OF WRITERS AND BOOKS.

IS THERE POETRY IN THE ENGLISH LANGUAGE?

New Publications That Are Attracting Attention—Marion Crawford's Latest Story—His Methods.

Of late some writers of reputation have taken gloomy views of the present condition and future prospects of poetry in the English language. They consider English poetry on both sides of the Atlantic to be in a state of decay, and perceive no ground for supposing that it will ever flourish vigorously again. "The Future of Poetry" has a much more cheerful aspect for Mr. Charles Leonard Moore, who in the February Forum bids us be of good cheer and rest assured that poetry in the English language is neither dying nor dead. These are his encouraging words:

"As a critic, Matthew Arnold has moments when he irritates; he tempts one at times to lay hands on father Parmenides. He writes occasionally as if he had bought truth at a fair, as Englishmen used to do their wives, and had put a rope around her neck and led her away by main force to mutual dalliance. But, when all allowances are made, what a victorious figure he appears! His main effort was to impose poetry on mankind. He believed that men and women would be, if not saved, at least made more interesting by an habitual use of poetry. He presented poetry as a cure for most of the maladies of the age. 'The future of poetry,' he wrote, in his introduction to 'Ward's English Poets,' 'is immane.'

"It is well to recur to such a word as this at a time when we are all taking stock of our poetical assets, when many people are resignedly prepared to think that we have buried poetry with the poets. There are those among us to-day who admit the power and persuasiveness of poetry, but deny the necessity of the formal art. To them one must try to justify the ways of metre to men. There are those who think that faith, idealism, distinction—the very breath of the nostrils of poetry, the light of her countenance—are no longer possible, now that science and material welfare and universal democracy have made us all so happy and so good. To such I must whisper that faith, idealism, and distinction are such admirable inventions, that, if poetry will help us preserve or win them back, we ought all to offer up hecatombs to Apollo. And there are those who, seeing the great luminaries of English verse that assembled towards the beginning of the century and marched almost in a body over the sky of literature now sink one by one under the horizon grave, seeing this great collateral movement, feel that the vigor of the race and the resources of the language must be for a time exhausted. To these it is difficult to reply."

Mr. Moore intimates that, if poetry is to gain renewed vigor, it must be by vigorous criticism, which, of late, he thinks, especially in the United States, "has lost its gift of contradiction."

"We write appreciations, subtle delineations of single authors, but we do not draw comparisons. Like Frederick's guard, everybody is six feet high, and I am sure I have read the obituary notices of half a score of English writers as great as Shakespeare. This seems an excessive allowance of greatness for the last half of the nineteenth century. It may seem ingratitude to put our benefactors into the scales of measurement, but it is for their final good and ours. Promotion with us in the United States goes by seniority. We grade the ranks of our poets by the date of their first publications. Distinction once gained, incense and burnt-sacrifice are their unfailing due. Murder and arson and blasphemy would do better for our literature than this tepid acquiescence in everybody. The fiery enthusiasm which makes the respective adherents of Gray and Collins, Keats and Shelley, Wordsworth and Byron want to burn the idols of the opposing camp, is utterly lacking in our way of worshipping our poets. Only Poe has strayed into the strife of the world, has been loved and hated, has become interesting.

"I am reluctant to accept the theory which makes the poet simply a child of his age, a creature of his circumstances. Great poets defy the calculations of average or the laws of evolution. They move the minds of men to make the events we note as epochs as often as they follow after to record events. Such intellectual stir as is known to our time has been inimical to poetry rather than helpful. The hypothesis of evolution, the rationalistic method of inquiry, have done their best to cut the ground from under the feet of faith and idealism. Poetry's killing foe, however, is wealth, and wealth of late has grown beyond the dreams of avarice. Money, which can call into existence many of the arts, which can rear architecture, lay out gardens, which can even greatly help in the creation of music and painting—money has no potency over the proud and disdainful Muse.

"It is ill prophesying when one does not know. The future of poetry is as certain as the future of anything else; but the poetry of the future—to that we cannot give a date or a description. At any moment some poet may by a lucky stroke reveal an unsuspected pocket of golden ore, and the world will be the richer for it. It may be that the circumstances which seem at war with poetic effort are just those needed to encourage and call it forth. Or we may indulge the hope that the increasing wealth and luxury of men may have their usual end, and that corruption and decay may set in and flame forth in colors of such grain and dye that poets looking on will dip their pencils in the hues of sunset and eclipse and bring forth visions to enchant the coming years. Or they may, penetrated with disgust at the spectacle, turn their lyres to hail the dawning of a purer, simpler time; they may sing of new Saturnian reigns—and so the circle round.

