

OUR LITERARY BUDGET.

DELAY OF REALISM IN PROGRESS.

The Jaded Reader is Tempted to Protest, Enough of Tolstol and Verga—Let Other Men and Books Have a Chance.

This is an undogmatic age, in which doctrinaire creeds are rather tolerated than heartily supported. When urged too long and too vehemently they provoke the audience to inquire, as Thackeray did under pressure of Carlyle's Cassandra-strains, "Why doesn't he hang up his dashed old fiddle?" Afflicted by the excessive crying up of one set of wares, people long for the auctioneer's announcement, "The next thing is something else."

Thus the alleged realists, one might almost say, have been praised to death. The jaded reader is tempted to protest, "Enough of Tolstol and Verga; let other men and other books have a chance."

Fatigued by the over-valuation of one school, and irritated into thinking for himself by the insistent assertions of its prophets that here only the way of salvation lies, the reader pauses in his search after amusement, becomes critical, and turns an analytic eye upon the methods and results of these exclusive enterprises and enlighteners of mankind. And what does he discover? That the minute description of wall paper and carpet patterns, the chronicling of small-bore, elaborately detailed conversation of ordinary people, the trivial subjects, is in the main, stale and unprofitable. Only the most talent can make this sort of thing other than wearisome and pointless; and the finest talent might usually be at better business. Grant that we have absolute veracity, the exact reproduction of mundane facts, daily life copied as by a camera, the question remains, Does the result justify the labor of author and reader? Is daily life worth writing out? Are the common phenomena of everybody's experience fit matter to preserve and perpetuate in type?

Certainly not. The daily life of nearly all of us is laboring upon the verge of earning wherewith to pay our bills and our instinctive love of mere being. In the vast majority of cases it amounts to very little, is nothing to be proud of, affords next to nothing worthy of record. Human nature is noble in its possibilities; few experiences are worth remembering, few deeds worth telling, few scenes worth depicting. The clerk at his desk, the farmer in his field, are a part of the general scheme, but with rare exceptions they and their environment are interesting only to themselves.

A Literary Phenomenon.

The study of literary history is one that profoundly impresses the thoughtful person with the certainty of human efforts. Every prolific period presents its special students with a great galaxy of various orders of talent, stars of many degrees of magnitude; but of these only a few attain that recognition from the public which is the object of all literary ambition. Perhaps, indeed, these secondary, tertiary or quaternary lights have not lived in vain, since by a certain sort of literary absorption, not paralleled in the stellar world, they contribute to the light and the brilliancy of the few bright particular stars whose rays reach posterity. A Shakespeare gathers into himself the intellectual wealth and greatness of an era, and is its greatest plagiarist by right of being its greatest genius. A Milton embodies the essence of the moral and intellectual history of the century of the greatest stirring and stormy years of English history, and superadds to it the spirit of all the literature of preceding ages. A Homer reflects, as in the shield of his Achilles, the manifold and varied life of his whole people. The old dream of gathering the essence of a literary history into the volume of a single book, it is the weary work of those whom we call men of genius, and who reflect the intellectual and literary life of their generation. The permanent literature of the world, that which is produced by minds of the first order, embraces the wealth of all.

Now, the phenomenon of the English Bible is this, that it has superadded to the genius of ages that produced the original spirit of the intellectual and religious life of the most intense, the most creative age of the mind of the English-speaking world. In other words, there is for the English-speaking races more of the English-speaking races more of the accepted version of the Bible than there is in the original for any modern race, and more than there is in any version in a contemporary tongue for any modern people. After the English, the Germans follow next with a version, thick and weighty, sixty-three times as many as the addresses of congratulation on the occasion of her jubilee.

In the October number of Peterson's Magazine appears the announcement that the magazine is about to pass into the control of stockholders, who propose to convert it into a periodical devoted solely to literature and art.

The Rev. John Wright, D. D., has prepared a bibliographical account of the "Early Bible of America," which Thomas S. Whitaker, New York, will publish this week. Besides the regular edition, the publisher promises a large paper issue, limited to one hundred copies.

One hundred and twenty thousand copies of Zola's "Debut" have been sold in less than three months. He has received \$189,000 for the publication in English of nineteen volumes, and by their publication in book form he has made about \$190,000 more. In twenty years altogether he has made about \$260,000.

