SOCIETY IN MOSCOW.

LADY ISABEL STEWART ON RUSSIAN WINTER FESTIVALS.

Catching Fish for Your Own Dinner by a Moscow Restaurant—At the Strastnoi Convent.

ETERSBURG is of pecular interest as the modern capital of Russia and the place of residence of the imperial family; but from a picturesque and historical point of view, Moscow is the more striking of the two, with its marvellous Kremlin, the most curious building in the world, containing under one roof a magnificent palace, picture galleries, museums, cathedrals and chapels. The view, too, of the whole capital is beautiful, for it stands on an eminence, the frozen river below stretching away as far as the eye can see. Then there are the quaint buildings of purest white mingled with oriental colors, golden domes and innumerable minarets, the church of St. Savior's conspicuous among all in the centre of the city, built of the whitest stone, shaped like a Greek cross, erected in memory of the retreat of the Grand Army and the deliverance from Napoleon in 1812.

When we arrived the cold was intense, but wrapped up in our big Russian fur schubes, with a basheilk, or hood of camel's hair, over our hats, so that only the tip of one's nose could be seen, we were by no means inconvenienced. But when for the moment one opened these wraps when sleighing to have a look around and to get more of the fresh air, one realized fully the intensity of the cold, and gladly pulled all close round again.

The Governor-General, Prince Dolgoroukoff, had been apprised of our coming, and sent his nephew, Prince Wolkonski, to meet us at the station with one of his Chamberlains, as well as his principal aide-de-camp; also his sledge to convey us to the Hotel Slavinski Bazar. This we found most comfortable and luxuriously furnished, with a good restaurant attached, reminding one of some of the Paris hotels.

Very soon after our arrival the Prince himself called at the hotel and drew up a programme of what we ought to see. We first visited the Kremlin, accompanied by Prince Ourouzoff, chief aide-de-camp, beginning with the palace, the modern part of which is very fine, one large saloon being painted all white, with the decorations and designs in bas-relief, and having on the walls in gilt letters a list of the regiments that took part against Napoleon in 1812. Then we saw the Throne-room, a splendid apartment with a magnificent throne at the end, the frieze and ceiling decorated with illustrations of the Order of St. George, the walls being hung with its colors and ribbons. Next we passed into magnificent rooms for the use of the late Czar and now widowed Empress, and their private chapel, ending with a banqueting hall used on the occasion of all coronations, including that of Alexander III. and his Empress.

IN THE DONSKOY MONASTERY.

After that came the old part of the Palace, which dates from the Fifteenth Century, and then we proceeded to the ancient Romanoff Palace, which existed before the Kremlin, and was inhabited previous to the last dynasty. Here the audience chamber has one very low entrance, so that you can only pass through on your knees. An amusing anecdote is told in connection with it. One of the Emperors received all of the Ambassadors there, and this door was purposely made so low to oblige them to enter his presence on their knees as evidence that, being representatives of other sovereigns, they were in his estimation beneath himself, and that he was above all other Emperors and Kings. The French Ambassador hearing of this, and considering that the King of France was equal to the Czar of all the Russias, if not of greater importance, was determined not to be beaten; so, finding himself obliged to go down on his knees, he entered backwards, thus triumphing over the haughty monarch by turning his back on him.

We were then taken to the private chapel, and inspected the vestments worn by the patriarchs of Moscow, new at the coronation of each Czar, and used only till the death of that Emperor. They were of crimson velvet, richly embroidered with gold. We saw those worn at the coronation of Alexander II., grandfather of the present sovereign. The patriarchs are now called archbishops, the Archbishop of Moscow being the chief; but the Czar himself is the head of the Russian Church, although not in priest's orders. He even crowns himself at the coronation, and then crowns the Czarina, and himself takes from the altar the holy Eucarist and afterward makes his solemn vows.