"Poetry is not going to save anybody's soul; that is what religion promises, at least, to do. Poetry is not the art of administering affairs nor the art of expounding prophecy. It is the art which fills our minds with the happiest and loftiest images and impressions; it is the art which makes us more contented with ourselves and more agreeable to those about us. It has its office to inspire, to charm, to console; its business is to show us the things of life which most assert themselves to be realities are neither so real nor so important as they claim to be. Its future is immane, because when actualities oppress, when utilities task, when, 'tired of all these, for restful death we cry,' we need merely open our book and without effort attain ease, without putting off mortality, have part in the immortality of the sole things which show a semblance of eternal life—the creations of the divine poets. Ponce de Leon sailed for his fabled Fountain of Youth, but the wiser man is he who reaches down his Homer or his Shakespeare and discovers therein the spring the Spaniard failed to find."

It is suggested, however, by Mr. Frederick W. H. Myers, in the January number of the Nineteenth Century that great poets perform a vastly more important function than that of simply soothing and rejuvenating the tired spirit. That function he thus states in discussing modern poets and the meaning of life.

"Wordsworth, Darwin, Tennyson—the three greatest Englishmen of our century—have passed away. Greatest I call them, not for personal faculties alone, which are hard to compare as between the many men of genius whom our age has produced, but because it seems to me that these men's faculties have achieved most in the most important direction, in the intuition, discovery, promulgation, of fundamental cosmic law. By cosmic law I here mean, not such rules merely as may hold good universally for matter, or motion, or abstract quantities, but principles which, even if as yet but dimly and narrowly understood, may conceivably be valid for the whole universe, on all possible planes of being. Of such principles we have as yet but three—Uniformity, Conservation, Evolution. We believe that all operations in the universe obey unchanging law. We believe that all matter and all energy known to us are indestructible. And we believe that all physical and vital operation in the universe is at present following certain obscurely discernible streams of tendency, of which the source and goal are alike unknown. The first of these laws lies at the root of all Science; the second at the root of Physics; the third at the root of Biology.

"It is not, of course, with any of these three laws that the work of Wordsworth or of Tennyson is connected. They have helped, however, to introduce a fourth cosmic principle. It is most certain that there are still cosmic laws unknown, and of these there may well be some one within range of discovery, which may govern more directly the region in which lie the problems of a spiritual world and life beyond the grave. We shall do well, therefore, to consider whether there be any primary belief held in common by all religions; and if so, whether that belief is capable of being expressed in a form in which it might conceivably be proved by Science to be as cosmical law—a fourth law lying at the root of Psychology, as those other laws at the root of Physics and Biology.

"On the ground of their association with this fourth cosmic law I would claim both for Wordsworth and for Tennyson a commanding place among the teachers of this century. I do not, of course, claim for them a scientific eminence. Yet certain truths, ultimately provable by science, may be in the first instance attained by other than scientific methods. The 'genius' shown in discovery or in creative art may be defined as 'an uprush of subliminal faculty,' and the rapt absorption of a Newton, the waking dream of a Raphael, the inward audition of a Mozart, do but represent the same process occurring in different regions of thought and emotion. High art is based upon unprovable intuitions; and of all arts, it is Poetry whose intuitions take the brightest glow, and best illume the mystery without us from the mystery within."

SOME NEW PUBLICATIONS.

Reviews of Two Interesting Books. Essays.

"CHILDREN OF THE KING." By F. Marion Crawford. New York and London. 1893. Macmillan & Co. $1.00. For sale by West, Johnston & Co.

"I have no moods. After I begin a novel I write all day, and day after day, until I finish it. * * * * My plan of constructing a novel is very mechanical, consequently very unromantic; but mechanics are often useful in the arts. For example, I first conceive an idea for a story. Sometimes this is a philosophical thought or an epigrammatic remark which I work out in the form of fiction. Then my plot shapes itself in my mind. Then I arrange it in a series of chapters—about a dozen of five thousand words each if it is to be a short novel; many more, of course, if it is to be a narrative, a three-volume novel."

