THE RELIGIOUS WORLD.

AN EXCEPTIONALLY FINE SERIES OF ARTICLES.

Isaac Barrow, Phillips Brooks and Victor Hugo Each Represented—The Aversion of Men to Knowledge.

HIS HAND.

His hand was rough and His hand was hard,
For He wrought in wood, by Nazareth town;
With naught of worship, with no regard,
In the village street, He went up and down.

His hand was rought; but its touch was light,
As it lay on the eyes of him born blind;
Or strake sick folk in its healing might,
And gave back joy to the hearts that pined.

His hand was hard; but they spiked it fast
To the splintering wood of the cursed tree;
And he hung in the sight of the world, at last,
In His shame. And the red blood trickled free.

—Archibald MacMechan.

The Ministry of Men.

We talk about men's neglect of one another's lives, and certainly there is enough of it. They go their way saying of each other, in some utterance of their indifference, "Am I my brother's keeper?" We recognize how terrible it is because we see that, as of old, he who scornfully disowned his brother's care, really was his brother's murderer, so always he who thinks he has no duty of helping other men, certainly hinders them and does them harm. But beside all the pain at seeing how men disown the care of their fellows, there is another pain which is often yet more painful as we see how men who do attempt to help their brethren help them all wrong, with such blunt and clumsy hands that they do them more harm than good. Meddlesomeness, arrogance, foolish indulgence, wanton severity, wooden insistence upon a way of goodness which God never meant for the man whom you are trying to make good, opposition to good impulses because they happen to be in other lives than yours, fussiness, suspicion, jealousy, all of these evils come in, and bears with them, to make sometimes worse than worthless the most sincere desire of some good man to help and guide his neighbor. Blind leading the blind everywhere! What, it seems to me, all these good people need is this: The larger view of the life that they are anxious for. There is a mystery about this man which I cannot fathom. And this man is a child of God. You say, "I might feel that about some inspired child whom I was privileged to teach. How can I feel it about this poor sot whom I am trying to keep out of the grog-shop; or this poor loafer and lounger whom I want to bring to church; or this poor creature with the shattered nerves whom I must watch lest he show throw himself into the fire? Can I count his life mysterious; count him a child of God?" Unless you can you cannot help him with any truly deep help. You may keep him unscorched and presentable, but the shattered, broken, wasted life at the centre, where its real exhaustion lies, will get no reinforcement from the man who has no reverence for it and no sense of God's love for it.

The moment that Moses forgot that the people he was leading were God's people, and smote the rock, crying, "Hear, O Israel, must I bring you water from this rock?" that moment his highest help to them was gone. He could give them water still, but the water which he gave as if it were his gift, and not God's, was an insult both to them and to God, and from that day his death began.

And if we ask what will be the characteristics of the ministry of any man, who while he renders help to other men feels these truths deeply about the men to whom he ministers, the answer will be clear. It will have the qualities which we can easily imagine to have been in the treatment of the child Jesus by his mother after her experience in the Temple. It will consist in general inspiration more than in special direction, and it will be more occupied in removing obstacles to growth than in dictating the forms and directions in which growth shall grow. The best advisers, helpers, friends, always are those, not who tell us how to act in special cases, but who give us, out of themselves, the ardent spirit and desire to act right, and leave us then, even through many blunders, to find what our own form of right action is. And always the best thing you can do for any brother, I am more and more convinced, is to try to keep him from being a bad man, and so give God a chance to make him a good man in whatever way he may choose. This takes away the superior and patronizing tone which is the blight of many a man's most sincere desire to be useful. This leaves the humblest free to help the Highest. The mouse may gnaw the lion's net, but he does not ask the freed lion to crawl into the wall with him and live a mouse's life. So you may help a strong man to shake off his vice, but when he is at liberty leave him to God to learn what life God made him for, and be thankful if it is something a great deal larger and higher than your own.—Phillips Brooks.

Christ's Incarnation.