On the first Sunday of our visit to Moscow Prince Dolgoroukoff, the Governor-General, kindly invited us to be present at High Mass in the private chapel of the palace. The music was all vocal, the singers being out of sight, as they always are in the Greek Church, an arrangement which adds greatly to the effect. As we have lately read in the descriptions of the marriage of the present Czar, no instrumental music is ever allowed in the Orthodox Church. The altar stands behind golden gates, called the Tconastas, on which are painted in fresco sacred subjects; the priests and deacons remain behind the doors out of sight. Suddenly the gates burst open; the Gloria arises from the invisible choir, while the Gospel is brought out by deacons between two huge lights, to be read by the High Priest to the people.

The Czar is the only layman allowed to go behind the golden gates into the sanctuary. A curious incident occurred while we were there. A little baby in arms received the Holy Communion. The nurse, attired in Russian national costume, carried it up to the priest at the altar rail, and he dipped the Holy bread in the chalice and fed the child with a spoon. The Greek Church holds that if you give infants the sacrament of baptism you have no right to withhold the other sacrament from them. At the end of Mass the High Priest brings a Crucifix with our Lord's figure painted on it, and all present go up to it and kneel before it. It is a curious fact about the Russian crucifixes, which one sees in such large numbers, that they are only painted, never carved, as the worship of an image is forbidden; this, as we know from history, having been the cause of the first rupture between the Eastern and Western Churches.

Another very interesting experience was our visit to the Strastnoi Convent, a little way out of the city. From the tower is to be seen by far the finest view of Moscow. We were the first English ladies who had ever visited the convent. The Lady Abbess, a dear, kind old lady, received us at the gate, ordering some of the nuns to show us about, and one pretty young Polish novice to act as interpreter, because she spoke French. They showed us their refectory, their workroom and their cells; the latter formed of single partitions reaching half way up to the ceiling and down the length of one long hall. Everything was scrupulously clean, and the cells rather more furnished than one would have expected to find them, but quite in the simplest way.

In the chapel they have a miraculous icon, believed to be capable of curing all maladies; and of this they told us many incredible tales. The choir sang to us the music used at High Mass, as well as the Song of the Cherubim, and some of the psalms in Russian, the female voices seeming very soft and pretty. Before we left they gave us some excellent tea, with the usual slices of lemon, and rolls and jam made by themselves. We also tasted their black bread and "schwass," which is the common drink of the peasants, and is made from black bread soaked in water; I thought both very nasty.

Then we had a long, cold, but exhilerating drive in our sledge all through the capital, even some way beyond, and on the other side of it to the Donskoy Monastery. This is a very curious place, a great contrast to the convent we had just left behind—as triste and sombre as the latter was bright and cheerful. The monks seemed as slovenly, as unkempt and as stupid as the nuns were neat, clean and intelligent, giving us the idea of belonging to quite two centuries ago. But they live comfortably, their cells being furnished, though very dirty. They seemed an idle lot, working only in their gardens, and not making much of them.

I observed in their chapel a remarkable instance of the Russian faith. One of the Governor-General's chamberlains, who were escorting us, not professing to be a particularly devout man, when he took us through the churches and chapels, showed no signs of his faith, such as members of the Roman Church generally do, whether strictly religious or not; yet this young man, on seeing at the Donskoy Monastery a small altar dedicated to his patron saint, signed himself with a cross, prostrated himself and knelt for some time in prayer. This was curious, coming as it did from a man who, I have before said, did not profess any strong religious principles.

But to return to the Kremlin. The Treasury is full of beautiful and interesting objects, including the Crown jewels, the crowns used on all occasions in Russia; also the robes worn by the Czar and Empress at their coronation. From the Treasury you pass on to a large museum containing gold and silver plate of all nations, rare porcelain, ancient carriages of State, and a great accumulation of gifts presented by rulers of all ages and countries of the East and West to the Czars of Russia. Among these there was a wonderful chariot from Queen Elizabeth of England, which she sent to the Emperor John the Terrible when he invited her to join with him in a war against France, an invitation which she at the same time declined to accept. History says that she refused an offer of marriage from him at the same time.

