
Losses equitably adjusted and promptly paid. This Society, with its record of *one hundred years* of successful operation, commends itself to all who wish to combine perfect security with low rates of premiums.
DIRECTORS:
William H. Palmer, E. O. Nolting,
William F. Gray, J. W. Allison,
T. M. Rutherfoord, Alfred T. Harris, Jr.,
HERBERT A. CLAIBORNE, Principal Agent.
FRANK D. STEGER, Secretary.
THOMAS BOLLING, Jr., Assistant Secretary.
ja 29-3m JOHN BLAIR, Collector.

ORGANIZED 1832.
VIRGINIA FIRE & MARINE
INSURANCE COMPANY,
RICHMOND.
Half Century in Successful Operation.
INSURANCE AGAINST
FIRE AND LIGHTNING
This Old Virginia institution issues a very short and comprehensive policy, free of restrictions and liberal in its terms and conditions.
DIRECTORS.
E. O. NOLTING, F. B. ADDISON,
CAPT. GEO. W. ALLEN, THOS. POTTS,
D. O. DAVIS, DR. FRANCIS T. WILLIS.
WM. H. PALMER, President.
WM. H. McCARTHY, Secretary.
S. McG. FISHER, Assistant Secretary.

CARTER'S LITTLE LIVER PILLS.
CURE
Sick Headache 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 valuable 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 everywhere, or sent by mail.
CARTER MEDICINE CO., New York.
Small Pill. Small Dose. Small Price.

REMOVALS.

PEYTON R. CARRINGTON'S ABSTRACT TITLE OFFICE has been removed to next floor over Sands, Pollard & Sands, attorneys-at-law, to Room 2, 1013 Bank street, between Tenth and Eleventh streets, with George D. Carter, attorney-at-law.
EXAMINATION OF TITLES TO PROPERTY A SPECIALTY.
By permission, refers to Sands, Pollard & Sands, D. C. Richardson, Messrs. Leake & Carter and other attorneys. ja29-3m

Foster.
ARTIST AND PHOTOGRAPHER,
112 North Ninth Street,
Richmond, Va.
ec21-tf

FLOUR.

NATURE'S FOOD.
1774. 1892.
118TH YEAR.
Wheat the MOST PRECIOUS CEREAL of the World.
PATAPSCO MILLS A, B AND C.
Grind the CHOICEST VARIETY from every wheat State of the Union. This selection of wheat and PERFECT COMBINATION makes
PATAPSCO SUPERLATIVE FLOUR
UNRIVALED FOR ITS PURITY and UNIFORM QUALITY. ITS PERFECTION IN FLOUR and LEADS ALL BRANDS TO-DAY.
Ask Your Grocer for
PATAPSCO SUPERLATIVE PATENT,
PATAPSCO FAMILY PATENT,
ORANGE GROVE EXTRA,
BALDWIN FAMILY.
C. A. GAMBRILL MFG. CO.,
Office, No. 214 COMMERCE ST.,
BALTIMORE, MD.

TWENTY-SECOND ANNUAL STATEMENT OF THE
LIFE INSURANCE COMPANY OF VIRGINIA,
FOR THE YEAR ENDING DECEMBER 31, 1891.

Assets.

Secured Bonds and Mortgages	$488,845.10
Debts otherwise secured	17,904.79
Cash in Bank and office	37,207.90
United States Bonds (4 per cent)	3,540.00
Real estate	14,311.06
Loans on the Reserve of Policies in Force	6,139.51
Accrued and uncollected Interest	9,719.87
Deferred Premiums (net)	78,628.92
Premiums in course of transmission (net)	14,546.43
Office property and supplies (home office and agencies)	7,900.00
Total assets	$678,743.58

Liabilities.

Reserve by American experience and 4½ per cent. interest	$509,440.00
Losses reported, but not due	10,208.00
Unpaid dividends and balances outstanding	21,546.23
Prepaid premiums and interest	1,279.95
Total Liabilities	$542,474.18
Surplus to policy holders 4½ per cent. valuation	$136,269.40
	$678,743.58

Five Years' Growth
PREMIUM INCOME.
1887---$99,566.00.
1888---$127,049.00.
1889---$151,571.00.
1890---$234,547.00.
1891---$395,447.67.
CROSS INCOME,
1891 -- $416,407.07.
Total Payments to Policyholders, Death Losses etc., Since Organization, $1,066,303.35.
Insurance in Force, - - $8,297,929.00
HOME OFFICE, RICHMOND, VA.
G. A. WALKER, President. JAS. W. PEGRAM, Secretary.
ja21su&tu-1wks

PRESTON BELVIN,
Fine Art Furniture,
No. 18 GOVERNOR STREET.
Sole Agent for the Richmond Cedar Works' Celebrated MOTH-PROOF RED CEDAR CHEST.

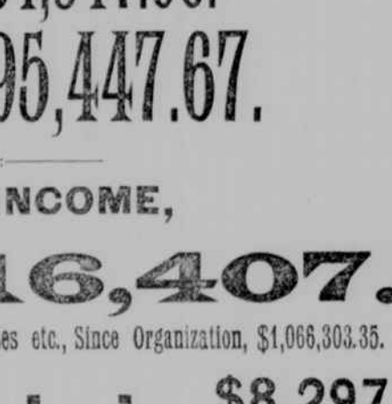
BICYCLES, &c.