The power of God, doth brightly shine in the creation, the wisdom of God may clearly be discerned in the government of things; but the incarnation of God is that work, is that dispensation of grace, wherein the Divine goodness doth most conspicuously display itself. How, indeed, possibly could God have demonstrated a greater excess of kindness toward us, than by thus, for our sake and weal, sending his dearest Son out of his bosom into this sordid and servile state, subjecting him to all the infirmities of our frail nature, exposing him to the worst inconveniences of our low condition? What expressions can signify, what comparisons can set out, the stupendous vastness of this kindness? Psalm xxxvi., 6; cviii., 4. If we should imagine that a great prince should put his only son (a son most lovely, and worthily most beloved) into rags, should dismiss him from his court, should yield him up into the hardest slavery, merely to the intent that he thereby might redeem from captivity the meanest and basest of his subjects, how faint a resemblance would this be of that immense goodness, of that incomparable mercy, which in this instance the King of all the world hath declared toward us, his poor vassals, his, indeed, unworthy rebels!—Dr. Isaac Barrow.

The Holy Light.

In certain lands, for certain holy ceremonies, they prepare the candles with most anxious care. The very bees which distil the wax are sacred. They range in gardens planted with sweet flowers for their use alone. The wax is gathered by consecrated hands; and then the shaping of the candles is a holy task, performed in holy places to the sound of hymns and in the atmosphere of prayers. All this is done because the candles are to burn in the most lofty ceremonies on the most sacred days. With what care must the man be made whose spirit is to be the candle of the Lord! * * * * Above all, the pictures of life—of what it means, of what may be made out of it—there stands out this picture of a human spirit burning with the light of God whom it obeys, and showing him to other men.—Bishop Brooks.

Our Ignorance.

Our ignorance is great enough, and yet the fact most surprising is not our ignorance, but the aversion of men to knowledge. That which, one would say, would unite all minds and join all hands—the ambition to push, as far as fate would permit, the planted garden of man, on every hand, into the kingdom of night—really fires the heart of few and solitary men. Tell men to study themselves, and for the most part they find nothing less interesting. Whilst we walk, environed before and behind with Will, Fate, Hope, Fear, Love and Death, these phantoms or angels, whom we catch at but cannot embrace, it is droll to see the contentment and incuriosity of man. All take for granted—the learned as well as the unlearned—that a great deal, nay, almost all, is known and forever settled. But, in truth, all is now to be begun, and every new mind ought to take the attitude of Columbus, launch out from the gaping loiterers on the shore, and sail West for a new world.

What Is Sacrifice?

Sacrifice to "the mob," O poet! Sacrifice to that unfortunate, disinherited, vanquished, vagabond, shoeless, famished, reprobated, despairing mob; sacrifice to it, if it must be, and when it must be, thy repose, thy fortune, thy joy, thy country, thy liberty, thy life. The mob is the human race in misery. The mob is the mournful beginning of the people. The mob is the great victim of darkness. Sacrifice to it thy gold, and thy blood which is more than thy gold, and thy thought which is more than thy blood, and thy love which is more than thy thought; sacrifice to it everything except justice. Receive its complaint; listen to it touching its faults and touching the faults of others; hear its confession and its accusation. Give it thy ear, thy hand, thy arm, thy heart. Do everything for it excepting evil.—Victor Hugo.

AMONG THE CHURCHES.

News From the Theological World Condensed.

The great annual convention of the Baptist Young People's Union of America will be held at Indianapolis, Ind., July 13th, 14th, 15th and 16th.

The Presbyterian Synod of Kentucky and Missouri have indorsed the movement for a theological seminary in Louisville, Ky. Nearly $50,000 have already been given for a site and buildings, and contributions for endowment will probably reach $100,000.

The receipts of the Board of Home Missions of the Presbyterian Church for the eleven months of the fiscal year amount to $620,014.03, against $605,302.03 for the same period one year ago.

The oldest church in the United States is said to be the Church of San Miguel, erected at Sante Fe, N. M., seventy-seven years before the landing of the Pilgrims on Plymouth Rock, twenty years before the founding of St. Augustine, Fla., and fifty-three years after the landing of Columbus.