An event of rare and curious interest was the recent discovery in a Broadway bookstore in New York of two book-copies that were feeding on an antique copy of Seneca. These minute animals, more celebrated in literature than anything else of their size, are very infrequently found, and even more infrequently identified. Eugene Feld chronicled the discovery of one in Chicago about a year ago, and a daily paper recalls the fact that when Bernard Quiritch found one among his books in London five years ago, he gave it a dinner in honor of the event. But for the most part, the book-worm has been, like the griffin, a creature more of fable and fancy than of fact, and this most recent discovery of two is entitled to go on the records of history.

Harper & Brothers announce that they have the following books ready for immediate publication: "Water-Banish of London," illustrated with more than a hundred views of architectural remains, buildings, street scenes, works of art, etc.; "The Desire of Beauty," a series of essays on art and aesthetic subjects, by Theodore Child; "The West from a Car Window," by Richard Harding Davis, copiously illustrated; "Field and Sky," a Magnificent Chronicle of Earth and Sky," by Matthew McCulloch Williams; "Brander Matthews' Americanisms and Britishisms," a new volume in the series of Harper's American Essayists; A Conan Doyle's volume of detective stories, "Adventures of Sherlock Holmes," with picturesque illustrations, by L. D. Hunt; "Little Treasures of Literature," illustrated (Harper's Black and White series); a new book for boys by Kirk Munroe, entitled, "The

poetry is genuine, spontaneous, and at first hand. As I turn over the leaves of an edition which I read forty-five years ago, and see, by the passages under-scored, how much I enjoyed, and remember with whom, so many happy memories revive, so many vanished faces lean over the volume with me, that I am prone to suspect myself of leaning to an enchantment that is not in the book itself. But no, I read Beaumont and Fletcher through again last autumn, and the eleven volumes of Dyce's edition show even more pithy marks than the two of Durley had gathered in repeated readings. The delight they give, the gaiety they inspire, are all their own. Perhaps the cause of this is their lavishness, their lightness, their happy confidence in resources that never failed them. Their minds work without the reluctant creak which pains us in most of the latter dramatists. They had that pleasure in writing which gives pleasure in reading, and their generous gratitude because they promote cheerfulness, or even when gravest, a pensive melancholy that, if it does not play with sadness, never takes it too seriously.—James Russell Lowell, in Harper's Magazine for October.

The Long Life of Modern Poets.

Length of days seems to be a boon especially conferred upon men of letters, and of no class has this been truer than of our American poets. Richard Henry Dana, the Nestor of them all, lived to the age of ninety-two. William Cullen Bryant died at eighty-four. The poetic voice of Henry Wadsworth Longfellow rose strong and clear until when his years were seventy-five, it was silenced in the midst of its sweetest notes. Ralph Waldo Emerson, philosopher, essayist and poet, whom many regard as greatest in his role of poet, enjoyed seventy-nine years of life. James Russell Lowell, at the close of a life of seventy-two years full of brilliant poetic achievement, "fell on sleep" ere his mental powers had known decline or eclipse. A Bronson Alcott, famed as a transcendental philosopher rather than as a poet, when past fourscore wrote some of the finest sonnets in our language. Greenleaf Whittier, at the ripe age of eighty-five, has just been laid away to the final rest. George William Curtis, a mastery prose poet, only a few days previous, joined the "great majority," after sixty-eight years of glorious life.

We are glad that kindly nature crowned her favored gifts to our poets with length of days. The same boon has been granted to most of the great poets of this century. Byron and Shelley were cut off prematurely, but they invited their fate. Scutcheon saw the dawning of his seventeenth year, Wordsworth died an octogenarian, Robert Browning, when he reached fourscore, Tennyson still lived at eighty-three, the poet laureate of his country, as prolific in songs and essays as in his golden prime, Goethe, Germany's greatest poet, fell in harness at eighty-three, with mental powers unabated, and Victor Hugo, in whom France recognizes her foremost poetic genius, died in his eighty-fourth year, an intellectual giant to the last.

These facts indicate that the Muse loves to reward with long and fruitful years the true poets who dedicate their lives to her service—the poets who, like Milton, for her sake

Tracts as Novels.

