FINANCE AND COMMERCE

CLOSING QUOTATIONS OF MONEY.

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

NEW YORK, May 2.—Money closed easy at 1½ per cent., the lowest rate. The highest was 2. Exchange closed quiet; posted rates, 488@489½; actual rates, 487@4.87½ for sixty days and 4.88½@488½ for demand. Governments steady; currency 6's, 109 bid; 4's, coupons, 115¾ bid; extended 2's, registered, 100 bid.

Stocks were extremely dull this morning. The sales aggregated only 23,500 shares. The general market moved but little, and changes were confined to the smaller fractions. The stocks at all active were Lackawanna, Reading, Union Pacific, Atchison and the Grangers and New England. Among the trusts Sugar, Cotton Oil and Edison Electric Light were the features. These speculatives recorded the widest changes. At noon values were irregularly changed from those of yesterday. The market continued dull and irregular during the last half of the day. Dealings developed no features of interest. The sales amounted to 201,552 shares.

	Bid.		Bid.
Adams Express	147	N. J. C.	130
American Ex.	118	N. C. Pacific	21½
Alabama—Class A	101½	do. pref	59½
Alabama C.	98	Northwestern	120¾
Atchison & Top.	26	do. pref	144
do. pref	145	N. & W. pref	46½
B. & O.	103½	N. C. 4's	98
B. & O.	98½	do. 6's	122
Can. Pacific	87½	Ont. & W.	19½
Can. Southern	60	Ohio Central	30
Cen. Pacific	31	O. & Miss.	29½
Ches. & O.	147	Oregon	102
C. C. C. & St. L.	69¾	Omaha	47¾
C. & O.	21	do. pref	115½
Cotton oil	40½	P. E. & D.	18¾
do. pref	79½	Pacific Mail	35¾
Del. & Hudson	144¾	Quicksilver	3¾
Denver	15½	do. pref	37
Del. L. & Western	155½	Reading	75½
Erie	29½	Rock Island	74½
do. pref	73¾	R. & W. P.	57½
E. T.	4½	St. Paul	75½
E. T. pref	20	do. pref	127
Ill. Central	103	Tenn. new set 6's	36½
L. & N.	76	do. 5's	101
Lake Shore	124½	do. 4's	79½
L. E. & W.	23¾	Tenn. olds	62
do. pref	77	Union Pacific	43⅝
Louisiana con.	88½	U. S. Ex.	45
Louis. & Nash.	73¾	Va. 6's	50
Man. El.	123½	do. 4's mat. con.	50
Man.	112¾	Wabash	12
M. L. S.	90	do. pref	27¾
Mich. Central	109½	Wells Fargo	145
Missouri Pacific	59½	W. U. T.	83
N. Y. C.	114		

RICHMOND STOCK MARKET.

RICHMOND, VA., May 2, 1892.

GOVERNMENT SECURITIES.	Bid.	Asked.
U. S. 4's, R. & C., 1907	115½	....
STATE SECURITIES.		
North Carolina 4's, C., 1910	98	....
North Carolina 6's, C., 1919	121	....
Virginia 6's, consols, C.	50	....
Virginia 3-4's ten-forties, C., 1919	64	....
Virginia 6's, new, C. & R., 1932	72⅞	74½
Virginia consol coupons, fundable	25	....
Virginia consol coupons, non-fundable	25	....
Virginia consol ten-forties, non-fundable	25	
CITY SECURITIES.		
Richmond City 8's, R., 1901-1910		124
Richmond City 6's, R., 1900-1910	112	114
Richmond City 5's, R., 1886-1896	101½	....
Richmond City 4's, R., 1891	....	98
RAILROAD BONDS.		
A. & C. 1st 7's R. 1907	117	120
A. & C. G'ln 5's, R., 1900	85	100
Char., Colum. & Aug. 1st 7's, C., 1895	103	....
Char., Colum. & Aug. 2d 7's, C., 1910	....	116
Char., Colum. & Aug. 6's, C., 1922	....	102
Georgia Pacific 1st 5's, g. C., 1922	99½	101
Georgia Pacific consolidated 5's, 1923	54	58
Georgia Pacific incomes, 1923	12	14
Jack., Tam. & K. West, 1st 7's, 1907	101	104
Petersburg, class A 5's, R. C., 1926	104	....
Petersburg, class B 6's, R. C., 1926	107	....
Rich. & Meck. 1st 6's, 1921	....	90
Western N. C. 1st 6's, guar.	....	90
RAILROAD STOCKS.		
Atlanta & Charlotte	....	90
Chesapeake & Ohio	23¾	24¼
Petersburg	30½	35
R., F. & P. div. obligation	115	116½
BANK STOCKS.		
Merchants & Planters' Sav.	12	15
INSURANCE COMPANIES.		
Virginia Fire and Marine	38	....
MISCELLANEOUS.		
American Tobacco Company	96¼	98½