Then there was a fine collection of armor and weapons and other relics of the past, Peter the Great's bed, Napoleon I.'s tent, left behind him in his hurried retreat, innumerable relics of John the Terrible, and among them more gifts from Queen Elizabeth. We visited the Cathedral where coronations take place; also another where the coffins of all the Czars up to Peter the Great are arranged; and here we found two priests praying for the soul of John the Terrible, as there is a strong conviction that his soul must still be in purgatory, although he lived three centuries ago. Wherever one turns fresh instances of this Emperor's cruelty appear; and in a gallery of modern paintings there is the most appalling portrait of this same sovereign lately painted by an artist named Ivanoff, who rose in life from being a butcher to a position of some eminence in Russia. So ghastly was this painting that one lady who had visited the gallery a short time before we did had fainted at the sight of the picture. It represents John the Terrible beating his son in a rage on discovering that he had intrigued against him, until he suddenly finds that he has killed his own offspring. The horror depicted on the parent's countenance is marvellously realistic, so that one can hardly believe it is a mere representation on canvas.

One interesting national sight we witnessed was the sledge and troika races, which were going on in the neighborhood; but the extreme cold prevented our being able to remain long as spectators. Some of those who accompanied us told a story of how, when the Prince of Wales had been present at them on the occasion of his visit to Russia for the Duke of Coburg's marriage with the Grand Duchess Marie, he had given great satisfaction to the populace by riding in several of the racing sledges. It was a pretty sight to see them all glide by, the bells in the harness ringing out merrily in the keen, frosty air, and the horses apparently as much excited as their drivers.

CATCHING FISH IN THE RESTAURANT.

A LONG, COLD DRIVE IN OUR SLEDGE.

Prince Dolgoroukoff took us to the Imperial Theatre, a magnificent house, holding an audience of some three thousand people, reminding one rather of La Scala at Milan. A Russian opera was performed, the story of which was taken from the reign of John the Terrible. During the evening tea was served in the usual style in the Prince's room behind his box, together with quantities of bon-bons and sweetmeats.

Among our experiences I must not forget to mention the Moscow restaurants, which we found excellent, although the dishes are somewhat too substantial. I remember on one occasion that we were invited to see the sturgeon which was going to be served for our dinner caught in a large tank which stood in the middle of the restaurant. Sturgeon soup, by the way, goes a very long way, two spoonfuls being almost sufficient for a meal.

On our last evening we dined with the Governor-General, who kindly invited some of the principal members of Moscow society to meet us, so that we had a very pleasant evening. On our arrival at the door of his entrance hall his chief aide-de-camp met us and conducted us up stairs, and at the top of the staircase we were received by our host, who presented us each with a bouquet of flowers from his own gardens. His niece, the Princess Wolkonski, did the honors as hostess. She was beautifully dressed in a Paris costume, with the finest jewels, and looked remarkably handsome. A distinguished general took me in to dinner, and I sat on the left of our host. The dinner table was covered with beautiful gold plate and splendid flowers, and I learned that the best gardeners in the country are generally Germans. Before we left that evening the Governor-General gave each of us an interesting little book on the history of Moscow, written by himself, which I am glad to possess as a memento of our visit. He sent us home in his three-horsed troika.

The following evening we left. Many kind friends came to see us off, and gave us bouquets of flowers and boxes of bon-bons, and it was with much regret that we steamed out of the Moscow station on our way back to Petersburg, where we spent a few days at the British Embassay *en route for Berlin.*

ISABEL STEWART.

La Belle Virgenienne.

It's up the street she comes at morn
With winter glow about her face,
And on her lip the summer dawn,
And in her eyes the spring-time grace,
And autumn floss and autumn sheen
About her hair.

La Belle Virgenienne.

And autumn sheen and autumn floss,
I warrant me were ne-er so fine,
T'were hair that made the autumn gloss,
And eyes that make the spring-time shine,
And winter glow ne'er kist a queen
Nor summer dawn like

La Belle Virgenienne.

