FINANCE AND COMMERCE

HE CLOSING QUOTATIONS OF MONEY.

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

WEEKLY BANK STATEMENT.

NEW YORK, Dec. 26.—The weekly bank statement shows the following changes:

Reserve, increase	$1,035,175
Loans, increase	657,300
Specie, decrease	483,600
Legal tenders, increase	2,080,000
Deposits, increase	2,247,300
Circulation, decrease	37,100

The banks now hold $34,209,900 in excess of 25 per cent. required by law.

The New York Financier says this week:

The statement of the Associated Banks of New York city for the week ending December 26th covers but five business days, and reflects, above everything else, the listless condition incident to the week in Stock Exchange and commercial circles. Despite the calls for currency from this centre, which set in after the several large western failures, and banks report an increase of $1,597,000 in cash, the gain of $2,080,000 in legal tenders having been offset by a decrease of $483,600 in specie. There was an expansion of $657,300 in loans, which, coming after the increase of $3,512,000 for the week previous, and the large gain of preceding weeks, shows the dullness into which the market has fallen. But the very moderate increase reported was made at an advanced interest figure, the effect of business troubles in the West and the approaching January settlement period having operated to raise rates on both call and time loans. As the loan increase of $45,496,000 since November 7th has been made at constantly reduced quotations, the advance for the current week does not appear logical, although it is generally thought that the firmer tone will show no relaxation until after the 1st of the year. In the meantime, the excess of idle money in New York grows with every statement, the surplus reserve of $34,209,900 now reported being the highest since September 7, 1895, excepting, of course, the several weeks preceding the February bond loan, when the New York banks were accumulating specie. The conditions surrounding these two periods of high surplus, however, are largely different. On September 7, 1895, the loans of the New York banks were $31,000,000 higher than at present, and deposits were $51,000,000 greater. As a large proportion of the loans made by the New York banks since election have been on sterling exchange, it will be seen that the course of the money market is now dependent in part on developments affecting the price of sterling, and further strengthening in the price will doubtless tend toward maintaining better interest rates here. At any rate, there is reason to look for this result during the first part of the coming year, and it is perhaps due to these anticipations that the rate is now strengthening, although the accumulation of idle money continues.

Comparative statement:

	Dec. 26, '96.	Dec. 28, '95.	Dec. 29, '94.
Loans—	$487,763,300	$478,466,500	$492,647,000
Specie—	76,768,000	67,114,200	73,760,600
Legal tenders—	89,001,200	74,907,800	98,831,100
Net deposits—	525,837,200	501,890,300	549,291,400
Circulation—	19,760,000	13,926,700	11,294,700
Total reserve—	165,769,200	141,212,000	172,591,700
Reserve required—	131,459,300	125,272,325	137,322,850
Excess of reserve—	34,309,900	15,303,675	35,268,850

TREASURY BALANCES: Coin, $121,672,369; currency, $54,026,614.

NEW YORK DRY GOODS MARKET.

NEW YORK, Dec. 26.—The dry goods market has been of a decidedly holiday character. Spot business has been practically at a standstill. In some quarters the mails were reported to have brought a fair number of orders for small general supplies for quick shipment and for spring specialties, to be delivered later. In staple cottons sales have been of a limited character in all descriptions, and with few exceptions the tendency of prices continues in favor of buyers.

CINCINNATI MARKET.

CINCINNATI, O., Dec. 27.—FLOUR—Winter patent, $4.25@4.35; do. fancy, $4.25@4.50; do. family, $3.65@3.90.

WHEAT—Quiet; No. 2 red, 93@93½c.

CORN—Freely offered, but fair demand sustains prices.

OATS—Dull and easy.

PORK—Family and clear back, $8.50; clear family and clear butt, $8.75.

CHICAGO LIVE STOCK MARKET.

UNION STOCK YARDS, ILL., Dec. 26.—CATTLE—Receipts, 15,000 head; market easy and 10c. lower; common to extra steers, $3.60@5.50; stockers and feeders, $2.85@3.75; cows and bulls, $3.50@4.00; calves, $3.25@5.50; Texans, $3.40@4.30.