Grain and Cotton Exchange.

RICHMOND, VA., May 2, 1892.

Offerings—Wheat, 64 bushels, corn, 1,920 bushels, oats, 1,000 bushels.

Sales—Wheat, 102 bushels; corn, 1,920 bushels; oats, 1,000 bushels.

Quotations—Wheat, Longberry, 98c. to $1.00; notted, 95c. to $1.00; shortberry, 90c. to $1.00; No. 2 red, 97c. to 98c. Corn—White Virginia, 43 to 50c.; No. 2 white, 50c.; No. 2 mixed, 48 to 49c. Oats—No. 2, 35c.; No. 3, 32c. Rye, 88 to 90c.

New York Cotton Market.

NEW YORK, May 2.—Messrs. Hubbard, Price & Co. say: "The Liverpool market this morning was the subject of two opposing influences. Bradstreet's report and the advance of Saturday in America caused an advance of about 3-64 to 4-64 in the value of future contracts, but the continuance of the strike still keeps spinners out of the market, and the fact that spot sales were only 3,000 bales caused reaction and a loss before the close of a portion of the improvement. The day has been a dull one. The bears have perhaps shown a little more aggressiveness than formerly, but the gloomy character of the crop advices coming to hand will evidently deter short sellers for the present, while on the other hand procrastination in the settlement of the labor trouble in Lancashire seems likely to check any tendency toward improvement that may exist abroad. In Manchester yarns are reported to be hardening, while cloths are dull. Rather more inquiry for spot cotton is developing in this market and sales of 700 bales to American consumers had been made up to 1 o'clock to-day. Dullness was the order of the afternoon session of the cotton market, and after 1 o'clock prices varied only 1 to 2 points, closing finally steady. Receipts at the towns of St. Louis, Memphis and Augusta are 313, against 952 last year. There is no further news from Liverpool with regard to the strike."

Futures steady. Receipts at the ports are 8,000 bales, against 6,000 last week and 6,000 last year. The spot market is easier at unchanged quotations. Middling uplands, 7¼c. Transactions in futures, 75,000 bales. May, 7.04@7.06; June, 7.11@7.12; July, 7.21@7.22; August, 7.30@7.31; September, 7.38@7.39; October, 7.47@7.49.

PRODUCE.

Flour closed steady but dull; fine grades of spring, $1.90@2.25; do. winter, $2@2.60; superfine spring, $2.10@2.65; do. winter, $2.60@3; extra No. 2 spring, $2.50@3.20; do. winter, $2.60@3.25; extra No. 1 spring, $3@4.60; do. winter, $3@4.50; city mill extras, $4.75 for West Indies. Southern flour quiet and unchanged; trade and family extras, $3.50@4.50.

Wheat—Options were fairly active, with prices firm in the early dealings on reports of wet weather in central wheat States, and also on reports that the larger Chicago houses were arrayed on the bull side. The strength was not maintained long, as during the afternoon considerable weakness was developed on reports that some large Western holders of wheat were likely to liquidate at any moment. Prices closed ⅛@⅜c. lower. Spot lots closed 3⅛c. lower. Spot sales of No. 2 red winter, 95¼c.; No. 2 red winter, May, 90⅝c.; do. June, 89⅝c.; do. July, 89⅝c.; do. August, 89⅝c.