And not a rose that blooms in spring,
And not a star that lights the sky,
Nor gleam of sun, nor birds that sing,
But as she softly trips it by—
Will each and every one be seen—
To catch the smile—o'

La Belle Virgenienne.

And down the glebe she goes her ways,
All bonnetted, the *sun doth weave*—
Sweet gold about her temple—bays,
No heart I trow upon her sleeve!
She's true, the lads all say a queen,
"I toss my cap"—

"La Belle Virgenienne."
—WM. PAGE CARTER.

The Language of Trade.

"Your cloth is better than that," said the tailor to the customer, placing two pieces of worsted diagonal side by side.

"What's the difference?" asked the customer.

"Well," said the tailor, "the other is good part cotton."

"And mine's all wool?" asked the customer.

"Yours is mostly wool" replied the tailor, looking at the customer with evident surprise at his innocence.

The cant phrase, 'all wool and a yard wide" has come to mean half cotton and twenty-seven inches wide. Some persons believe that the difference between phrase and fact is to be attributed to the high tariff on woolens and worsteds, but such discrepancies run through all branches of trade, whether they are affected by the tariff or not. Every real thing has come through modern ingenuity to have an admirable counterfeit beating the real thing's name, and so meaningless *have names become in trade* that the retailer sells the counterfeit under the name of the real with little or no consciousness of untruthfulness. Male customers usually fail to understand this, and are outraged on discovering that the thing does not correspond to its name, but women who are born shoppers long ago accepted the situation and adopted the false nomenclature. They do not resent as dishonest the conduct of the grocer that offers "fresh eggs" at so much and "strictly fresh new laid eggs" at 50 per cent. more. Every woman knows that the shops sell for silk material that has a cleverly made surface of pure silk on a back of cotton. Women judge not by the name, but by the price, the "feel" and other indications to which men are blind. It was discovered a few years ago that many imported silks were made with only a small percentage of real silk along with clay for weight and soap for lustre, while American manufacturers were turning out the real thing and finding it despised.

There is a regularly recognized set of substitutes in every department of trade, just as the druggists have substitutes that are made to serve when some unimportant ingredient in a prescription is not at hand. The word porcelain has actually lost its true significance, save, perhaps, in the fine arts, and cooking utensils are glibly sold as "porcelain-lined" that have merely an inner surface of coarse glazed clay. A Philadelphian invented a good many years ago a sort of white glass for lamp shades and called it hot-cast porcelain, and now many forms of white glass are sold as porcelain. It has ceased to be a lie, because all the world knows that the term is purely conventional.

The phrase "antique oak" has gradually come to mean, in the language of the cheap furniture makers, stained ash, or even poorer material, and the rug importers have contributed to trade the verb "to antique," with its past participle "antiqued," the form commonly used. "Mahogany" will soon mean, in the language of the cheap furniture trade, any wood stained into distant imitation of new mahogany. Of course the latter, in turn, is stained to imitate old mahogany, and is sold as such. Celluloid has become a counterfeit for almost anything, and its protean devices are immeasurable. It goes as often as not as ivory, and doubtless there are shopkeepers that sell it as such with no sense of fraud.

The terminology of the hardware trade is in a chaotic state by reason of the way in which counterfeits have obtained currency. "Steel hatchets," made of cheap iron, are sold at 25 cents, and the substitution of iron for steel runs all through the trade. The merchant gauges his customer, and offers the counterfeit or the real, as the case seems to demand, without any sense of dishonesty. Electroplated iron goes for bronze and cast iron goes for wrought iron. The fraud is so transparent to any one buying with his eyes open that it scarcely seems worth quarreling about. The merchant acknowledges the nature of the counterfeit when passed, and takes no shame in the acknowledgment. Perhaps some of them never see the real thing, and are innocent of even constructive fraud.

When it comes to leather goods, the same system of counterfeiting prevails. You may get what is technically called an "alligator skin" travelling bag at any price you wish to pay, but no man with an eye in his head is ever deceived by the transparent device, and the dealers deem it an innocent trick to please persons in search of what they cannot buy.