Another complaint of the summer reader is that he is solicited to read tracts thinly disguised as novels. Some zealous young woman, whose soul is stirred by sociologic problems—by the inequality and the want of respect for the women by the neglect of children, by the degradation of girls—is moved to write a story. Her style is a compound of rhetorical scolding and the report of the district reader; her characters are cut out of paste-board, and if drawn from high life she exhibits only the ignorance of that life; her philosophy is crude, and her dialogue is without discrimination of character or tone. The motive she happens on is very likely a good one, and in the hands of a master the story would have power and influence, but as she uses it, the outcome is a weak effect as if it were offensive to good taste. The summer reader says that these writers are making a slop-bowl of literature. It would be more polite if he said waste-basket. The newspaper critic in his haste sometimes characterizes these stories as "strong," because the writer uses colloquial language and the technical terms of physiology and legal enactments, but even the painter of horrors knows that he must keep within the limit of his art, and that his effective work is done in fine touches, and by delicate coloring. The same epithet, "strong," is applied to what may be called studies in market anatomy, whose only claim to be considered realistic is one that might attach to a description of a neglected gunshot wound in a nephritic hospital. This is not scientific enough for the columns of a medical journal, and the summer reader says that this failure does not give it the slightest literary merit. Charles Dudley Warner, in the Editor's Study, in Harper's Magazine for October.

Literary Notes.

The largest book ever known is owned by Queen Victoria. It is eighteen inches thick and weighs sixty-three pounds. It contains the addresses of congratulation on the occasion of her jubilee.

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"Cocometes: A story of the Florida Reef and Everglades," and a revised edition of William Black's "Green Pastures and Piccadilly."

The Messrs. Putnam's fall announcements include: "Nullification, Secession, Webster's Argument and the Kentucky and Virginia Resolutions," by Wm. L. G. Loring; "The Charge in the Roman Empire," D. 64170, by Professor W. H. Ramsey; "Studies of Travel in Greece and Italy," by the late Edward A. Freeman; Leroy-Baudouin's "The Empire of the Czars and the Russians," from the third edition; "A French Ambassador's Compe de Comingses" at the Court of Charles II., by J. Jusserand; "Short Stories," an illustrated narrative of hunting trips, by Edward N. Buxton; "Notes for the Nile," by Hardwicke D. Rawnsley; "Japan in Art and Industry," from the French of Felix Regamey; "The Genesis of Art Forms," by Professor George L. Raymond, of Princeton; "The Customs and Monuments of Prehistoric Peoples," from the French of the Marquis de Nadaillac; "Scenes from the Life of Christ," edited by Jessica Cone, with photographs from celebrated paintings; the "Ariel Edition" of Shakespeare's works in thirty-nine volumes of pocket size, with 500 illustrations by Frank Howard, each volume being sold separately; Irving's "Conquest of Granada," in a style companionable to last year's "Darro Edition" of the "Alhambra"; "Fairy Tales of India," collected and edited by Joseph Jacobs and J. D. Batten; "The Supernatural," its Origin, Nature and Evolution," by John H. King; "The Philosophy of Individuality," by Antoinette Brown Blackwell, and Hygienic Measures in Relation to Infectious Diseases," by Geo. H. F. Nuttall, of Johns Hopkins University and Hospital.

Hero-worship is not extinct in New England. St. great have been the crowds that gathered about the grave of the poet Lowell, at the close of his life, and it has been necessary to place a special police guard around the lot. Every one who comes wants to carry away a leaf or flower as a memento, and if this were allowed, the grave would be entirely stripped of everything of the kind. September 13th, between 1,700 and 1,800 persons, of all ages and of all nations, gathered around the grave, and every day they are still coming.

George William Curtis made a very happy response to the praises of friends at a dinner given at the Taver Club of Boston some years since upon his birthday. Dr. Holmes, Mr. Lowell and President Norton had all said their say, and it was the turn of the speaker called upon to respond. By way of illustrating his own case he told the story of an Oriental prince and his mentor. Prince and mentor walked abroad one day, the latter carrying in his hand a jar, which he presently uncorked. From the open mouth of the vessel rose a gas, and the prince, who had been leaning on the mentor's arm, gradually took such shape that the prince could not help recognizing traces of his own features, though glorified and ennobled. "Can it be that this picture me?" asked the flattered prince. "Yes," smiled the mentor, "however, as you are, but as you ought to be."