Corn—Options were moderately active and strong to-day, closing ⅛@⅜c. higher. Spot lots closed firmer at 1⅛c. advance. Spot sales of No. 2 mixed, 51⅛c.; do. May, 47⅝c.; do. June, 45¾c.; do. July, 46c.; do. August, 46⅝c.

Oats—Options were moderately active and irregular, closing slightly changed. Spot lots closed easier. Spot sales of No. 2 white, 36⅝c.; No. 3 do., 35⅝c.; No. 2 mixed, 33⅝@33¾c.; No. 3 do., 33c.; No. 2 mixed, May, 33c.; do. June, 33⅝c.; do. July, 38⅝c.

Pork quiet but steady; new mess, $10.50@11.

Lard dull and lower; May, $6.44; July, $6.52.

Sugar—Raw dull and unchanged; 89-test Muscovado, 2⅝c.; 96-test centrifugal, 3 1-16c. Refined dull; cut loaf and crushed, 5@5⅛c.; powdered, 4⅝@4¾c.; granulated, 4 5-16@4 9-16c.; cubes, 4 5-16@4 11-16c.; mould A, 4 9-16@4 11-16c.; confectioners' A, 4⅛@4⅜c.

Coffee—Spot lots dull; fair Rio cargoes, 15¾c. Futures closed lower; Rio or Santos, No. 7, May, $12.05; do. June, $11.70; do. July, $11.70; August, $11.70.

Pipe Line certificates dull, but firm. Sales, 10,000 barrels. At Consolidated Exchange, June opening, 58c.; highest, 58¼c.; lowest, 57c.; closing, 58¼c.

Naval stores—Spirits turpentine generally steady in price with a light inquiry. Quoted at 34@34½c. Rosin unchanged in price and dull; strained, $1.45; good do., $1.47½@1.50.

Chicago.

CHICAGO, May 2.—Wheat closed 1c. lower. Cables were indifferent, domestic markets were barely steady and there was free local selling because the decrease in the visible supply was not larger.

Corn was firmer on dispatches from the interior that the late rains had prevented early planting. Closing prices were ⅛c. higher.

Oats were active and easier, closing ⅛c. lower.

Receipts—Wheat, 122 cars; corn, 156 cars; oats, 330 cars.

Pork and ribs were firm on the comparatively small deliveries and closed 2½c. higher. Lard was unaccountably weak and near the close was 5c. lower.

	Opening.	Highest.	Closing.
Wheat—May	81¼	81¼	80⅞
June	.....	81⅛	80⅞
July	81⅛	81⅛	80⅞
Corn—May	40¼	40⅜	40¼
June	.....	39¾	39⅝
July	39⅝	39¾	39⅝
Oats—May	28⅜	28⅜	28⅛
June	.....	28⅜	28
July	.....	28⅜	28
Pork—May	$9.35	$9.42½	$9.30
July	9.55	9.65	9.60
Sept	.....	9.70	9.70
Lard—May	6.12½	6.17½	6.12½
July	6.27	6.27½	6.22½
Sept	.....	6.35	6.35
Ribs—May	5.60	5.67½	5.62½
July	5.70	5.75	5.75
Sept	.....	5.87½	5.85

CASH SALES.

Spring Wheat—Sales by sample f. o. b.: No. 2, 83c.; No. 4, 64@73c. Winter Wheat—Sales by sample f. o. b.: No. 2 red, 87½@87¾c.; No. 3 red, 86c.

Corn—No. 2 in store, 40½@41¼c.; No. 2 yellow, 40⅝@41¼c.; No. 2 white, 41c.; No. 3, 39¾@40¼c.; No. 3 yellow, 40⅝c.; No. 4, 39c.

Sales by sample f. o. b.: No. 2 white, 40½@41c.; No. 3, 40½@40¾c.

Oats—No. 2 in store, 28½@28⅝c.; No. 2 white, 30½@31c.; No. 3 white, 29¾@30¼c. Sales by sample f. o. b.: No. 2, 29@29½c.; No. 2 white, 30½@31½c.; No. 3, 38½@39c.; No. 3 white, 30@30¾c.