HOGS—Receipts, 15,000 head; market firm and 5@10c. higher; heavy packing and shipping lots, $3.15@3.40; common to choice mixed, $3.25@3.40; choice assorted, $3.35@3.50; light, $3.30@3.50; pigs, $2.95@3.50.

SHEEP—Receipts, 6,000 head; market steady; interior to choice, $2.25@2.75; lambs, $3.25@5.00.

THE COTTON MARKETS.

NEW YORK, Dec. 26.—The total visible supply of cotton for the world is 4,179,875 bales, of which 3,862,775 bales are American, against 4,092,314 bales and 3,717,114 bales, respectively, last year; receipts of cotton this week at all interior towns, 165,670 bales; receipts from the plantations, 352,972 bales; crop in sight, 6,015,794 bales.

TOBACCO EXCHANGE.

Richmond, Va., Dec. 26, 1896.

Little or no business doing on the Slip to-day. Tobacco warehouses generally closed, so that receipts and deliveries were practically nil and sampling in a state of quiescence.

United States internal revenue collections on tobaccos for the city of Richmond (Va.) to-day were: Cigars and cigarettes, $95.85; plug tobaccos, $192.18. Total, $288.03.

United States internal revenue collections on tobaccos for the city of Richmond (Va.) for the week ending to-day: Cigars and cigarettes, $8,720.47; plug tobaccos, $6,704.70. Total, $15,425.17.

The tobacco inspector reports light sampling for the week ending to-day: Vaughan's, Myers', Old Dominion, Alleghany, Shockoe, Crenshaw's, Neal's, Davenport's, Planters, Farmers and Williams & Rehling's tobacco warehouses report for the week ending to-day: Receipts, 82 packages; deliveries, 223 packages.

Excess of the deliveries over the receipts for the week ending to-day, 141 packages.

CLARKSVILLE, TENN., Dec. 24.—Our receipts this week were 270 hogsheads, composed largely of new crop tobaccos. The offerings were 241 hogsheads and sales 180 hogsheads.

The general run of quality continues low, as it has done for the past two months. A few hogsheads of low grade new crop appeared, and selling below the views of owners, the bids were generally rejected. The market was unchanged, except for long showy lugs and common leaf, for which some pressing orders seemed to be in the market, and they sold ¼ to ⅜c. higher than late ruling prices for same. The stock of old tobacco will show diminution at the close of the year, but if the weather is favorable for handling, the new crop will move early. The loose tobacco market is quiet and dull, the dealers having made full purchases and all of the steamories being still closed. We quote:

Common lugs	$1.25@2.50
Medium lugs	2.75@ 3.25
Good lugs	3.50@ 4.00
Common leaf	3.50@ 6.50
Medium leaf	6.50@ 8.00

HOPKINSVILLE, KY., Dec. 24.—Receipts since last report, 76 hogsheads; receipts to date, 19,008 hogsheads; receipts same time last year, 12,154 hogsheads; sales since last report, 17 hogsheads; sales to date, 19,077 hogsheads; sales to same time last year, 13,792 hogsheads.

There is no change to note in the character of the offerings, and prices remain about the same as last reported. Very few hogsheads of the new crop have yet appeared upon our market, and those were generally of inferior quality. We quote:

Common lugs	$1.25@$2.00
Medium lugs	2.25@ 3.00
Good lugs	3.25@ 4.00
Common leaf	3.50@ 6.50

Offerings, 212; rejections, 42.

Very truly yours,

M. M. CLARK & BRO.

AUCTION SALES—Monday.

By J. B. Elam & Co.,
Real Estate Auctioneers.

TRUSTEE'S SALE BY PUBLIC AUCTION OF THAT NEW, ATTRACTIVE, AND CONVENIENTLY LOCATED DETACHED TWO-STORY FRAME DWELLING, No. 217 EAST BAKER STREET, SOUTHSIDE BAKER BETWEEN SECOND AND THIRD STREETS.