The Phillips Brooks Memorial Fund has already nearly or quite reached the sum of $50,000. On one Sunday, Trinity church, Boston, alone contributed $24,000, and the erection of a splendid memorial is now practically assured. The Transcript says "There has been no soliciting, no canvassing, no schemes for attracting notice or arousing sympathy or interest. Poor people have responded according to their means, and the rich according to theirs. Together with this universality of the giving, the quickness of the giving has now happily completed the effect of a spontaneous, free, enthusiastic offering, such as it should be to be truly and worthily commemorative of Phillips Brooks," and the memorial to the distinguished prelate is all but assured.

The arrangements for a series of evangelical meetings, to be conducted by Dwight L. Moody in Chicago during the Fair, have been completed. The evangelist has surrounded himself with a staff of able Christian workers from every part of this country and Europe, and preparations have been made to hold meetings each night in every part of the city, beginning on May 1st.

Hon. Robert C. Winthrop, president of the Massachusetts Bible Society, presided at the annual meeting held in the secretary's rooms, No. 19 Bosworth street. The sum of $50,000 was appropriated to the use of the American Bible Society. Rev. F. B. Allen was chosen recording secretary, vice Rev. Daniel Butler, deceased; Rev. Edward Abbott, a trustee, vice Rt. Rev. Bishop Brooks, deceased; Rev. John Cuckson, trustee, vice Rev. Brooks Hereford, removed to London, England; Rev. Samuel E. Herrick, trustee, vice Rev. Andrew Reddick, deceased.

The London Russo-Jewish Committee is an important body, and its passionate appeal to every Hebrew banker or bank director to boycott all Russian loans and securities is a serious thing, and if complied with will nearly drive Russian securities out of the market and will cripple Russian industrial enterprises. But sharp measures are called for by the persistent persecution of Jews.

THE STORY OF A HOODOO.

Related by the Piny Woods Negro Who Was the Victim.

The superstition of negroes is proverbial, and their belief in Voudooism (particularly those of the very ignorant class) is fixed. They do not tell of this belief to white persons as a rule, yet a piney woods negro did unburden himself to a News reporter as follows:

"Hit's er gittin' so 'mongst dese wufless niggers dat no 'spectable pusson can't wuk at no saw-mill no mo'. W'y, I was a wulkin' at a mill on de Trinity and Sabine road. Me an' my wife wus a livin' in a cabin by de tank, just whar de cyars go by. Dey wuz a poor, shiffless, no 'count fool nigger whut ud wuk two days an' den shoot craps de rest of de week. He boa'ded wid me, an' I only taxed 'im two bits er day boa'd. Bimebay he gits inter me er 'bout er dollar an' fo' bits, an' I says ter him dat he mus' pay me er move—he shorely mus'. Wid dat he gits mad an' 'lows dat he'll fix me. An' he moves ter ernudder house.

"De naixt mawnin' I wus er gwine out er der do' when I ketches my fut erginst er pine stump, an' blam! I hits de groun' laik I wus er beef. I hurted myse'f so dat I can't do no wuk dat day.

"In de afternoon my woman she was er gwine ter de well fer er pail er water when she ketches her laig in er hole in der dolly way at de mill, an' she squalls out an' hit turns out dat she runs a pine sliver inter her shin.

"Den dat night my chimbly ketches fire an' he house mos' burns down. Den I projeck roun' in my mind an' fixes it up dat de wufless nigger is de cause of all dis trubble. An' I 'lows I's gwinter malk him hard ter ketch. So I takes my razzer an' santers over ter de house whar he lives at, an' dere he wus er shootin' craps. I jist sneaks up ahind 'im, an' de fust ting he knows I has 'im on de flo', an' de razzer at his froat. Den I tells 'im dat he's hoodooed me, an' if he doan say dat he'll come wid me an' talk dem hoodos erway, I's er gwine ter cut 'im an' cut 'im deep, too. He gets all trimbley, an' he ses fer Gawd's sake ter doan hol' dat razzer so clus ter 'im an' he'll talk de hoodoos erway.