Lard—Sales, 500 tierces at $6.15; 80,000 pounds loose at $5.95.

Baltimore.

BALTIMORE, May 2.—Flour steady: Western superfine, $2.50@3.10; do. extra, $3.15@3.85; do. family, $4@4.50; winter wheat, patent, $4.65@4.85; spring wheat, patent, $4.70@5; spring wheat, straight, $4.40@4.60; receipts, 7,651 barrels; shipments, 6,730 barrels; sales, 400 barrels. Wheat dull; No. 2 red, spot, 94⅛@94¾c.; May, 92⅞@92⅝c.; June, 91⅝c. asked; steamer, No. 2 red, 88@88¼c.; receipts, 34,977 bushels; shipments, 201,340 bushels; stock, 469,083 bushels; sales, 56,000 bushels. Southern wheat quiet: Fultz, 90@96c.; Longberry, 93@97c. Corn firm: mixed spot, 47⅛@47½c.; May, 47@47¼c; June, 46@46¼c.; July, 46¼@46½c.; steamer, mixed, 45½@45⅝c.; receipts, 55,237 bushels; shipments, 147,508 bushels; stock, 447,466 bushels; sales, 60,000 bushels; Southern corn steady: white, 45@48c.; yellow, 47¼@48c. Oats quiet; No. 2 white Western, 38½@39c.; No. 2 mixed Western, 34½@35c.; receipts, 4,000 bushels; stock, 95,918 bushels. Rye nominal; No. 2, 82c. asked; receipts, 5,521 bushels; stock, 81,416 bushels. Hay firm; good to choice timothy, $15@16. Grain freights more active: steamer to Liverpool, per bushel, 3d.; Cork for orders, per quarter, 28. 9d@28.; cotton, 25c. per 100 pounds; flour, 12c. per 100 pounds. Cotton quiet; middling, 7¼c. Provisions steady: quiet. Butter steady: creamery fancy, 22@23c.; do. fair to choice, 20@21c.; do. imitation, 18@20c.; ladle fancy, 17c; good to choice, 14@16c.; rolls fine, 17c.; do. fair to good, 14@16c.; store packed, 12@14c. Eggs firm, 14@14½c. Coffee dull: Rio cargoes, fair, 17c.; No. 7, 13¼c. Sugar steady: granulated, 4½c. Copper firmer and active; refined, 11½c. Whisky firm at $1.22@1.23. Peanuts—Virginia, 3¼@4¼c.; shelled, 3½@5c.; North Carolina, 3@3¼c.; shelled, 4½c.

Live Stock Market.

UNION STOCK YARDS, ILL., May 2.—The Drovers' Journal London cablegram reports liberal receipts of United States cattle and light general supplies. Cattle—Receipts, 17,000 head; firm; shipping steers, $3.40@5; stockers and feeders, $2.50@3.85; cows and bulls, $1.30@3.50. Hogs—Receipts, 34,000 head; firm; heavy, $4.50@4.60; mixed and medium, $4.45@4.60; light, $4.40@4.60. Sheep—Receipts, 9,000 head; weak; poor to choice wooled, $5@6.50; lambs, $5.75@7.

St. Louis.

ST. LOUIS, MO., May 2.—Flour weak, dull and unchanged. Wheat lower: May, 83⅞c.; June, 81c.; July, 78⅛c. bid; August, 75⅝c. bid. Corn firm and higher: May, 37⅞c. bid; July, 36⅝@36¾c. asked. Oats easier; May, 29c. bid; July, 27⅝c. asked. Pork—Standard mess, $8.50 for old; $10.25 for new. Lard—Prime steam, $5.95.

Nashville.

NASHVILLE, TENN., May 2.—Wheat—No. 2, car lots, 92@93c.; No. 3, 90@91c. Corn from store and delivered at depot, sacked, white milling, 47c.; bulk, 44@46c.; from wagons in the ear, 45@50c.

Liverpool.

LIVERPOOL, May 2.—Spot cotton dull; middling uplands, 3⅝. Sales, 3,000 bales. Futures firm: May-June, 3 56-64; June-July, 3 62-64.