Mr. Crawford has allowed himself to be interviewed, and the above extract is a part of the very interesting conversation which he had on that occasion when he—shall we say, unwisely?—tore the veil aside, revealing to us a startling situation; that the greatest living representative of the romantic school of fiction is himself the most mechanical of writers. A little mystery is very dear to the human heart; to be disillusioned is to be deprived of half of our enjoyment. To be told that a young man, who indulges much elevated sentiment, who allows himself much ardent love-making, and who presents the ideal side of life, ignoring real as of less importance, to be told openly and frankly that this young man has no moods, no tender susceptibilities, no poetic feeling for his work, but is a pure and practical book-maker, much as a tailor is a coat-maker, fitting the thing together piece by piece in the most mechanical fashion, to be told this is to have the artistic sense severely shocked. If Mr. Crawford's latest novel, "Children of the King," is taken up with no feeling of enthusiasm, the novelist himself is only to blame. He should have left us to our sweet imaginings, not disenchanting us by telling tales out of school as he has done.

A New York critic has said that "Children of the King" is a poor book, below the standard of the author. In the matter of spontaneity and feeling we find it above his usual standard, and this in the face of the shock Mr. Crawford has given us. The book does not contain detailed descriptions and elaborate character studies like other books of his, but this to us appears a great gain. Mr. Crawford has done much fine writing, but has done as well a good deal of superfluous writing. We have the novel, in which every action is traced to its most remote motive—in fact, back to the first great cause—in which every blade of grass is presented as separate and distinct from its companions. Again we have the novel, in which the characters and scenes alike are painted in with a few master strokes, as in a rare etching, where the fewer the lines the stronger and better the effect. In "Children of the King" Mr. Crawford seems to approach nearer to this latter style of novel than in anything he has done. The work of Mr. Crawford is certainly very uneven. Some of his books show thought and careful work, others give evidence of being hasty in conception and execution. One of his critics has said, he has "written the best novel ever produced by an American, and the worst, and that they were 'Saracinesca' and 'An American Politician.'" He, of course, is not familiar with, or in sympathy with, which is much more important, American life and American institutions. The best years of his life have been passed abroad, especially in Italy. The influence of Italy upon him has been immense and necessarily so. Any man possessed even in a slight degree of the artistic temperament finds Italy growing upon him day by day, when he has yielded himself to her influence. It is said that some people feel at home for the first time in their lives upon reaching Rome. The whole thing is explained when one says that Italy possesses charm, individual charm, as sweet and alluring as that of a beautiful woman. Naturally Mr. Crawford has done his best work as a whole upon Italian soil; and so quick is the human mind to divide workers into special classes, that we look only for his best effort in portraying Italian life. The incidents of his novels are often gathered, as he himself says, while he is "roughing it among Albanian mountains or wandering by the sunny olive slopes and vineyards of Calabria, and by taking hard work and pot luck with the native sailors on long voyages in their feluccas." The story of "Children of the King" no doubt took shape in the novelist's mind while he was enjoying one of these voyages in a felucca.

The scene of the story is about Sorrento, where a certain languid, indolent, and immensely wealthy marchioness comes from Sicily to summer. Beatrice Granmichele, a girl of charming manner, quick intelligence, strong sympathies, and wonderful comprehension of the greatness of character, accompanies the indolent Marchioness, her mother. The two are followed by a spendthrift nobleman, San Minato, who designs to repair his broken fortunes by marrying Beatrice. Two manly sailor lads, natives of Calabria, known as "Children of the King," figure in the story; and the conduct of these various and dissimilar persons makes the incidents of the book. Mr. Brander Matthews has some severe words for the conscientious critic who gives away the plot of a good story. Just here his words occur to us as apropos, and in deference to his suggestion, which we have no doubt was made because of his love for publisher and bookseller, we withhold the story of "Children of the King," trusting the conscientious reader to fully inform himself of it. To any one who has loafed at Naples, been impregnated with the dolce far niente atmosphere of the place, or wandered among the orange groves of Sorrento, or looked out from these upon the marvelous beauty of the bay, or ridden in open carriage along the Cornice Road to the picturesque and quaint little town of Amalfi, perched high on mountain slope, above that blue and beauteous sea, to such a one Mr. Crawford, in this latest story, has many delightful pictures to present—pictures vivid enough to awaken tenderly cherished memories.

ESSAYS IN MINIATURE. By Agnes Repplier. New York: 1892. Charles L. Webster & Co. Seventy-five cents. Fiction, Fact and Fancy Series. For sale by West, Johnston & Co.