In execution of a deed of trust, dated December 18, 1894, recorded in D. B. 134 C, page 270, Richmond Chancery Court, default having been made in the debt, and being required so to do by the beneficiary, the undersigned, trustee, will sell, by public auction, on the premises, on

MONDAY, DECEMBER 28, 1896,

at 4:30 o'clock P. M., the LOT, with the DWELLING thereon, described in said deed, and situated as above stated. The lot fronts 15 6-12 feet, more or less, on the south line of Baker street between Second and Third streets, and extends back southwardly to Cave street. The dwelling is new, substantial and conveniently arranged, containing six rooms; has gas, water, sewer, pavement and the usual conveniences, and is under good rental.

TERMS: For cash as to expenses of sale, any unpaid taxes, the sum of $[illegible], with interest thereon from December 18, 1896, and the sum of $100, due under a subsequent deed, with interest thereon from December 18, 1896, and as to the residue, at six and twelve months, by negotiable notes, with interest added, and secured by deed of trust, or all cash, at the option of the purchaser.

JAMES B. ELAM, Trustee.
de22

AUCTION SALES—Future Days.

By George E. Crawford & Co.,
Real Estate Agents and Auctioneers,
1005 Bank street.

TRUSTEES' SALE OF DESIRABLE TWO-STORY FRAME HOUSE OF FIVE ROOMS IN SWANSBORO, NEAR THE CITY OF MANCHESTER, VA.

By virtue of a certain deed of trust to the trustees of the National Building and Investment Association of Virginia from John W. Roberts and wife, bearing date on March 2, 1891, and duly recorded in clerk's office of Chesterfield County Court in D. B. 32, page 21, default having been made in the payment of the amount secured therein, and being required so to do by the receivers of the Building and Investment Association of Virginia, we will sell, at public auction, on the premises, on

WEDNESDAY, DECEMBER 23, 1896,

at 4 o'clock P. M., the property described in the aforesaid deed, consisting of FIVE-ROOM FRAME DWELLING, in good condition, and LOT OF LAND thirty-three feet front by one hundred and thirty-seven feet deep to a sixteen-foot alley, situated in Swansboro, near Manchester, on the north side of Decatur street, between Thirty-second and Thirty-third streets, being Lot No. 12 in Square No. 7 on a plat made by Joseph A. LaPrade, surveyor of Chesterfield county.

TERMS: Cash as to cost of sale and to pay any taxes that may be due at the time of sale and to pay a bond of $600, with interest from date of deed; balance on such terms as may be announced at sale. Whilst the deed calls for cash, more favorable terms will no doubt be announced at the sale.

JOHN CHAMBLIN,
R. A. BRAUER,
W. B. PIZZINI,
Trustees.

A. L. Adamson, Auctioneer.

The above sale is POSTPONED until THURSDAY, DECEMBER 31ST, at same hour. de24-2t

By H. L. Cabell,
Real Estate Auctioneer,
No. 5 north Tenth street.

TRUSTEE'S SALE OF THREE FRAME DWELLINGS, Nos. 1705, 1707 AND 1709 BALDWIN STREET, NEAR SEVENTEENTH, RICHMOND, VIRGINIA.

By virtue of a trust-deed, dated April 23, 1895, recorded Richmond City Chancery Court, D. B. 134 B, page 231, default having been made in the payment of some of the notes therein secured, and being required so to do by the holder thereof, I will sell, at public auction, on the premises, on

THURSDAY, DECEMBER 31, 1896,

at 4:30 o'clock P. M., the property described in said deed, being a LOT fronting thirty-seven feet six inches, more or less, on the south side of Baldwin street, beginning 115 feet east of Seventeenth street, and running back between parallel lines eighty feet, more or less, to an alley.

The improvements consist of THREE FRAME DWELLINGS, comfortable for small families, and which have always rented well. The property will prove a good investment, and will yield a profitable return upon the money necessary to purchase the same.