Cincinnati.

CINCINNATI, O., May 2.—Pork—Regular, $10@10.12½; family, $11@11.12½. Lard—Kettle dried, $6.37½. Bacon—Short clear sides, $6.45@6.50. Whisky—Sales of 1,256 barrels of finished goods at $1.13 per gallon.

Wilmington.

WILMINGTON, N. C., May 2.—Spirits turpentine, nothing doing. Rosin firm; strained, $1.05; good do., $1.10. Tar steady at $1.35. Crude turpentine steady; hard, $1.10; yellow dip, $2.25; virgin, $2.25.

Charleston.

CHARLESTON, S. C., May 2.—Rosin quiet at $1.15. Turpentine dull at 31c.

TOBACCO EXCHANGE.

RICHMOND, VA., May 2.—No offerings of tobaccos at auction on 'Change to-day.

Private sales reported to the secretary of the Richmond Tobacco Trade to-day: Wrappers, 26 hogsheads; cutters, 5; scrap, 10; leaf (dark), 27. Total, 68 hogsheads.

Office of the tobacco inspector reports light sampling to-day.

Virginia, Farmers', Davenport's, Wilson's, Myer's, Alleghany, Planters', Old Dominion, Shelburne's, Jones', Crenshaw's, Shockoe, Neal's, and Seabrooke's tobacco warehouses report to-day: Receipts, 236 packages; deliveries, 84.

The United States internal revenue collections for the city of Richmond, Va., to-day are as follows: Tax paid cigars and cigarettes, $3,292.77; tax paid plug tobaccos, $4,018.41. Total, $9,311.18.

There will be a very good sale at Planters' to-morrow.

Registered at the Richmond Tobacco Exchange to-day: E. Watson, Bath county; J. H. Macklin, B. B. Vaughan, J. P. Williamson, Petersburg.

GOOD NEWS
FOR THE MILLIONS OF CONSUMERS OF
Tutt's Pills.
It gives Dr. Tutt pleasure to announce that he is now putting up a
TINY LIVER PILL
which is of exceedingly small size, yet retaining all the virtues of the larger ones. They are guaranteed purely vegetable. Both sizes of these pills are still issued. The exact size of
TUTT'S TINY LIVER PILLS
is shown in the border of this "ad."

A. B. LIPSCOMB,
731 EAST CARY STREET,
has on hand and making to order PHAETONS, BUGGIES, BUSINESS WAGONS, SPRING DRAYS, TRUCKS. REPAIRING and REPAINTING in the best manner. A call solicited

FINANCIAL.

RICHMOND AND WEST POINT TERMINAL Railway and Warehouse Co.

To the Bondholders of the Richmond and Danville System and the East Tennessee, Virginia and Georgia System:

The plan of reorganization of the Richmond and West Point Terminal Railway and Warehouse Company, dated MARCH 1, 1892, provides for the retirement of your bonds and the issue of certain securities in place thereof. The plan is not coercive. It contemplates the prevention of receiverships with consequent bankruptcy and disintegration of the properties. Your co-operation is necessary to preserve the integrity of this large system of railroads, and you are invited to become parties to the plan by depositing your bonds without delay with the Central Trust Company of New York. As recited in the reorganization plan, some of its advantages will appear by comparing the results of the present system of operation and of the one proposed, bearing in mind that the apparent net earnings of the existing properties are not and have not been available to their full extent.

PRESENT STATUS.

Gross earnings last fiscal year (excluding Alabama Great Southern)	$28,338,500
Operating expenses	19,593,764
Net earnings	8,744,736
Fixed charges	9,474,837

PROPOSED CONSOLIDATION.