Miss Repplier's books are always delightful; such books as one picks up for relaxation and comes away from refreshed and brightened. Instinctively the impression is produced that behind these airy, yet wholesome, little essays, where piquancy and humor take precedence of seriousness, there exists a charming, vivacious personality—one characterized by freshness of observation and independence of judgment—a truly feminine being, flashing forth her bon mots in a spirit of insuppressible mirth and buoyancy.

In Miss Repplier's latest book, "Essays in Miniature," she exhibits anew a wonderful talent for clever expression, while the individuality of her literary taste shows itself to be more marked than in her previous writings. The first essay in this volume is entitled "Our Friends, the Books." This is a wise and timely little discourse, full of humor and anecdote; a plea for more leisurely reading, and that "with all the satisfaction in our power," by the authoritative advice of Hazlitt, a true bookman, whose greatest friends, through all calamity, had been his books. The perpetual labor and speed necessary to "keep up" with current literature are condemned by Miss Repplier with praiseworthy ardor, and an individual choice in the selection of books is insisted upon as essential to all good reading. The reviewer, unconsciously perhaps, falls into the habit of dictating certain courses of reading to the public. Giving advice, especially advice which is unasked, is a human weakness so universally indulged at the present time that the poor reviewer, staggering beneath his many other sins and dazed at the various and unreasonable demands made upon his judgment, is perhaps to be pardoned for constituting himself dictator-general of the reading public. To this mistake of the reviewer Miss Repplier justly attributes much of the false reading of the day. "It is precisely because of the independence assumed by books," says she, "that we need to cherish our own independence in return. They will not all be our friends, and not one of them will give itself freely to us at the dictation of a peremptory critic."

Not only is a choice of books spoken of wisely in this little gem of an essay, but a choice of time and place in which certain books are to be read is commented upon with an equal degree of sagacity. Certain seasons, certain places are expressly suited to certain authors; in certain moods we instinctively flee for enjoyment or consolation to certain familiar books. What a book says to you, whatever of influence a book exercises over you must be due largely to the conditions of its reading, the general relation of things being as important in this pursuit as in any other. I once heard of a charming girl, be it said, who was then quite young, making that wonderful and beautiful trip of the St. Lawrence, and from day to day, seated upon deck, reading persistently "Darwin's Origin of the Species," despite the exclamations of surprise and delight heard on all sides from admiring tourists. Surely, such a sight could not have escaped an arrow from Miss Repplier's quiver.

The other essay in this volume, which seems especially delightful to us, is that on "Three Famous Old Maids." These old maids, "the most successful and eminent literary women in England," are Miss Austen, Miss Edgeworth and Miss Mitford. Miss Repplier's mirth is very hearty, and her sarcasm is trenchant over the distress exhibited by the critics and biographers of these famous ladies, because of the lack of romance in their careers. No pains have been spared in making search in every direction for some hidden secret, which might relieve the minds of anxious critics, and produce a lover's romance upon the scene, in the case of each one of these ladies. Miss Repplier seems to have investigated the matter thoroughly, yet found no tale to tell, only many impossible ones to contradict. It is so difficult to think of any charming woman, and yet not weave a romance about her, that the inventive audacity of the critics should be pidged very gently.

In regard to Miss Mitford, Miss Repplier declares, that the search for "even the ghost of a love story" is perfectly hopeless. Miss Mitford devoted her life with great unselfishness to the support of an exacting father, and our bright, iconoclastic essayist suggests that the resolve of this lady to remain single should, no doubt, be laid to the charge of the "exasperating qualities" of this parent, who, despite his daughter's devotion, must have caused her to regard men very much as Dolly Winthrop did, "in the light of animals, whom it had pleased heaven to make naturaliv troublesome."

Miss Repplier discredits the romance current about Miss Edgeworth, that she refused a M. Edelcrantz, a handsome young Swede, and lived to regret it; she believes rather that affection for her family filled and satisfied Miss Edgeworth's cheerful, radiant life, which extended over a period of eighty-two years—all apparently of the most contented single blessedness.

It is in the case of Miss Austen, though, that the most ardent effort has been made to discover the existence of a romance. "Miss Austen was pretty, she was gay, she possessed an indefinable attraction for men, and she was in turn attracted by them, as a healthy-minded, happy-hearted girl should be." With such material in hand, out of which the most delicious romance could be easily woven, Miss Austen's own nephew and biographer says, "Of Jane herself I know no definite love-tale to relate," and in the face of many accounts to the contrary, upbraided as she will be by sorrowful, sentimental maidens who read these lines, Miss Repplier seems to think that the nephew's statement is about the conclusion of the matter.