A sister poet, who visited Mrs. Thaxter the other day, tells of approaching the quiet cottage when a sudden turn brought to view a gorgeous patch of color, seeming to radiate from the very center of the gray walls. At first there was no accounting for the brilliant reds and yellows, glowing in the sunshine, as violet rays from a distant star. Only on reaching the house did she discover that, through the broad window opening to the sea, a huge mantel shelf was in sight, wide, long and every inch of space covered by tiny vase glasses. Not one single vase or bowl marred the symmetry of the arrangement. In each glass stood a single, perfect blossom, either a golden bloom of scarlet geranium, or else a golden nasturtium. These flowers, that give the pride and delight of Mrs. Thaxter's heart, are all cultivated by her own hands, and every morning as long as a posy is to be gathered, she goes out into the garden, and with a strict sense of justice apportioned each blossom a place so there shall be no overcrowding or favoritism.

According to French papers arrangements are about completed for the erection of a monument to Theophrast Renaudot, founder of journalism in France. The monument will be erected at the General Council of the Seine Department have granted sums of money for the purpose. Jules Claretie is the chairman of the committee which has the project in charge, and Alfred Beuchet has been chosen as sculptor. Theophrast Renaudot, who is to be honored, was born in London, in 1775. He studied medicine. After practicing his profession for a time in his native place he was called to Paris by Cardinal Richelieu in 1825. There he established labor bureaus, loan houses, free hospitals and other institutions, which made him popular among the people. On the 10th of May, 1831, Louis XII. gave him the "privilege of printing and selling the news and stories of what has happened and what may happen in and outside of the kingdom." The first Gazette appeared on the evening of the same day. The future monument is to adorn the Flower Market, where the former editor once had his office.

Charles Scribner's Sons announce a number of interesting books for publication this fall. Among them we note: "The Life and Letters of Washington Allston," by Jared B. Flagg, N. A.; "American Illustrations," by F. Hopkinson Smith; "The First Streets of the World," "Life and Times of Michael Angelo," by John Addington Symonds; "France Art," by W. C. Brownell; "The Children of the Poor," by Jacob Riis; "The Beach of Falesa and the Bottle Ashore," by R. L. Stevenson; "Afloat and Ashore on the Mediterranean," by Charles Morley; "Spanish Cliffs," by Charles G. Loring; "Blackfoot Lodge Tales," by George B. Grinnell; "The French War and the Revolution," by Professor William M. Sloane, of Princeton; "Barnard of Clairvaux," by Dr. R. S. Storrs; "Aleinu," "Alselar" and "Froebel," by the Great Editors Series; "The Reformation," by Dr. Philip Schaff; "The Campaign of Waterloo," by John C. Ropes; "The Refounding of the German Empire," by Colonel G. B. Mallet; "Letters to a Young Housekeeper," by Mrs. Bayard Taylor; "Songs About Life, Love and Liberty," by Anne Moore; "The Poems of Mrs. Julia C. R. Dorr, and "Outlines of Ancient Egyptian History," based on Mariette, the translator and editor being Mary Brodrick; "The Juvéniles" on the Scribner list are by Mrs. Burnett, Mr. Stockton, Professor Boyesen, Mrs. Rebecca Harding Davis, G. A. Henty and others.

ENTOMBED HYPNOTICS.

Some Strange Stories Told by Bishop Thoburn.

In his new book on the Orient, M. E. Bishop Thoburn writes as follows:

Every year or two a story goes the rounds of the American papers to the effect that some of these wonderful devices of India are being used in the East. It is a story of a man, and in this state he is buried alive and left in the grave for days, and even months, after which they are restored to life again. I quote the following from the New York Mail and Express: "Much has been written of late about the capacity of the human mind for years in the East. Of much greater interest, however, is the fact that human beings can also lie for months buried under ground and then be brought to life again. Such phenomenal beings are not, of course, found in this continent, but in Europe, but in a most remarkable manner. A German writer has recently written a very interesting essay on the capacity, often proved, of Indian fakirs to let themselves be buried for longer or shorter periods, and to come to life again, smiling, after the ordeal." I have repeatedly met with statements of this kind, and some years ago Dr. Buckley, who takes a special interest in researches of this kind, wrote to me to know how far my own observation had

corroborated stories of the kind. I had in a general way heard such stories, but never had met with a single case well attested or otherwise. I began at once to make inquiries, and was soon told that such cases did actually occur; but at which I was in vain to run down even one of the floating stories which reached my ears, I gave up the task as hopeless. The man who is able to do it always lives a good many hundred miles distant. The name of his town or village can never be given. The exact place and time at which he performed the semi-miracle are never known. In short, there is never anything but the most vague of shadowy rumors on which to build such a story.

So far as the stories which Europe and America are concerned, they may be said to be traced to the history of a man named Hari Das, who belonged to Cashmere, or possibly the Panjab, and submitted himself to be buried alive in the presence of Ranjit Singh, in the year 1837. The authority almost invariably quoted for this statement is Dr. Homburger, formerly physician at the court of Ranjit Singh, then ruler of the Sikhs. I was personally acquainted with Dr. Homburger about thirty years ago, and had every reason to esteem him as a man of veracity and integrity. He was at that time very old, but with a retentive memory and clear judgment. So far as his testimony to the occurrence which he had seen is concerned, I should not hesitate for a moment to receive it without question; but when I examine the story itself I find it far from satisfactory. Dr. Homburger never witnessed anything of the kind. He says that he returned to the place in Europe in 1833, and on the voyage out he had as a traveling companion General Ventura, who was at that time in the service of Ranjit Singh. In the course of the voyage General Ventura told him that during his absence some wonderful things had taken place at La Fier on the mountains had been able to place himself in a state resembling death, and while in this condition was buried, and when disinterred returned to life again. Dr. Homburger says, after speaking into a hypnotic or unconscious state. "He was strapped in the lion on which he was sitting; the seal of Ranjit Singh was stamped thereon, and it was placed in a chest, on which the Maharajah put a strong lock. The chest was buried in a garden outside the city belonging to the minister; barley was sown on the ground, and the place enclosed with a wall and surrounded by sentinels. On the fortieth day, which was the time fixed for his exhumation, a great number of the authorities of the durbur, with General Ventura and several Englishmen near the vicinity, one of them a medical man, went to the enclosure. The chest was brought up and opened, and the fakir was found in the same position as they had left him, cold and stiff. A friend of mine told me that had I been present when they endeavored to bring him to life, by applying warmth to his head, and putting into his ears and mouth, and rubbing the whole of his body to promote circulation, etc., I should certainly not have had the slightest doubt as to the reality of the performance. The minister, Raja Dhyam Singh, assured me that he himself kept this fakir four months under the ground when he was in June, 1837, and that he had the day of his burial he ordered his beard to be shaved, and at his exhumation his chin was as smooth as on the day of his interment, thus furnishing a complete proof of the powers of vitality having been suspended during that period."

The same story is related by one or two other writers; but it is worthy of note that they have it only as hearsay. Dr. Homburger himself did not witness this wonderful scene. It is also stated that the man Hari Das had a bad reputation, and that his moral character was of the worst description. There is nothing incredible in the statement that he was refined into a state which resembled death. That can be done by many men, both in India and elsewhere. Nor is it incredible that he was buried in the presence of Ranjit Singh. There, however, the admissions must cease. It is perfectly credible that he was buried in the grave almost immediately after he had been set. Large numbers of these devotees are accomplished jugglers; but we need not assume that any real deception was used in this case. A very considerable bribe would accomplish all that was necessary. The story of the fakir being seen to be buried in the original statement. So also with regard to the interment lasting four months. The statement was made to Dr. Homburger by an officer of Ranjit Singh; and even if we assume that this gentleman intended to tell the truth, he was doubtless credulous to the last degree, and perhaps he had had a sympathetic hearer in the person of Dr. Homburger. The weak point in the whole story, however, is found in the fact that a little later an English officer proposed to Hari Das that he try an experiment by allowing himself to be locked up in a strong box, suspended from the ceiling of a room, possibly reach the box and endanger his safety, and remain for a specified time in the box, while the officer in question held the key. To this Hari Das would not for one moment consent. The key, no matter what happened, must be in the hands of his Indian friends. Dr. Homburger states that many Englishmen lost confidence in his pretensions because of his unwillingness to have the experiment tried with reasonable safeguards to test its reality. When we look member that the whole occurrence took place more than fifty years ago, and over India has been searched over and over for another man who can accomplish the same wonderful feat, and that only one case has yet been located so that even the most cursory examination of the alleged feat could be made, the reader will no doubt hesitate to believe so extraordinary a story. From the first the Indian jugglers and the Indian devotees have been practically one and the same, and it is from this extremely doubtful source that Theosophy has drawn most of its wonders and all its traditions. Our friends in America need not wonder that their minds about people in India having learned how to bury themselves alive for days, or any lesser period. Thus far the assertion that such a wonder has actually transpired rests upon an exceedingly slender foundation.