Fixed charges (excluding $10,000,000 first mortgage bonds, to be issued only for additional property)	6,400,000
Rentals (Cincinnati Southern, $1,000,000; mortgage N. C. R. R., $260,000)	1,260,000
Total fixed charges	$7,660,000

Concentration of numerous corporations under one management will largely reduce the expenses and increase the net earnings. The plan makes due allowance for any improvements or betterments which may be found requisite during the next two years, with a view to material reduction in operating expenses. Provision has also been made for all car trust obligations ($2,369,564) and to pay off existing floating debt ($6,310,000, since the publication of the plan increased to about $7,310,000). The committee is to name the first board of directors of the new corporation, which will be called "The Southern Railway Company." In determining the basis of exchange of old securities for new, the committee has endeavored to exercise absolute impartiality and to treat all interests in a fair and equitable manner. Over 75 per cent. of the aggregate amount of the Richmond and West Point Terminal Railway and Warehouse Company securities have been deposited, together with stocks and bonds of Auxiliary Companies, the details of which have been previously published. The 5 per cent. and 5 per cent. bonds of the Richmond and West Point Terminal Railway and Warehouse Company and all classes of stock may be deposited until and including FRIDAY, May 6, 1892, upon payment of a penalty of 2 per cent. The time for the deposit of all underlying bonds is extended until and including FRIDAY, May 6, 1892. After the dates above named stocks and securities will be received only upon such terms as the committee may then impose. The right of subscription to the cash fund offered under the plan to the depositaries of stock and 5 per cent. bonds will be extended to such date as may be hereafter advertised by the committee. Copies of the plan of reorganization may be had at office of the Central Trust Company of New York.

NEW YORK, May 3, 1892.

FREDERIC P. OLCOTT,
OLIVER H. PAYNE,
FREDERICK D. TAPPEN,
WILLIAM H. PERKINS,
HENRY BUDGE,
H. C. FAHNESTOCK,
J. KENNEDY TOD,
Committee.

GEORGE S. ELLIS, Secretary,
54 Wall street, New York.
my3-tf

VIRGINIA SAFE DEPOSIT AND FIDELITY COMPANY.—A general meeting of the subscribers to the capital stock of the VIRGINIA SAFE-DEPOSIT AND FIDELITY COMPANY is hereby called, to be held in the room over the offices of the Planters' National Bank, at No. 1200 east Main street, Richmond, Va., at 12 o'clock M. on THURSDAY, 26th day of May, 1892, for the purposes of organization of the company and the transaction of such other business as may be brought before the meeting.
J. B. PACE,
JOHN P. BRANCH,
B. B. LEE,
E. D. CHRISTIAN,
JAMES H. DOOLEY.
RICHMOND, VA., April 29, 1892. my1-td

MEETINGS.

NOTICE.
NORFOLK AND WESTERN RAILROAD CO.
The annual meeting of the shareholders of the Norfolk and Western Railroad Company will be held on WEDNESDAY, the 4th day of May, 1892, at 10 o'clock A. M., at the office of the company in the city of Roanoke, Va., when an election will be held for thirteen directors for the ensuing year, and such other business transacted as may properly come before the meeting.
The transfer books will be closed from 3 o'clock P. M., April 16, 1892, until 9 o'clock A. M. May 6, 1892. A. J. HEMPHILL, Secretary.
April 14, 1892. ap 19,23,29,my3

THE ANNUAL MEETING OF THE LADIES' HOLLYWOOD MEMORIAL ASSOCIATION will be held TUESDAY, May 3d, at 12 M. in the lecture-room of the Second Presbyterian church. One dollar a year constitutes membership, and every member is requested to attend the annual meeting. my1-2t

HOLLYWOOD CEMETERY COMPANY.
RICHMOND, VA., April 29, 1892.
THE ANNUAL MEETING OF THE STOCKHOLDERS OF THE HOLLYWOOD CEMETERY COMPANY will be held at the Rooms of the Chamber of Commerce on TUESDAY, 10TH MAY, 1892, at 5 o'clock P. M.
R. T. BROOKE,
ap29-10t Secretary and Treasurer.

OFFICE OF RICHMOND AND WEST POINT LAND, NAVIGATION AND IMPROVEMENT CO., OFFICE 1103 EAST MAIN STREET, RICHMOND, VA., April 30, 1892.
THE ANNUAL MEETING OF THE STOCKHOLDERS OF THIS COMPANY will be held at the office of Major James H. Dooley, president, No. 1103 east Main street, Richmond, Va., on WEDNESDAY, May 4, 1892, at 12 o'clock M. GEORGE J. ROGERS,
ap30-2w Secretary.