SOME GIRLS OF THE PERIOD.

They Are All American Beauties in the Rosebud Garden of the Girls of To-Day.

"Girls," sagely remarked a small boy in his composition on the subject, "is of several thousand kinds." After a few brief but pointed remarks regarding the specimens who had come under his personal observation, he dutifully concluded as follows: "This is all I know about girls, and father says the less I know about 'em the better." The small boy was right, at least in his opening statement. The girls whose era will compass the last decade of the nineteenth century "is of several thousand kinds." "The rosebud garden of girls" can no longer do duty as an all-embracing floral simile, for the genus produces a great variety of species, from the simple field daisy to the rarest orchid of the human botanical garden.

The phrase "girl of the period" has signified successive types of young womanhood. In Puritan days the "girl of the period" was a demure maiden, with hair tucked away under a high linen cap, who looked well to the ways of her household, and whose speculative tendency busied itself with the nature of God and the reconciliation of His wrath and His mercy. Twenty years ago the phrase signified a damsel with an enormous chignon on her head, an abnormal hump on her back, and a gait which high heels and wilful intention rendered hideous. In this present year of grace the head of the young woman is weighted only with its natural "crowning glory," and her back is as flat as the traditional pancake; but her sleeves have developed into the balloons of the first empire and her boots into the acute triangles of our school days' problems.

Nor is it to be denied that she has her mental foibles, otherwise she were not half so charming. She has, for instance, a decided leaning toward physical research and occult phenomena, which nothing would induce her to generalize under the vulgar name of spiritualism. She belongs to a theosophical society; "Isis Unveiled" and "Esoteric Buddhism" adorn her book shelves; and she regards the death of Mme. Blavatsky as an irreparable loss to the world. But she is not narrow-minded. She adores Colonel Ingersoll and Bishop Potter alike, and calls them "seventh-round men," by which pugilistic parase she merely means that in their successive incarnations they have attained the last magic circle, from which they may be expected to rotate into the sinless passivity of Nirvana—suggestive to the unenlightened mind of the vacuum which nature proverbially abhors. Of course she believes in the "mind cure."

Whatever germ of truth this still popular fad contains has expanded and put forth shoots in the congenial soil of her fertile brain till it has become a full blown exotic. In her enthusiastic conviction she agrees with the "Autocrat of the Breakfast Table" that "if all the medicine in the world were thrown into the sea it would be so much the better for men and so much the worse for the fishes." Indeed she is of the severe opinion that old school practitioners earn their daily bread by putting their victims forever beyond the need of a similar sustenance. She speaks slightingly of her body as "this expression of mortal mind," and she accepts the most revolutionary theories of mind and matter with a truthfulness truly beguiling.

Of the period, too, is the literary girl. This young woman in these days of universal sable hosiery is no longer a blue stocking, even though she may cherish aspirations toward Harper's or the Century. It was a Western damsel who met Mr. William Dean Howells, and being pleased by his personality asked him to write something in her autograph album, and upon reading what he had inscribed, exclaimed: "Why, Mr. Howells, I should think you would try to write something for publication. I have seen far worse things than that in print!" There are far worse things in print than evolved from the brains of our girl writers, who, though rarely phenomenal, like brilliant Amelie Rives, yet seldom attempt to wield the pen without having something to say and the capacity to it—differing therein from the schoolgirl whose teacher finally dismissed her because she had no capacity and whose indignant father sent her back with the message that he could afford to buy her one! As for the pinnacle of fame the plenty-of-room-at-the-top theory is a fallacy! A pinnacle is in its very nature a remote, dwindling height, and who gains it must struggle for his pre-eminent foothold, and ruthlessly displace less stalwart climbers. It is on the basis of mediocrity that there is plenty of room, and if it is here that, with few exceptions our best writers stand, it is none the less probable that with several strings to their bow—a more desirable equipment in literary than in sentimental archery—they will with a little practice aim straight, twang with a will, and hit the mark of public approval.

Then there is the charitable girl, who, if she doesn't join a college settlement, prates about the "amelioration of the masses," visits her poor families and attends committee meetings. She lives in a fashionable neighborhood and often has a carriage and coachman at her disposal, but she considerately leaves these at a distance from the scene of her ministrations, for which she conscientiously dons her plainest garb. She dangles her bracelet for the inevitable baby, while she bestows advice upon baby's mamma. She is not the girl who asked why if the poor could not obtain bread they did not eat cake, though she knows little more of the necessities of the so-called lower classes. But her heart is in the right place, and it is not her fault that fate has spared her this unroyal road to knowledge.