"I malks 'im go wid me ter my house, an' he gits down on his knees at de do' an' reaches under de stoop an' fotches out er small passel tied wid er bit er twine. Hit wus done up in a bit er yaller paper. I knows hit wus er hoodoo as soon as I seen hit. I made 'im open hit kase I aint er gwineter tetch hit; no suh. Dey wus er toof and er bit er hair and a little bit er boan in hit all wrapped up with er bit er red cord. Den I malks 'im go over ter de pit an' fling hit in de fire. Den I tells 'im dat I'se er gwinter shore cyarve 'im if he doan pull his freight outen dat mill right den. He aint no close ter pack, an' so he hits de grit down for Groveton.

"Dat hoodoo wus whut wurked de truble wid me, but after dat I'se all right, an' hit doan bodder me no mo."—Galveston Daily News.

For Malaria, Liver Trouble, or Indigestion, use BROWN'S IRON BITTERS

PRESENCE OF MIND AT SEA.

An Old Salforman Recalls Instances in Which it was All-Important.

"Speaking of the presence of mind at sea," reflected the old Boston mariner, "I remember that many years ago, when Captain William T. Glidden, formerly of the firm of Glidden & Williams, was in command of a ship bound to New Orleans, she was struck by a squall off the south side of Cuba, and the head of the foremast, close to the eyes of the rigging, splintered and broke, but held together. The topmast canted to leeward, and it would have gone over the side if the broken part had separated, Captain Glidden kept the ship off, brought the topmast upright by the backstays, and then took a square spar, rove it up through the catharpins, lashed it around the broken head of the foremast and the heel, or doublings, of the topmast, and around the foremast below the top, and thus secured the lower mast, the topmast, and all above them.

"To think this out was the work of a second, but hours were required to make it complete. By presence of mind and using the material at hand, Captain Glidden saved the expense and delay of putting into port. Seamen, as a general rule are ready reasoners. There are no given rules by which a disaster can be repaired at sea; all depends upon the experience and skill of the Captain or the officers. A Captain who is not an unmitigated egotist will act upon a hint suggested by a common seaman.

"An illustration of this kind occurred in which a link of the slings of the main yard was broken. While securing the yard with a tackle, a sailor suggested that a shackle would supply the place of the broken link. There were several shackles on board, evidently designed for that purpose, which had attracted the sailors' notice in clearing out a locker, but which were unknown to her Captain and mates. In addition to these there were shackles for every piece of chain rigging in the ship, and for the cables, too. The sailor, in turning them over, divined their use. On that same voyage, while bringing the ship up in the river Mersey during a gale, at Liverpool, the cable parted, but another anchor and chain saved her from drifting ashore. At low water the parted chain and anchor were recovered, and the broken link was replaced by a shackle. The shipmaster who fitted the ship out when new had provided for such contingencies, but as she was then some ten years old, the means to meet them were unknown to her officers. The intelligence of the common sailor rendered them available. These and various other means to repair accidents had been regarded as so much old iron. This led the Captain to overhaul the contents of every locker in the ship, and he found appliances for constructing a jury rudder, for repairing pumps, stopping leaks, and so on, and had them all properly assorted, that they might be used when required. It was evident that he who had fitted the ship out was a man of thought and extensive experience, and had made provision to meet accidents that were liable to occur.

"When Captain Eben Howes commanded the New York packet Roscius a man fell overboard while the ship was going rapidly through the water. Not only were the life buoys cut adrift, but spare studding sail yards, billets of wood and planks were thrown overboard, and a man was sent aloft to look out while the ship was being brought to the wind and the lee quarter boat was made ready for lowering. A passenger asked Captain Howes why he had thrown so many things overboard. He was answered, because they would be guides to the boat in looking after the man. In a seaway the life buoys, as well as the man, might escape the notice of those in the boat, and in such an event, the other articles would multiply the chances of finding the man. Guided by the articles, the boat, after and hour's search, found the man safely floated by a life buoy and in good condition. He had seen some of the driftwood, and being a good swimmer, made toward it and was saved. Captain Cressey, in the ship Flying Cloud, saved a man by the same means, after he had been two hours in the water. A man's head is a small object to find in a seaway, hence the prudence of throwing articles overboard as guides to find him." Boston Herald.