You find the far east-side shops a grotesque mimicry of fashionable shops in Broadway and Fifth avenue. Things in the latter are reproduced in counterfeit in the former at prices to suit customers.

It is possible to furnish an east-side house and clothe an east-side family in the queerest counterfeits of the articles that go to furnish a fashionable home and clothe its inmates. The thing long ago ceased to be a reprehensible fraud because it was too transparent, and when the east-side customer wishes the real thing he pays the real price without grumbling. The language of trade has ceased to be a lie and has become a huge joke.

"A dollar seems a good deal of money in these hard times." Yes, but if you have a Cough, a Cold, Asthma, Bronchitis, or incipient Consumption, a dollar spent for a bottle of Dr. D. Jayne's Expectorant may prove your cheapest outlay; for you will then have the surest remedy ever known for such diseases.

NATIONAL FIRE INSURANCE COMPANY, OF HARTFORD, CONN.

ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1894, OF THE CONDITION AND AFFAIRS OF THE NATIONAL FIRE INSURANCE COMPANY, OF HARTFORD, ORGANIZED UNDER THE LAWS OF THE STATE OF CONNECTICUT, MADE TO THE AUDITOR OF PUBLIC ACCOUNTS OF THE COMMONWEALTH OF VIRGINIA, IN PURSUANCE OF THE LAWS OF VIRGINIA.

President—James Nichols.
Secretary—E. G. Richards.
Assistant Secretary—B. R. Stillman.
Principal Office—95 Pearl street, Hartford, Conn.
Organized or Incorporated—November 27, 1871; commenced business, December 1, 1871.

I. CAPITAL.

Whole amount of capital actually paid up in cash	$1,000,000 00
Whole amount of capital authorized	1,000,000 00

II. ASSETS.

Value of real estate owned by the company		$ 220,016 37
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		580,600 00
Loans on mortgage (first liens) upon which more than one year's interest is due (of which $39,700 is in process of foreclosure)		58,400 00
Interest due on all said mortgage loans, $9,946.50; interest accrued thereon, $8,658.50		18,604 50
Value of lands mortgaged, exclusive of buildings and perishable improvements	$1,060,100 00	
Value of the buildings mortgaged (insured for $524,110 as collateral)	520,250 00	
Total value of said mortgaged premises (carried inside)	$1,980,350 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.