By no means least, in the opinion of her admirers, is the society girl pure and simple. She hasn't any fad except to be in the swim and make herself charming to those about her. She is usually prone to high church Episcopalianism, and after a winter's tale of teas, theatre parties and ravishing gowns she observes Lent scrupulously. She trips demurely forth, carrying a dainty prayer book, to vespers, where with meekly bowed head she murmurs her "Good Lord deliver us," and if into the midst of her responses a will-o-the-wisp vision of the Easter bonnet which is to crown her sunny locks less than forty days hence dances unbiden do not condemn her too severely. "Curly gold locks covere foolish brains," but all too soon the gold must mingle with an alloy of silver, the smooth brow submit to the furrows ploughed by envious time and the soft eyes be surrounded by criss-cross, threadlike indentations, and it will not matter whether she crowns herself with flowers and ribbons or penitential cinders, so that she keeps well within the bounds of elderly propriety.

The theme is well nigh inexhaustible. Shall mention not be made of the symphony concert girl, who, contrary to all known laws of instrumentation, harps upon every instrument of the orchestra; the cooking-school girl, who can concoct souffles and consommes, but to whom bread is a sphinx-like mystery? Then, too, there are the aesthetic girl, now happily well nigh extinct; the college girl, who revels in Greek and philosophy as her less intellectual sisters in the latest novel; the Browning girl, whose head is turned askew by the poet of whose pages the unelect say one can turn two at a time and never know the difference; even the woman-suffrage girl, who, though she holds that "taxation without representation is tyranny," is not without her full share of charm; and the general utility or "all round" girl is, perhaps, best of all, for she can turn her versatile hand and brain to anything that makes a girl what nature intended her to be—a delight and blessing to creation.—New York Sun.

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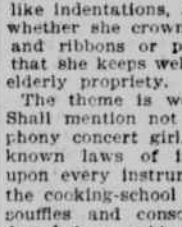

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INSURANCE STATEMENT.

ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1892, OF THE CONDITION AND AFFAIRS OF THE HAMBURG-BREMEN FIRE INSURANCE COMPANY OF HAMBURG, ORGANIZED UNDER THE LAWS OF THE STATE OF HAMBURG, EMPIRE OF GERMANY, MADE TO THE AUDITOR OF PUBLIC ACCOUNTS OF THE COMMONWEALTH OF VIRGINIA, IN PURSUANCE OF THE LAWS OF VIRGINIA.

President—A. HAMMACHER.
Managing Director—S. VON DORRIEN.
Principal Office—No. 4, HENBURG, HAMBURG, GERMANY.
General Agent in Virginia—JOHN W. GORDON.
Residence—RICHMOND, VA.
Organized or incorporated—IN THE YEAR 1854.
Commenced business—JANUARY 1ST, 1855.

I. CAPITAL.

Amount of capital stock actually paid up in cash		$600,000 00

II. ASSETS.

Loans on mortgage (duly recorded and being the first liens on the fee simple) upon which not more than one year's interest is due		$ 9,000 00
Interest due on all said mortgage loans, $168.75		168 75
Value of lands mortgaged, exclusive of buildings and perishable improvements	$ 30,000 00	
Value of buildings mortgaged (insured for $23,000 as collateral)	50,000 00	
Total value of said mortgaged premises (carried inside)	$ 80,000 00	

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

Schedule of securities owned by the Hamburg-Bremen Fire Insurance Company of Hamburg, Germany:

Quotations December 31, 1892.