= MEN =

To be able to act like men must be in full possession of all their powers and faculties. Do you feel that you are in the enjoyment of perfect manhood? Or is some unmentionable thief robbing you of your birthright? Would you know? Write for one of the most extraordinary books on men's ailments ever published. Sent free, sealed, by the ERIE MEDICAL CO., Niagara Square, BUFFALO, N. Y.

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INSURANCE STATEMENT.

ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1892, OF THE CONDITION AND AFFAIRS OF THE LANCASHIRE INSURANCE COMPANY OF MANCHESTER, ENGLAND, organized under the laws of Great Britain, made to the Auditor of Public Accounts of the Commonwealth of Virginia, in pursuance of the laws of Virginia.

United States Manager—E. LITCHFIELD.
Principal Office—25 PINE STREET, NEW YORK CITY.
Organized or Incorporated—JUNE, 1852.
Commenced Business—JUNE, 1852.

II. ASSETS.

Value of real estate owned by the company ..... $ 380,098 81

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.

	Par Value.	Market Value.
4 per cent. United States bonds	$ 829,500	$ 937,335
6 per cent. United States currency bonds, 1898	100,000	112,500
Albany and Susquehanna R. R. Co. 6 per cent	15,000	18,900
Atchison, Topeka and Santa Fe R. R. Co. 4 per cent	45,000	37,350
Baltimore and Ohio R. R. Co. 4 per cent	10,000	9,900
Baltimore and Ohio R. R. Co. 5 per cent	25,000	28,625
Baltimore and Ohio R. R. Co. 6 per cent	20,000	22,600
Baltimore and Ohio R. R. Co. 6 per cent	20,000	24,000
Brooklyn and Montauk R. R. Co. 5 per cent	30,000	31,800
Chicago, Burlington and Quincy R. R. Co. (Iowa Div.) 4 per cent	35,000	33,075
Chicago, Milwaukee and St. Paul R. R. Co. (Chicago and Pacific Western Div.) 5 per cent	45,000	49,725
Chicago and Northwestern Extension bonds, 4 per cent	40,000	38,800
Chicago, Rock Island and Pacific R. R. Co. 6 per cent	25,000	30,250
Cleveland, Cincinnati, Chicago and St. Louis R. R. Co. 4 per cent	25,000	23,250
Cleveland, Cincinnati, Chicago and St. Louis R. R. Co. (C., W. & M. Div.) 4 per cent	25,000	23,000
Chicago, St. Louis and New Orleans R. R. Co. 7 per cent	15,000	16,500
Chicago, St. Louis and New Orleans R. R. Co. (Memphis Div.) 4 per cent	25,000	24,000
Chicago, St. Louis and New Orleans R. R. Co. 5 per cent	10,000	11,500
City of Portland (Oregon) water bonds, 5 per cent	50,000	53,000
Delaware and Hudson Canal Co. 7 per cent	20,000	21,250
Detroit, Monroe and Toledo R. R. Co. 7 per cent	19,000	23,750
Dubuque and Sioux City R. R. Co. 7 per cent	25,000	26,000
Illinois Central R. R. Co. 3½ per cent	20,000	18,500
Illinois Central R. R. Co. 4 per cent	10,000	10,000
Illinois Central R. R. Co. (Springfield Div.) 6 per cent	20,000	21,400
Michigan Central R. R. Co. 7 per cent	18,000	21,420
Michigan Central R. R. Co. (Grand River Valley Div.) 6 per cent	15,000	17,400
Milwaukee and St. Paul R. R. Co. (Iowa & Minn. Div.) 7 per cent	10,000	12,100
New York Central and Hudson River R. R. Co. 7 per cent	15,000	18,150
New York Central and Hudson River R. R. Co. 6 per cent	10,000	12,300
New York, Lackawanna and Western R. R. Co. 6 per cent	15,000	19,500
Northern Central R. R. Co. 6 per cent	19,000	20,900
North Pennsylvania R. R. Co. 7 per cent	10,000	12,700
Ottumwa, Cedar Falls and St. Paul R. R. Co. 5 per cent	20,000	21,400
Philadelphia and Erie R. R. Co. 4 per cent	18,000	20,880
Pennsylvania R. R. Co. 6 per cent	20,000	24,400
Pennsylvania R. R. Co. 4½ per cent	10,000	10,700
Rome, Watertown and Ogdensburg R. R. Co. 5 per cent	25,000	28,000
St. Louis, Jacksonville and Chicago R. R. Co. 7 per cent	10,000	10,450
Syracuse, Binghamton and New York R. R. Co. 7 per cent	22,000	28,160
State of Georgia bonds, 3½ per cent	25,000	25,000
St. Paul and Northern Pacific R. R. Co. 6 per cent	22,000	23,620
St. Paul, Minneapolis and Manitoba R. R. Co. 4½ per cent	25,000	25,500
St. Paul, Minneapolis and Manitoba R. R. Co. 4 per cent	25,000	21,750
Western Pennsylvania R. R. Co. 4 per cent	10,000	9,850
Total par and market value (carried out at market value)	$1,847,500	$2,035,460 2,035,460 [illegible]
Cash in the company's principal office		$ 1,418 76
Cash belonging to the company deposited in bank (name bank): Mechanics National		38,411 21
Cash belonging to the company deposited with Vermilye & Co., bankers in name of trustees		70,335 84
Total		110,195 8[illegible]
Gross premiums (as written in the policies) in course of collection, not more than three months due		364,907 [illegible]
Aggregate amount of all the assets of the company, stated at their actual value		$2,894,752 58