TERMS: Cash as to expenses of sale and as to $22.50, with interest thereon from January 2, 1896, and as to $122.50, with interest thereon from April 23, 1896; balance upon terms to be announced at sale.

JOHN P. WORD, Trustee.

N. B.—More liberal terms may be announced at sale. de25-5t

By Geo. E. Crawford & Co.,
Real Estate Auctioneers,
1005 Bank street.

TRUSTEE'S SALE OF TWO DESIRABLE TRACTS OF LAND IN HANOVER COUNTY, NEAR NEW CASTLE FERRY, ADJOINING THE LANDS OF E. R. TOMLIN AND OTHERS.

By virtue of a certain deed of trust to me, the undersigned, trustee, bearing date on the 8th day of June, 1895, and recorded in the clerk's office of Hanover County Court, in D. B. 22, page 258, default having been made in the payment of a portion of the amount secured therein, and being required so to do by the holder of the notes, I will sell, at public auction, on the premises, on

MONDAY, JANUARY 4, 1897,

at 1 P. M., the property described in the aforesaid deed of trust.

TERMS: Cash as to the cost of this sale and to pay any taxes which may be due at the time of sale, and to pay a note of $73.50, with protest and interest from June 11, 1896, and a note of $73.50, with protest and interest from December 11, 1896, and a credit as to three notes of $73.50, payable, respectively, twenty-four, thirty and thirty-six months from June 1, 1895, and one note of $24.50, payable June 11, 1898; balance on such terms as may be announced at the sale.

C. A. CRAWFORD, Trustee.
de23 10t

TRUSTEES' AUCTION SALE OF ONE-HALF INTEREST IN (29 88-100) 29 ACRES AND 88-100 OF AN ACRE OF LAND, ABOUT ONE AND A HALF MILES EAST OF RICHMOND, ON THE CRAIGTON ROAD.—By virtue of a certain deed of trust, dated September 28, 1892, of record in clerk's office of Henrico County Court, in D. B. 14 "A," page 19, we will sell, by auction, at the office of Chewning & Rose, No. 6 north Tenth street, on

SATURDAY, JANUARY 2, 1897,

at 12 o'clock M., ONE-HALF INTEREST IN THE TRACT OF LAND, with all improvements thereon, fronting on the Craigton road, about one and a half miles below the city, containing 29 88-100 acres, and known as "Rochelle."

TERMS: Cash as to cost of sale and sufficient to discharge a note for $1,000, with interest from 28th June, 1895.

A. J. CHEWNING,
EDWARD S. ROSE,
Trustees.
de27

MEETINGS.

Planters National Bank,
Richmond, Va., Dec. 11, 1896.

THE ANNUAL MEETING OF THE STOCKHOLDERS of this bank will be held on TUESDAY, January 12, 1897, at 12 M. o'clock, in the bank building.

RICHARD H. SMITH, Cashier.
de12-td

The State Bank of Virginia,
Richmond, Va., Dec. 2, 1896.

THE REGULAR ANNUAL MEETING of the STOCKHOLDERS of this bank will be held in their banking-house WEDNESDAY, January 13, 1897, at 12 o'clock M.

WM. M. HILL, Cashier.
de23-td

Office Guarantee Building, Loan and Trust Company,
Times Building,
Richmond, Va., Dec. 26, 1896.

THE ANNUAL MEETING OF THE STOCKHOLDERS of this company will be held at their office, No. 6 north Tenth street, TUESDAY, January 12, 1897, at 4:30 o'clock P. M.

GEORGE C. JEFFERSON, Secretary.
de25-eodtja12

SKATES SHARPENED, HOLLOW GROUND, while you wait, at THE ENTERPRISE MACHINE WORKS, No. 319 north Fifth street. 'Phone 544.
de26-4t*

AUCTION SALES—Future Days.

T. Pannill, Auctioneer.

A RARE CHANCE FOR A SPLENDID HOME.
AUCTION SALE OF GREENCROFT FARM, IN THE COUNTY OF PRINCE GEORGE, ONE MILE FROM THE CITY OF PETERSBURG, CONTAINING 14 ACRES.