	Par Value.	Market Value.
United States Bonds, 1907, 4 per cent. reg	$100,000 00	$113,250 00
STATE BONDS:		
State of Georgia, 1915, 4½ per cent., reg	25,000 00	27,750 00
CITY BONDS:		
City of Richmond, Va., Bonds, 1922, 5 per cent., reg	15,000 00	16,575 00
New York City School-House Bonds, 1908, 3 per cent., reg	100,000 00	101,500 00
New York City additional Water Stock, 1904, 3 per cent., reg	105,000 00	106,837 50
Portland City Water Bonds, Gold, 1917, 5 per cent., c	50,000 00	55,000 00
RAILROAD BONDS:		
Chicago, Milwaukee & St. Paul R. R., Prairie du Chien Division, 1st Mtge. Bonds, 1989, 8 per cent., c	15,000 00	17,925 00
Chicago & Northwestern R. R., cons. Sinking Fund, 1st Mtge. Bonds, 1915, 7 per cent., c	25,000 00	34,250 00
Chicago, Burlington & Quincy R. R., cons. 1st Mtge. Bonds, 1903, 7 per cent., c	20,000 00	24,650 00
Chicago, Rock Island & Pacific R. R., 1st Mtge. Bonds, 1917, 6 per cent., reg	25,000 00	31,000 00
New York, Lake Erie & Western R. R., 1st Mtge. Gold Bonds, 1920, 7 per cent., c	25,000 00	34,250 00
Central Pacific R. R., 1st Mtge. Gold Bonds, 1898, 6 per cent., c	20,000 00	22,200 00
Kansas Pacific R. R., Denver Division, 1st Mtge. Gold Bonds, 1899, 6 per cent., c	20,000 00	22,000 00
Union Pacific R. R., 1st Mtge. Gold Bonds, 1898, 6 per cent., c	20,000 00	22,250 00
Oregon Railway & Navigation Co., 1st Mtge. Gold Bonds, 1909, 6 per cent., c	10,000 00	11,200 00
Northern Pacific R. R., Land Grant Sinking Fund, 1st Mtge. Gold Bonds, 1921, 6 per cent., reg	20,000 00	23,650 00
Louisville & Nashville R. R., 1st Mtge. (50 years) Gold Bonds, 1927, 5 per cent., c	30,000 00	30,750 00
Illinois Central R. R., 1st Mtge. Gold Bonds, 1951, 3½ per cent., c	50,000 00	46,250 00
St. Paul, Minneapolis & Manitoba R. R., cons. 1st Mtge. Gold Bonds, 1933, 4½ per cent., c	15,000 00	15,337 50
Wabash R. R., 1st Mtge. (50 years) Gold Bonds, 1939, 5 per cent., c	25,000 00	25,500 00
Long Island R. R., cons. 1st Mtge. Gold Bonds, 1931, 5 per cent., c	30,000 00	34,350 00
Atchison, Topeka & Santa Fe R. R., Gen'l Mtge. Gold Bonds, 1989, 4 per cent., c	25,000 00	20,843 75
Lake Erie & Western R. R., 1st Mtge. (50 years) Gold Bonds, 1937, 5 per cent., c	25,000 00	27,687 50
New York, Chicago & St. Louis R. R., 1st Mtge. Gold Bonds, 1937, 4 per cent., c	30,000 00	29,250 00
East Tennessee, Virginia & Georgia R. R., cons. 1st Mtge. Gold Bonds, 1956, 5 per cent., c	25,000 00	22,500 00
Denver & Rio Grande R. R., cons. 1st Mtge. Gold Bonds, 1936, 4 per cent., c	25,000 00	21,625 00
Pennsylvania R. R., cons. Mtge. Gold Bonds, 1919, 5 per cent., c	10,000 00	11,350 00
Central Ohio R. R., cons. 1st Mtge. Gold Bonds, 1930, 4½ per cent., c	25,000 00	25,750 00
Pennsylvania Co., Guaranteed 1st Mtge. Gold Bonds, 1921, 4½ per cent., c	30,000 00	32,175 00
Scioto Valley & New England R. R., Guaranteed 1st Mtge. Gold Bonds, 1989, 4 per cent., c	30,000 00	24,600 00
Chic., Milw. & St. Paul, Chicago & Pacific Western Division, 1st Mtge. Gold Bonds, 1921, 5 per cent., c	15,000 00	16,575 00
Total Par and Market Value	$985,000 00	$1,048,831 25

Total par and market value (carried out at market value)		$ 1,048,831 25
Cash belonging to the company deposited in bank (name bank)—Central Trust Company, New York city, $125,000; Bank of America, New York city, $48,952.97. Total		173,952 97
Interest due and accrued on bonds not included in "market value"		1,000 00
*Gross premiums (as written in the policies) in course of collection, not more than three months due		94,065 31
Bills receivable, not matured, taken for fire, marine and inland risks		3,474 47
The gross amount of all the assets of the company		$ 1,320,492 75
Amount of premiums unpaid on policies which have been issued more than three months (inside)	$ 1,568 80	
Aggregate amount of all the assets of the company, stated at their actual value		$ 1,320,492 75