LEMON ELIXIR. A Pleasant Lemon Tonic. For Biliousness, Constipation, Malaria, Colds and Grip. For Indigestion, Sick and Nervous Head-ach. For Sleeplessness, Nervousness, and Heart Disease. For Fever, Chills, Debility and Kidney Disease take Lemon Elixir. Ladies, for natural and thorough organic regulation, take Lemon Elixir. Dr. Mozier's Lemon Elixir is prepared from the fresh juice of lemons, combined with other vegetable liver tonics, and will not fail you in any of the above-named diseases. 50c, and \$1.00 per bottle. Prepared only by Dr. H. Mozier, Atlanta, Georgia.

At the Capital. I have just taken the last of two bottles of Dr. H. Mozier's Lemon Elixir for nervous headache, indigestion with disordered liver and kidneys. The Elixir cured me. I found it the greatest medicine I ever used. J. F. STREET, Attorney. 1225 F. Street, Washington, D. C.

From a Prominent Lady. I have not been able in two years to walk or stand without suffering great pain. Since taking Dr. H. Mozier's Lemon Elixir I can walk a mile without suffering the least inconvenience. Mrs. R. H. BLOODWORTH, Griffin, Ga.

BROWN'S IRON BITTERS cures Dyspepsia, Indigestion & Debility. Children Cry for Fitcher's Castoria.

INSURANCE STATEMENT.

ANNUAL STATEMENT, DEALING EXCLUSIVELY WITH TRANSACTIONS AND AFFAIRS within or managed from within the United States, for the year ending the 31st day of December, 1931, of the actual condition of the branches in the United States of the BRITISH and FOREIGN MARINE INSURANCE COMPANY, LIMITED, organized under the laws of the Kingdom of Great Britain, made to the AUDITOR of Public Account, for the Commonwealth of Virginia, pursuant to sections 1281 and 1281, Code 1887, regulating the reports of insurance companies.

Name of the company in full—BRITISH AND FOREIGN MARINE INSURANCE COMPANY, LIMITED. Home or principal office of said company—CASTLE STREET, LIVERPOOL, ENGLAND. Name of the agent in this State—EDWIN F. COREY, Commissioner. Secretary—ARTHUR MCNEILL. Organized and incorporated—FEBRUARY, 1865. Commenced business—23 MARCH, 1865. Name of the agent in Virginia—J. H. MOORE. Residence of the general agent in Virginia—RICHMOND.

I. CAPITAL.

Capital..... \$200,000 00

II. ASSETS.

The assets of said company, and a detailed statement of how and in what the same are invested:..... \$2,000,000 00

Loan on bond and mortgage, on real estate in Portland, Oregon, worth \$125,000..... \$ 80,000 00

Account of stocks, bonds and other securities owned by the company in the United States of the British and Foreign Marine Insurance Company, Limited, made to the Auditor of Public Account, for the Commonwealth of Virginia, and of all other stocks and bonds owned absolutely by the company:.....

Account of stocks and bonds absolutely owned by the company:.....

Registered bonds of the United States, 4 per cent. consols of 1897..... \$100,000 \$100,000 \$116,875

Local improvement bond of the city of Brooklyn, 3 per cent. consols of 1904..... 42,000 42,000 42,000

Addition water stock of the city of New York, 3 per cent. consols of 1901..... 58,000 58,000 58,250

..... \$200,000

Above on deposit with Superintendent of Insurance Department of the State of New York for security of all policy holders in the United States:.....