BONDS.	Par Value.	Market Value.
Atchison, Topeka & Santa Fe, 4 per cent	$ 10,000 00	$ 6,500 00
Atchison, Topeka & Santa Fe, Class A	4,000 00	720 00
Buffalo Railway Co	25,000 00	25,500 00
Cedar Rapids, Iowa Falls & North Western R. R.	20,000 00	20,800 00
Chesapeake & Ohio R. R	20,000 00	18,000 00
Chicago & Indiana Coal Railway Co	25,000 00	25,000 00
Chicago & Western Indiana R. R	22,000 00	23,980 00
Chicago and Northwestern R. R	20,000 00	23,200 00
Chicago, Milwaukee & St. Paul R. R., South Minn. Division	10,000 00	11,800 00
Chicago, Milwaukee & St. Paul R. R., Dubuque Division	10,000 00	12,000 00
Chicago, Milwaukee & St. Paul R. R., Hastings & Dak. Div. (5 per cent.)	10,000 00	10,500 00
Chicago, Milwaukee & St. Paul R. R., Hastings & Dak. Div. (7 per cent.)	20,000 00	25,000 00
Chicago, Milwaukee & St. Paul R. R., Mineral Point Divisions	10,000 00	10,600 00
Chicago, Burlington & Quincy R. R., "Convertible,"	2,200 00	2,244 00
Chicago, Burlington & Quincy R. R., Consolidated Mortgage	1,000 00	1,220 00
Chicago, Burlington & Quincy R. R., Iowa Division	15,000 00	16,050 00
Cincinnati, Dayton & Ironton R. R	10,000 00	10,000 00
Cincinnati, Hamilton & Dayton R. R	15,000 00	18,150 00
Cincinnati, Indiana, St. Louis & Chicago R. R	25,000 00	62,750 00
Cleveland, Columbus, Cin. & Indianapolis R. R	35,000 00	45,500 00
Cleveland, Loraine & Wheeling, R. R	25,000 00	25,000 00
Columbus, Shawnee & Hocking R. R	20,000 00	15,000 00
Columbus & Toledo R. R., 1st mortgage	20,000 00	23,200 00
Columbus & Toledo R. R., 2d mortgage	18,000 00	19,620 00
Columbus & Hocking Valley R. R	10,000 00	10,300 00
Columbus, Sandusky & Hocking R. R	1,000 00	700 00
Columbus, Sandusky & Hocking R. R., scrip	100 00	100 00
Dayton & Norwalk R. R	10,000 00	11,200 00
East Tennessee, Virginia & Georgia R. R	20,000 00	31,200 00
Evansville & Terre Haute R. R	10,000 00	10,000 00
Erie Railway	20,000 00	23,300 00
Hartford & Conn. Western R. R	10,000 00	10,000 00
Hannibal & St. Joseph R. R	50,000 00	59,000 00
Holly, Wayne & Monroe R. R	15,000 00	18,300 00
Indiana & Lake Michigan R. R	10,000 00	10,000 00
Knoxville & Ohio R. R	20,000 00	22,400 00
Louisville, New Albany & Chicago R. R	10,000 00	10,900 00
Louisville, N. Albany & Chicago R. R., Chi. & Indianapolis Div	15,000 00	16,050 00
Lou. & Nash. R. R., N. O. & Mobile Div	10,000 00	12,000 00
Memphis & Charleston R. R	20,000 00	24,400 00
Montana Central Railway Co	20,000 00	22,800 00
Morgan's La. & Tex. R. R. & Steam. Co	10,000 00	13,300 00
Naumkeag Street Railway	20,000 00	20,000 00
N. Y., New Haven & Hart. R. R. Cert's	24,000 00	32,832 00
Nodaway Valley R. R	6,000 00	6,120 00
Northern Pa. R. R., Pond. d'Oreille Div	12,000 00	12,240 00
Norfolk & Wes. R. R., Clinch Valley Div	22,000 00	20,240 00
Oregon Railway & Navigation R. R	20,000 00	21,600 00
Phila. & Reading Coal & Iron Co	12,000 00	12,000 00
Rochester and Pittsburg R. R	25,000 00	31,000 00
Sandusky, Mansfield & Newark R. R	25,000 00	31,250 00
St. Paul & Northern Pacific R. R	25,000 00	29,000 00
St. Paul, Minneapolis & Manitoba R. R	10,000 00	11,600 00
Seattle, Lake Shore & Eastern R. R	20,000 00	10,000 00
St. Louis, Alton & Terre Haute R. R	15,000 00	15,000 00
Toledo & Ohio Cen. R. R., Western Div	25,000 00	26,000 00
Union Pacific, 1st mortgage	30,000 00	31,800 00
West Chicago St. Railway Tunnel Co	15,000 00	15,300 00
Galveston City	25,000 00	25,500 00
Georgia State	25,000 00	27,500 00
Helena City	20,000 00	21,000 00
Lincoln City	12,000 00	12,000 00
Meriden Town	10,000 00	10,200 00
New Britain City	6,000 00	6,300 00
Richmond City	44,000 00	50,000 00
Suffield & Thompsonville Bridge Co	28,000 00	28,600 00
United States 4 per cent	50,000 00	57,000 00
Underwriters' Protective Association	1,000 00	1,000 00
West Middle School District, Hartford	26,000 00	26,000 00
STOCKS.		
200 shares Belt R. R., Indianapolis, common	10,000 00	8,000 00
100 shares Belt R. R., Indianapolis, preferred	5,000 00	2,500 00
200 shares Cleveland & Pittsburg R. R	10,000 00	15,500 00
120 shares Chicago, Burlington & Quincy R. R	12,000 00	8,640 00
225 shares Chicago, Rock Island & Pacific R. R	33,000 00	20,790 00
150 shares Illinois Central R. R	15,000 00	12,750 00
17 shares Ill. Cen. R. R., 4 per ct., leased line	1,700 00	1,530 00
600 shares N. Y., New Haven & Hartford R. R	60,000 00	117,000 00
390 shares New York & Harlem R. R	19,000 00	25,500 00
500 N. Y. Central & Hudson River R. R	50,000 00	50,000 00
100 shares Oswego & Syracuse R. R	5,000 00	9,250 00
760 shares Pennsylvania R. R	38,000 00	38,760 00
100 shares Peoria & Bureau Valley R. R	10,000 00	16,500 00
200 shares Pittsburg, Fort Wayne & Chi'o R. R	20,000 00	31,200 00
250 Aetna National Bank	25,000 00	33,000 00
70 shares Boston National Bank, Boston	7,000 00	7,000 00
112 shares Charter Oak National Bank	11,200 00	10,080 00
60 Central National Bank, N. Y	5,000 00	6,200 00
40 shares City Bank	4,000 00	4,000 00
100 shares Farmers' and Mechanics Nat'l Bank	10,000 00	11,300 00
50 shares First National Bank, Meriden	6,000 00	5,700 00
400 shares Hartford National Bank	50,000 00	76,250 00
50 shares Mercantile National Bank	5,000 00	3,750 00
100 shares Metropolitan National Bank, N. Y.	3,400 00	500 00
900 shares National Exchange	15,000 00	18,000 00
75 shares Nat'l Bank of the Republic, Boston	7,500 00	11,250 00
10 shares Nat'l Bank of Commerce, Kan. City	1,000 00	1,100 00
450 shares Phoenix National Bank	45,000 00	56,250 00
70 shares St. Paul National Bank	7,000 00	8,750 00
35 shares Second Nat'l Bank, New Haven	3,500 00	4,250 00
100 shares Thames National Bank, Norwich	10,000 00	14,500 00
400 shares Northwestern Telegraph Co	20,000 00	21,000 00
5 shares Underwriters' Salvage Co	500 00	500 00
400 shares Willimantic Linen Company	10,000 00	10,000 00
Total value of bonds and stocks	$1,761,900 00	$1,989,394 00