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$ 17,400 00	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	94,070 00	
Losses resisted, including interest, costs and other expenses thereon	19,595 00	
Total gross amount of claims for losses	$ 131,065 00	
Deduct reinsurance thereon	14,620 00	
Net amount of unpaid losses		$ 116,445 00
*Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, $975,991.92; unearned premiums (fifty per cent.)	$ 486,995 96	
*Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, $743,749.76; unearned premiums (pro rata)	398,998 61	
Total unearned premiums as computed above (carried out)		885,994 57
Return premiums, reinsurance		13,493 96
Total amount of all liabilities except capital stock and net surplus		$ 1,015,933 45
Surplus beyond capital and all other liabilities		304,559 30
Aggregate amount of all liabilities, including paid up capital stock and net surplus		$ 1,320,492 75

IV. RECEIPTS DURING THE YEAR.

	Fire.	
*Gross premiums and bills unpaid at close of last year	$ 101,521 66	
Net collected	$ 101,521 66	
*Gross premiums on risks written and renewed during the year	1,507,878 24	
Total	$ 1,609,399 90	
*Deduct gross premiums and bills in course of collection at this date	97,539 78	
Entire premiums collected during the year	$ 1,511,860 12	
Deduct reinsurance, rebate, abatement and return premiums	294,933 37	
Net cash actually received for premiums		$ 1,216,926 75
Received for interest on mortgages		405 00
Received for interest and dividends on stocks and bonds, collateral loans and from all other sources		47,812 73
Aggregate amount of receipts actually received during the year in cash		$ 1,265,144 41

*By gross premiums in these items is meant the aggregate of all the premiums written in the policies on risks in force. Are they so returned in this statement? Answer—YES.

Give amount and name of company here.

First National Fire, Worcester, Mass	$1,000
Firemen's Insurance Company, Chicago, Ill	1,400
Fire and Marine Insurance Company, Wheeling, W. Va	730
Insurance Company, State of Pennsylvania, Philadelphia, Pa	30
Nashville Fire and Marine Insurance Company, Nashville, Tenn	3,325
New Hampshire Fire, Manchester, N. H	1,250
Phœnix Insurance Company, Hartford, Conn	615
Providence-Washington, Providence, R. I	5,000
Prussian National, Stettin, Germany; United States Branch, Chicago, Ill	1,250

V. DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount actually paid for losses (including $72,678.89 losses occurring in previous years)	$841,204 26	
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), $4,987.17, and all amounts actually received for re-insurance in other companies, $53,998.49. Total deductions	58,985 66	
Net amount paid during the year for losses	$782,217 60	$782,217 60
Paid for commission or brokerage		194,336 76
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		96,928 41
Paid for State and local taxes in this and other States		27,595 66
All other payments and expenditures, viz: Rents, advertising, stationary, postage, expressage, fire patrol, local board expenses, etc		70,536 38
Aggregate amount of actual disbursements during the year in cash		$1,172,106 18

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	Premiums Thereon.
In force on the 31st day of December of the preceding year	$1,377,599 54	$1,594,199 38
Written or renewed during the year	1,209,374 36	1,507,878 24
Total	$2,486,773 90	$3,092,077 62
Deduct those expired and marked off as terminated	1,103,825 96	1,374,336 20
In force at the end of the year	$1,382,947 94	$1,717,741 42
Deduct amount re-insured	41,075 76	51,091 84
Net amount in force	$1,341,872 18	$1,666,649 58

Largest amount in any one hazard, $20,000.

BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR.

	Fire Risks.	Aggregate.
Fire, marine and inland risks written	$4,708,553 00	$4,708,553 00
Premiums received (gross)	71,679 57	71,679 57
Losses paid	56,137 55	56,137 55
Losses incurred	58,797 55	58,797 55

Place in Virginia where principal business of Company is transacted, RICHMOND, VA.

{SEAL OF THE COMPANY.} F. O. AFFELD, Manager.

STATE OF NEW YORK, CITY OF NEW YORK, ss:

Be it remembered, that on the 24th day of January, 1893, at the city aforesaid, before me, CHARLES EDGAR MILLS, a resident in said city, duly commissioned and qualified under the laws of the State of Virginia to take acknowledgments to instruments under seal, &c., personally appeared F. O. AFFELD, Manager of the HAMBURG-BREMEN FIRE INSURANCE COMPANY OF GERMANY, who, being sworn, deposes and says that he is the above-described officer of the said Company, and that the foregoing is a true and correct statement of the actual condition of said corporation on the last day of its fiscal year, to-wit: the 31st day of December, 1892, according to the best of his information, knowled