"NO FAD! NO FOLLY! NO FOOLISHNESS!"
The solid "light weight" outcome of a demand of the intelligent cycler. CENTURY "COLUMBIA SAFETIES" are destined to lead the market as a high-grade pneumatic—a pneumatic, but not the bursting, puncturing kind.
A. K. & C. E. Schaap,
617 EAST BROAD STREET.
'Cycle "Cranks," "Exponents," "Experts" and Original Introducers.
fde 5

ALLEN & GINTER
BRANCH
AMERICAN TOBACCO CO.,
Cigarettes and Tobacco Manufacturers,
RICHMOND, VA.
FACTORIES:
Sixth and Cary and Seventh and Cary Sts.
CIGARETTES.—Richmond Straight Cut No. 1 (the original brand), Virginia Brights, Opera Puffs and other popular brands.
SMOKING TOBACCO.—Diamond Gem, Curly Cut, Richmond Straight Cut, Old Rip Long Cut, Dixie Chop Cut, Smoking Mixtures (curly cut and granulated) and Cut Plug Tobaccos, &c., &c. All prepared from the choicest tobaccos procurable.
mh16-tf

READ AND REFLECT.
We Have Made a Reduction of
10 Per Cent.
On all our WINTER CLOTHING to make room for our SPRING SUITS, which are about to arrive. Remember we are the only house selling
Gents' Suits and Overcoats on Installments.
HASKELL & HATTON,
207 E. Broad Street.
ja10-3m

Chichester's English Diamond Brand.
PENNYROYAL PILLS
Original and Only Genuine.
SAFE, always reliable. LADIES ask Druggist for Chichester's English Diamond Brand in Red and Gold metallic boxes, sealed with blue ribbon. Take no other. Refuse dangerous substitutions and imitations. At Druggists, or send 4c. in stamps for particulars, testimonials and "Relief for Ladies," in letter, by return Mail. 10,000 Testimonials. Name Paper. Chichester Chemical Co., Madison Square, Phila., Pa.
Sold by all Local Druggists.



GINNA AND CO.
MANUFACTURERS OF
Decorated and Plain Tin Boxes
FOR THE
WHOLESALE TOBACCO TRADE,
53 and 55 Beach Street,
NEW YORK.

RICHMOND -:- ICE -:- CO.
Seventeenth Street, South Side Dock.
ICE, COAL, WOOD.
PROMPT DELIVERIES.
Phone 223. A. D. LANDERKIN, Supt.
ja 19-3m

MACHINERY, Etc.

WE OFFER TO CLOSE OUT THIS DEPARTMENT OF OUR BUSINESS.
OUR STOCK OF
Tubular and Locomotive Boilers,
from 4 to 50 horse-power.
Horizontal Centre Crank Engines,
Detached or mounted on boiler, from 4 to 12 horse-power.
These Engines and Boilers are new, of our standard designs, that are well-known.
We also offer a lot of PULLEYS, CRANKS, SHAFTS, etc., rough and finished. Any of these can be bought very low.
Richmond Locomotive and Machine Works.
(my14-1y)

MANCHESTER ADVERTISEMENTS.

MANCHESTER PICKLING AND PRESERVING COMPANY.
T. R. CERSLEY, Pres't. J. W. LEWIS, Man'r.
Canned Goods, Sweet and Sour Pickles at wholesale. Office and factory: R. & P. R. R., at Hull-street crossing. fe2-4w

DR. W. E. DORSETT,
DENTIST.
OFFICE 1102 HULL STREET.
Full Sets Teeth, $6 to $10. Filling from $1 up.
ja 19-tf

A. T. SNELLINGS, PRESCRIPTION DRUGGIST and dealer in PERFUMERIES, TOILET ARTICLES, TOBACCOS CIGARS and everything usually found in a first-class drug-store. Branch office THE TIMES newspaper, Swansboro, Manchester (corner 11th and Hull street), The Times Cigar and News Store.
oc5-tf

DRUGS, MEDICINES, &C.

SANTOS DRUG STORE,
(Successor to M. A. & C. A. Santos.)
WALTER T. SANTOS, Owner. C. A. SANTOS, Manager.
WHOLESALE AND RETAIL DRUGGIST
NO. 5 BANK STREET, NORFOLK, VA.
Depot for Santos' Myrtle Tooth Wash and Powder, patented August 10, 1886. no12-tf

FLEET'S CHAP STICK
Is the best article you can get for
Chapped and Rough Skin.
Price 15 cents. Prepared by
C. B. FLEET,
dec9-tf 823 Main Street, Lynchburg, Va

ELECTRICAL SUPPLIES.

ELECTRICAL
WORK OF ALL KINDS SOLICITED BY
GEO. W. MANNING, Jr.,
PRACTICAL ELECTRICIAN.
517 E. LEIGH ST. no 15-tf

COUGHS—COLDS.
Use our EMULSION OF COD LIVER OIL with Hypophosphites. It is the best remedy for all throat and lung troubles. It is also a great flesh producer. Nothing is better for building up the system. For sale by all Druggists. Ask for that prepared by PURCELL, LADD & CO.