Total par and market value (carried out at market value)		$1,989,394 00
Cash in the company's principal office	$ 1,692 95	
Cash belonging to the company deposited in bank	352,640 44	
Total		$ 354,333 39
Gross premiums (as written in the policies) in course of collection, not more than three months due		376,182 11
Aggregate amount of all the assets of the company, stated at their actual value		$3,597,530 67

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$111,061 23	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	113,857 85	
Losses resisted, including interest, costs and other expenses thereon	36,469 17	
Total gross amount of claims for losses	$261,678 25	
Net amount of unpaid losses		$ 261,378 25
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, $1,723,106.27, unearned premiums (50 per cent.)	$861,553 13	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, $1,626,388.07, unearned premiums (pro rata)	860,977.37	
Total unearned premiums as computed above (carried out)		1,722,530 50
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz.:		
Commissions, brokerage and other charges due and to become due to agents and brokers, on premiums paid and in course of collection	$53,218 18	
Return premiums	37,842 68	
		91,060 86
Total amount of all liabilities, except capital stock and net surplus		$2,074,969 61
Joint-stock capital actually paid up in cash		1,000,000 00
Surplus beyond capital and all other liabilities		522,561 06
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$3,597,530 67

IV. RECEIPTS DURING THE YEAR.

	Fire.	
Gross premiums and bills unpaid at close of last year	$ 411,014 58	
Net collected	$ 411,014 58	
Gross premiums on risks written and renewed during the year	2,763,937 56	
Total	$3,174,952 14	
Deduct gross premiums and bills in course of collection at this date	376,182 11	
Entire premiums collected during the year	$2,798,770 03	
Deduct reinsurance, rebate, abatement and return premiums	498,186 31	
Net cash actually received for premiums (carried out)		$2,300,583 72
Received for interest on mortgages		33,983 67
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources		96,307 86
Income received from all other sources, viz., rents		49 93
Aggregate amount of receipts actually received during the year in cash.		$2,430,925 18