THE ANNUAL MEETING OF THE STOCKHOLDERS OF THE TAYLOR & BOLLING COMPANY will be held at their office on
TUESDAY, MAY 10, 1892,
at 5 o'clock. BLAIR BOLLING,
ap27-2w Secretary.

ANNUAL MEETING.
The annual meeting of the members of the RICHMOND MOZART ASSOCIATION will be held at the MOZART ACADEMY on THURSDAY, MAY 5TH proximo, at 8:30 o'clock P. M.
ap30-tmy5 JAMES W. PEGRAM, Secretary.

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
mh30-tu,th&satf PURCELL, LADD & CO.

OLD DOMINION
Building and Loan Association,
No. 1115 E. MAIN STREET, RICHMOND, VA.
Authorized Capital, - - - - - $20,000,000
Subscribed Capital, - - - - - $ 3,000,000
The Best Agency known for the Profitable Investment of Small Savings.
Lends Money on Real Estate on Accommodating Terms and Permits Small Monthly Payments on Loans.
Considering the safety of the Investment, there is nothing which pays so well as Building-Fund Stock. Correspondence Solicited.
Shares, $100 Each, payable in instalments of 60 cents per share per month, or paid up in full for Investors, $50 net, per share.
DIRECTORS:—J. TAYLOR ELLYSON, President; NORMAN V. RANDOLPH, JOHN S. ELLETT, JOHN B. PURCELL, F. T. SUTTON. CARLTON McCARTHY, Secretary and Treasurer, Box 408.

BANKERS AND BROKERS.
MERCHANTS' AND PLANTERS' SAVINGS BANK
Capital, - - - - $100,000
JOHN H. MONTAGUE, President.
H. A. WILLIAMS, Cashier.
DIRECTORS:
N. W. NELSON,
THOMAS N. CARTER,
JOHN C. SHAFER,
THOMAS G. JACKSON,
JOSEPH HALL,
B. C. WHERRY,
JOHN H. MONTAGUE,
E. R. ARCHER.
Deposits Received and Interest Allowed.
LOANS NEGOTIATED.
ap13-tf

ORGANIZED 1866.
Union Bank of Richmond
1104 MAIN STREET.
JAMES MILLER, President. J. B. BEASLEY, Cashier.
DIRECTORS:
JAMES MILLER, T. WM. PEMBERTON,
A. L. BOULWARE, B. ALSOP,
CHAS. E. WORTHAM, A. L. SHEPHERD.
W. W. TIMBERLAKE.
Capital, - - $219,750,00
Surplus, - - $215,000.00
Undivided Profits, $12,133.88
DEPOSITS RECEIVED AND INTEREST ALLOWED.
LOANS NEGOTIATED.
OFFICE HOURS: 9 to 3 P. M. mh 13-3m.

J. P. BRANCH, Pres. JOHN F. GLENN, Cash.
F. R. SCOTT, V.-Pres. JOHN MORTON, As. Cash.
MERCHANTS' NATIONAL BANK.
UNITED STATES AND CITY DEPOSITORY.
CAPITAL STOCK PAID IN, $200,000.
SURPLUS AND UNDIVIDED PROFITS, $184,537.95.
Collections made at reasonable rates on all available points in Virginia, North Carolina and elsewhere. Interest allowed by agreement. Correspondents in New York city: National Bank Commerce, United States National Bank Western National Bank.
Correspondence and business solicited.
fe27-1yr

THOMAS BRANCH & CO.,
BANKERS AND BROKERS,
1101 MAIN STREET.
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INSURANCE.
ORGANIZED 1832.
TESTED FOR SIXTY YEARS.
Assets, : : : : : $650,000.
Virginia Fire & Marine
Insurance Company,
OF RICHMOND.
This old Virginia institution issues a short and comprehensive Policy, free of petty restriction, and liberal in its terms and conditions.
Insures against Fire & Lightning
ALL DESCRIPTIONS OF PROPERTY IN COUNTRY AND TOWN, PRIVATE OR PUBLIC, INSURED AT FAIR RATES, ON ACCOMMODATING TERMS.
Agencies in Every Town and County.
WM. H. PALMER, President.
W. H. McCARTHY, Secretary.
S. McG. FISHER, Ass't Sec'y.