Boston and Lowell railroad, 4 per cent. coupon bonds of 1905..... \$100,000

Providence and Worcester railroad, 4 per cent. coupon bonds of 1907..... 50,000

Fitchburg railroad, 4 per cent. coupon bonds of 1897..... \$3,000

Fitchburg railroad, 4 1/2 per cent. coupon bonds of 1897..... 22,000

Fitchburg railroad coupon bonds..... 38,000

Boston & Lowell, Fitchburg and New Bedford Chartered Company, 7 per cent. registered bonds of 1887..... 2,000

Old Colony railroad, 7 per cent. registered bonds of 1887..... 1,000

Old Colony railroad, 6 per cent. registered bonds of 1897..... 1,000

Old Colony railroad bonds..... 2,000

Old Colony railroad, 6 per cent. coupon bonds of 1897..... 2,000

Old Colony railroad, 4 per cent. coupon bonds of 1897..... 11,000

Old Colony railroad, 4 1/2 per cent. coupon bonds of 1897..... 12,000

Eastern railroad, 5 per cent. coupon bonds of 1906..... 10,000

Eastern railroad, 6 per cent. coupon bonds of 1905..... 5,000

Eastern railroad, 6 per cent. coupon bonds of 1866..... 5,840

..... \$94,840

Total of securities deposited with treasurer of Massachusetts for security of all policy holders in the United States:..... \$94,840 \$20,000 72

United States 4 per cent. registered bonds of 1907 on deposit with treasurer of the State of Georgia for security of policy holders in Georgia..... 25,000 29,218 75

United States 4 per cent. registered bonds of 1907 on deposit in the State of Ohio for the benefit of policy holders in Ohio..... 100,000 116,875

Allegheny Valley railroad, first mortgage bonds..... 100,000 100,000 121,000

Pennsylvania railroad, 4 1/2 per cent. bonds..... 30,000 30,000 41,540

Chicago, Milwaukee and St. Paul railroad bonds..... 75,000 75,000 78,807 50

..... \$214,700

Held by the Central Trust Company of New York as trustee under trust deed for security of policy holders as required by statutes of Massachusetts:..... \$83,840 \$24,738 97

Total par and market value, carried out at market value as per memorandum attached..... \$94,840 \$24,738 97 \$24,738 97

Cash in bank and company's office..... \$ 31,065 08

Net premiums in course of collection not more than three months due..... 274,613 98

Bills receivable, not matured, taken for marine and inland risks..... 14,241 35

All other property belonging to the company, viz: dues from other companies and other amounts on losses already paid..... 31,064 87

Aggregate amount of all the assets of the company in the United States, stated at their actual value..... \$1,327,068 13

III. LIABILITIES.

The liabilities of said company:.....

Gross losses in excess of adjustment, or in suspense, including all reported and supposed losses..... \$178,963 24

Losses retained, including interest, costs and other expenses thereon..... 13,289 00

Total gross amount of claims for losses..... \$192,252 24

Deduct reinsurance thereon..... 61,691 00

Net amount of unpaid losses..... \$128,561 24

Gross premiums (cash and bills) received and receivable upon all unexpired marine risks..... \$91,482 92

Less ordinary cash rebate to credit of assured only deductible in settlement of premiums..... 31,874 04

Total unearned premiums as computed above..... 2,691,104 88

United States 4 per cent. registered bonds of 1907 on deposit with treasurer of the State of Virginia for security of policy holders in Virginia..... 10,000 10,000 10,163 26

All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: State, city, county or other taxes and all other property belonging to the company, viz: dues from other companies and other amounts on losses already paid..... 111,372 33

Aggregate amount of all liabilities in the United States..... \$1,919,591 57

IV. INCOME.

The income of said company during the preceding twelve months, and from what source derived:.....

For Marine and Inland Risks.....

Gross premiums received in cash without any deduction..... \$1,203,888 83

Gross cash receipts for premiums..... 727,638 65

Net cash actually received for premiums..... \$1,093,250 17

Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources..... 39,445 74

Income received from all other sources, viz: Remittance from home office