V. EXPENDITURES DURING THE YEAR.

	Fire.	
Gross amount actually paid for losses (including $228,324.84, losses occurring in previous years)	$1,295,741 49	
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), $8,653.90, and all amounts actually received for reinsurance in other companies, $159,528.42—total deductions	168,182 32	
Net amount paid during the year for losses		$1,127,559 09
Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year)		100,000 00
Paid for commission or brokerage		395,943 59
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes		156,634 74
Paid for State and local taxes in this and other States		64,863 24
All other payments and expenditures, viz.: General expenses		196,837 74
Aggregate amount of actual disbursements during the year, in cash		$2,061,818 60

BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR.

Fire risks written	$1,634,606 00
Premiums received	27,067 21
Losses paid	9,299 83
Losses incurred	9,596 43

JAMES NICKOLS, President.
E. G. RICHARDS, Secretary.

State of Connecticut, County of Hartford—s.s.:
Subscribed and sworn to on January 22, 1895, before
(Seal) FRED. B. SEYMOUR, Notary Public.

SECURITY BANK, Agents,
Richmond, Va.
fe 3-su4t

VIRGINIA TRUST COMPANY
CAPITAL, $500,000. SURPLUS, $60,000.
J. B. PACE, President; MANN S. QUARLES, Vice-President; JOHN MORTON, Secretary and Treasurer; R. L. TRAYLOR, Manager Insurance Department; CHRISTIAN & CHRISTIAN, Advisory Counsel; WILLIAM ELLYSON, Abstract Lawyer.

This Company, under its charter, can accept and execute trusts, by will or otherwise in any court of the State; become executor, administrator, assignee, receiver, guardian, trustee, &c., and act in any fiduciary capacity in which an individual can act.

Acts as trustee under mortgage for railroads and other corporations; negotiates the bonds of cities, towns, counties and corporations.

Negotiates and makes loans on first-class property or approved collaterals, accepting nothing that is not good beyond question, as to title and value.

Offers to investors real estate first mortgage 6 per cent. five and ten year gold bonds, principal and interest guaranteed.

Issues bonds for the fidelity of employees and becomes surety for performance of trusts, contracts, &c.

Rents safety boxes and stores articles of value in its storage vaults. These vaults combine every modern approved method of construction, having the best of time locks and guarded by watchmen, the building being entirely fire proof.

As agents for fire and life insurance companies, this Company can offer you, free from tariff restrictions, safe and satisfactory insurance against fire, or can furnish you with a policy on your life in the "old reliable" NEW YORK LIFE INSURANCE COMPANY, than which none can offer more satisfactory terms or provide you with better security.
de 30-s ,w,fr 3m

Aetna Life Insurance Company

Paid Beneficiaries, . . . $90,000,000,
Assets over . . . . . $42,000,000.

THE OLD AETNA is the Best and most Economically managed Life Insurance Company in America. Results to Policy-Holders unexcelled.

W. W. HARDWICKE, Agent
(LIFE DEPARTMENT) for Eastern Virginia,
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Agents Wanted. fe14-th,su,tu-5t.

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We will give to the agent sending us the largest list of subscribers,	$50
For the next largest list	$20
For the next largest list	$10
For the next largest list	$ 5

An account will be kept with every agent and the result announced and prizes paid as soon after July 1, 1895, as the accounts can be audited. No list will be considered unless the following requirements are observed:

Cash must accompany every list.
All subscriptions must be for one year.
No list received later than July 1, 1895, will be counted.
All who desire to enter this contest must mention it when sending their first list.

In addition to these prizes, agents may deduct, before remitting, 25 per cent. commission on all sums received, except subscriptions to be accompanied by a premium or subscriptions made under our clubbing arrangement. On these classes of subscription no commissions will be allowed but they will be counted for the prizes.

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