BOOTS, SHOES, &c.
GENTS' FINE NEWARK HAND-MADE SHOES,
IN
French Calf, Cordovan, Kangaroo, Patent Leather and Enamel Piccadilly, Blucher, Tuxedo and all the leading styles.
J. A. GRIGG,
Pace Block.
ap10-tf

CONSUMPTION.
I have a positive remedy for the above disease; by its use thousands of cases of the worst kind and of long standing have been cured. Indeed so strong is my faith in its efficacy, that I will send TWO BOTTLES FREE, with a VALUABLE TREATISE on this disease to any sufferer who will send me their Express and P. O. address. T. A. Slocum, M. C., 181 Pearl St., N. Y.

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

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PRESTON BELVIN,
FINE ART FURNITURE,
No. 18 Governor Street,
Sole Agent for the Richmond Cedar Works' Celebrated MOTH-PROOF RED CEDAR CHEST.
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BICYCLES, &c.

The chances are that you never buy an article without first asking yourself "Will it fill the bill?" "Is it the latest?" "Will I be with the majority?" Well, you not only have a right to ask, but you have a right to a plain, straightforward and explicit answer. If you can't get it, you'll draw your own conclusions. We have the best of reasons for speaking plainly—we've nothing to hide.
Fifty of Richmond's cycle riders have linked their fortunes with ours in the purchase of their this season's mount. Their "bills" are filled! "They eat nobody's dust" and "No recount is necessary."
A. K. & C. E. Schaap,
BICYCLE DEALERS.
617 EAST BROAD STREET.
519 EAST BROAD AFTER MAY 1ST.
'Phone 888. ap 24

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—Richmond 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.
mh26-tf

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.

Chickens and Eggs
AND HOW TO GET THEM.
Use Polk Miller's "Victory" Poultry Food.
It adds greatly to the fowls' laying, and I have never seen a case of Gapes in young chickens when it was used. Now I would as soon do without salt in my food as to undertake to raise fowls without Polk Miller's Chicken Food.
WILLIS W. HOBSON, Powhatan county, Va.
I have used one box, and found it very beneficial to young fowls. Have not lost any with Gapes since I commenced its use.
MISS NELLIE DIGGS, Mathews Courthouse Va.
It is a sure preventative of Gapes, and we consider it indispensable in our future efforts at "poultry-raising."
Mrs. L. H. GRAYHILL, Arch Mill, Botetourt county, Va.
It stopped Cholera entirely among my fowls
Mrs. J. K. HANNAH, Pamplins, Va.
We have a thousand certificates like the above.
Sold by druggists and country stores. Price, 25 cents. Dealers can get it from all wholesale houses in Richmond and from JAMES BAILEY & SON, our Baltimore agents.
Single packages by mail on receipt of 25 cents. Address,
THE POLK MILLER DRUG CO.,
RICHMOND, VA.
ap10-tjel6

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 18 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)

DISSOLUTION OF COPARTNERSHIP.
RICHMOND, VA., April 30, 1892.
THE FIRM OF JOSEPH HALL & CO. is this day dissolved by mutual consent.
The plant and good will of the concern has been purchased by CHAMBLIN & SCOTT.
The old firm desires for the new concern a continuance of the patronage accorded to them.
All outstanding accounts of the firm of JOSEPH HALL & CO. will be settled by Mr. JOHN CHAMBLIN, at the office of Chamblin & Scott.
JOSEPH HALL,
JOHN CHAMBLIN.
The undersigned having purchased the plant of the RICHMOND IRON WORKS from JOSEPH HALL & CO. will continue the GENERAL FOUNDRY and MACHINE BUSINESS under the firm name of CHAMBLIN & SCOTT.
JOHN CHAMBLIN,
my1-3t JAMES H. SCOTT.