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	$ 62,084 88	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	318,412 70	
Losses resisted, including interest, costs and other expenses thereon	20,934 49	
Total gross amount of claims for losses	$398,432 07	
Net amount of unpaid losses		$ 398,422 07
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, $2,335,776.39; unearned premiums (fifty per cent)	$1,167,888 19	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $922,393.92; unearned premiums (pro rata	476,387 45	
Total unearned premiums as computed above (carried out)		1,644,275 6[illegible]
All other demands against the company, absolute and contingent, due and to become due, and admitted and contested, viz: State, city or other taxes and assessment, $5,000.00; commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection, $35,088.00		40,000 0[illegible]
Total amount of all liabilities, except capital stock and net surplus		$2,082,707 71
Surplus beyond capital and all other liabilities		812,044 87
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$2,894,752 58

IV. RECEIPTS DURING THE YEAR.

	Fire	
Gross premiums and bills unpaid at close of last year	$ 200,531 08	
Deduct amount of same not collected		
Net collected	$ 200,533 08	
Gross premiums on risks written and renewed during the year	3,909,707 49	
Total	$4,110,240 57	
Deduct gross premiums and bills in course of collection at this date	364,907 92	
Entire premiums collected during the year	$3,745,332 65	
Deduct reinsurance, rebate, abatement and return premiums	1,023,384 25	
Net cash actually received for premiums (carried out)	$2,721,858 40	$2,721,858 46
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources		91,678 13
Income received from all other sources, viz: Rents, $14,760.32 net		14,760 52
Aggregate amount of receipts actually received during the year in cash		$2,828,297 2[illegible]

V. DISBURSEMENTS DURING THE YEAR.

Net amount paid during the year for losses		$2,495,236 18
Paid for commission or brokerage		592,345 77
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes		290,978 82
Paid for state and local taxes in this and other States		44,548 36
All other payments and expenditures, viz: Office expenses, travelling, maps, printing, advertising and board assessments		167,675 45
Aggregate amount of actual disbursements during the year in cash		$3,590,764 08

BUSINESS IN VIRGINIA DURING THE YEAR.

	Fire Risks.
Fire, marine and inland risks written	$729,000 00
Premiums received (gross)	13,485 78
Losses paid	1,484 65
Losses incurred	1,484 65

E. LITCHFIELD, United States Manager.

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

Be it remembered, that on the 25th day of January, 1893, at the city aforesaid, before me, C. K. VALENTINE, a resident in said city, duly commissioned and qualified under the laws of the State of New York to take acknowledgments to instruments under seal, &c., personally appeared E. LITCHFIELD, United States Manager of the LANCASHIRE FIRE INSURANCE COMPANY OF MANCHESTER, ENGLAND, 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, knowledge and belief, and that the seal attached is the seal of said corporation.

In testimony whereof I have hereunto set my hand and affixed the seal of my office, on the 25th day of January, 1893.

{SEAL}

C. K. VALENTINE, Notary Public, Kings county.

Certificate filed in New York county.

J. B. MOORE & CO., Agents,

1103 East Main Street, Richmond, Va.

[mh 26-4t]

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Secure a Bargain NOW!

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The Premier Flour of America,

Is the best, and is unrivalled for its Purity and Uniformity.

It is Perfection in Flour and leads all brands in this country and all American brands in Europe.

1774 - - - - 119th Year - - - - 1893.

PATAPSCO FLOURING MILLS,

A. B and C.

Grind the cream of Maryland and Virginia wheat and the choicest variety from every hard wheat State in the Union.

Ask your Grocer for
PATAPSCO SUPERLATIVE PATENT.
PATAPSCO FAMILY PATENT.
ORANGE GROVE EXTRA.
BALDWIN FAMILY.

C. A. GAMBRILL MFG. CO.,

Office, No. 214 COMMERCE ST., BALTIMORE, MD.

BLOOD WILL TELL!

NANCY HANKS, 2:04.

English's Breeding and Training Stables

RICHMOND FAIR GROUNDS.

ALOHA, Son of the Mighty Dictator, 1:13

Sire of Jay Eye See, 2:06¼; Phallas, 2:13¾; Minnie Caswell, 2:16¼; Director, 2:17; Delelmator, 2:18; Dictator Chief, 2:21½, and 37 others better than 2:30. Grand sire of Nancy Hanks, 2:04; Direct, 2:05¼; Evangeline, 2:11¼; Margrett R., 2:12½; Lockheart, 2:14¾; Guide, 2:16¼; Northwest, 2:17¼; Kellar Thomas, 2:19¼; Garnet, 2:20¼; Victoria Wehes, and 56 others better than 2:30. Best son of Hambletonian 10, founder of the American Trotting Horse; own brother to the famous Dexter.

To encourage breeding I have placed this strain within the reach of all breeders, by reducing his fee for services from $100 to $50. Come and see him before you select. Occidental Prince, 12,094, by Occidental, 2,155, by Happy Medium, 400, reduced from $50 to $35.

Famous running stallion Telemanchus, sire of the winners Maia, Fred Fink, Kathurat, Piedmont, Mullhatton and many others. Season, $20; usual return privileges.

The inspection of the public respectfully invited. fe14-3m&Wtf

WE OFFER TO CLOSE OUT THIS DEPARTMENT OF OUR BUSINESS.

OUR STOCK OF

Tubular and Locomotive Boilers,

from 6 to 50 horse-power.

Horizontal Centre Crank Engines,

Detached or mounted on boiler, from 4 to [illegible] 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

INSURANCE STATEMENT.

ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1892, OF THE CONDITION AND AFFAIRS OF THE UNITED STATES FIRE INSURANCE COMPANY OF NEW YORK, organized under the laws of the State of New York, made to the Auditor of Public Accounts for the Commonwealth of Virginia, pursuant to the laws of Virginia.

President—W. W. UNDERHILL.
Vice-President—S. M. CRAFT.
Secretary—W. H. GRIFFEN.
Principal Office—170 AND 172 BROADWAY.
General Agent in Virginia—JOHN W. GORDON.
Residence—RICHMOND, VA.
Organized or Incorporated—APRIL 1, 1824.
Commenced Business—APRIL 9, 1824.

I. CAPITAL.

Amount of capital stock subscribed	$250,000 00
Amount of capital actually paid up in cash	250,000 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		$525,500 00
Interest due on all said mortgage loans, $1,718.75; interest accrued thereon, $2,220		3,938 75
Value of lands mortgaged, exclusive of buildings and perishable improvements	$ 348,000 00	
Value of buildings mortgaged (insured for $553,950 as collateral)	680,000 00	
Total value of said mortgaged premises (carried inside)	$1,028,000 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.

	Par Value.	Market Value.	
United States 4 per cent. Registered Bonds	$45,000 00	$51,075 00	
Reussalaer and Saratoga Railroad Stock	17,800 00	31,150 00	
Total par and market value (carried out at market value)	$62,800 00	$82,225 00	82,225 00
Cash in the company's principal office			13,222 78
Cash belonging to the company deposited in bank (name bank): National Bank of Commerce			36 98
Interest due and accrued on bonds not included in "market value"			762 00
Gross premiums (as written in the policies) in course of collection not more than three months due			59,638 70
All other property belonging to the company, viz: Due from other companies for reinsurance on losses already paid (name companies): City Fire Insurance Company			482 97
The gross amount of all the assets of the company			$685,807 13

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$14,500 00	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	20,200 00	
Losses resisted, including interest, costs and other expenses thereon	1,440 00	
Total gross amount of claims for losses	$36,140 00	
Net amount of unpaid losses		$36,140 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, $203,087.57; unearned premiums (fifty per cent)	$101,518 75	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $209,014.00; unearned premiums (pro rata	113,581 77	
Gross premiums (including both cash and bills) received and receivable upon all unexpired inland navigation risks, $9,065.25; unearned premiums (fifty per cent)	4,532 62	
Total unearned premiums as computed above (carried out)		224,633 14
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses		4,817 04
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 assessment, commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection, $9,825.81; return premiums, $9,478.4[illegible]		19,304 75
Total amount of all liabilities, except capital stock, and net surplus		$284,894 95
Joint stock capital actually paid up in cash		250,000 00
Surplus beyond capital and all other liabilities		150,912 17
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$685,807 12

IV. RECEIPTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross premiums and bills unpaid at close at last year	$ 61,240 26	$ 3,336 89	
Net collected	$ 61,240 26	$ 3,336 89	
Gross premiums on risks written and renewed during the year	392,730 65	10,256 77	
Total	$453,970 91	$13,593 67	
Deduct gross premiums and bills in course of collection at this date	58,558 70	1,080 00	
Entire premiums collected during the year	$395,412 21	$12,513 66	
Deduct reinsurance, rebate, abatement and return premiums	93,952 81	1,487 62	
Net cash actually received for premiums (carried out)	$301,459 40	$11,026 04	$312,485 44
Received for interest on mortgages			24,537 11
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources			1,681 08
Satisfaction pieces, $12.50			12 50
Aggregate amount of receipts actually received during the year in cash			$338,716 13

V. DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount actually paid for losses (including $27,155.82 losses occurring in previous years)	$174,414 82	$5,259 56	
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), $1,193.31, and all amounts actually received for reinsurance in other companies, $17,291.43. Total deductions	15,791 89	2,602 85	
Net amount paid during the year for losses	$158,622 93	$2,656 41	$161,279 34
Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year, $25,000)			25,012 75
Paid for commission or brokerage			71,726 91
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes			20,783 51
Paid for State and local taxes in this and other States			9,155 24
All other payments and expenditures, viz: Rent, $6,000; fire patrol, $465.23; advertising, $2,078.55; stationery, $6,828.63; sundries, $19,051.34			34,423 73
Aggregate amount of actual disbursements during the year in cash			$322,301 53

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	Premiums Thereon.	Marine and Inland Risks	Premiums Thereon.
In force on the 31st day of December of the preceding year	$47,002,638 00	$333,648 84	$ 808,305 00	$21,830 66
Written or renewed during the year	43,983,640 00	392,730 65	240,182 00	10,256 77
Total	$90,986,248 00	$726,379 49	$1,048,487 00	$32,087 43
Deduct those expired and marked off as terminated	41,252,500 00	28,678 44	774,921 00	23,022 21
In force at the end of the year	$49,733,748 00	$440,701 05	$ 273,566 00	$ 9,065 22