By virtue of a deed of trust from R. A. Young and wife and others, recorded in the clerk's office of the county of Prince George, I shall, on

THURSDAY, JANUARY 7, 1897,

at 12 o'clock M., sell, at public auction, on the premises, this valuable TRACT OF LAND known as "GREENCROFT," containing 14 ACRES of HIGHLY IMPROVED LAND, on Appomattox River and City Point railroad. The improvements consists of Brick Cottage with four rooms, two large Barns, one 40x80 feet and the other 20x30 feet, and sheds around the last-named, and all other necessary buildings.

For the last twenty years it has been cultivated as a truck, grass and fruit farm and for raising fine cattle. It is splendidly situated for a dairy farm, having a stream of water running entirely through it. It has on it about 1,000 fruit trees, principally apples, of almost every variety, but mostly of grades of early kinds. About 40 acres of said farm is set to grass, and produces from two to four tons per acre.

The farm is adapted to the raising of all kinds of truck for market. Situated on it is "Fort McGilvery," one of the largest Federal forts around the city. The fort is well preserved, and is now used as a garden and hot beds, &c.

The proposed Federal park, for which a bill has been introduced in Congress, embraces the whole of this place.

TERMS: One-third cash, balance on a credit of one and two years, purchaser to give negotiable notes for deferred payment, with interest from date, and secure same by deed of trust on the property, and pay taxes for 1896.

JOHN MANN, Trustee.

T. Pannill, Auctioneer.

After the sale of the above I shall sell FOUR ACRES OF WOOD LAND adjoining Greencroft, and the MULES, FARMING IMPLEMENTS, HAY, &c., on the place.

TERMS: For the land, one-half cash; balance in six months; for personal property, cash, purchaser to give negotiable notes, with interest for deferred payments on the land, title retained until note is paid.

R. A. YOUNG.
de19,22,24,27,ja2,4

DIVIDEND NOTICE.

DIVIDEND NOTICE.

The Board of Directors of the PETERSBURG RAILROAD COMPANY have declared a dividend of 3 1-2 PER CENT. on the common and preferred stock of the company, payable on and after the 2d DAY OF JANUARY, 1897, to all holders of record on the 20th day of December, 1896, after which date the books of transfer will be closed until January 6, 1897.

W. R. JONES, Treasurer.
de17-td

DIVIDEND NOTICE.

The Board of Directors of the RICHMOND AND PETERSBURG RAILROAD COMPANY have declared a dividend of 3 1-2 PER CENT. on the capital stock of the company, payable on and after the 2d DAY OF JANUARY, 1897, to all holders of record on the 20th of December, 1896, after which date the books of transfer will be closed until January 8, 1897.

W. R. JONES, Treasurer.
de17-td

Planters National Bank,
Richmond, Va., Dec. 21, 1896.

THE DIRECTORS OF THIS BANK have declared a DIVIDEND of SIX PER CENT. on the capital stock (free of tax), payable on and after January 2, 1897.

RICHARD H. SMITH, Cashier.
de22-10t

Virginia State Insurance Co.,
Richmond, Dec. 21, 1896.

THE BOARD OF DIRECTORS OF this company have this day declared a SEMI-ANNUAL DIVIDEND OF THREE PER CENT. (free of tax) out of the profits of the past six months, payable to stockholders on and after January 2, 1897.

CHAS. K. WILLIS, Secretary.
de22-2w

Metropolitan Bank of Richmond, Va.,
December 16, 1896.

THE DIRECTORS OF THIS BANK have to-day declared a DIVIDEND OF THREE PER CENT., payable to stockholders on or after January 4, 1897.

H. A. WILLIAMS, Cashier.
de20-tja4

Virginia Trust Company,
Richmond, Va., Dec. 22, 1896.

THE DIRECTORS OF THIS COMPANY have this day declared a DIVIDEND OF THREE PER CENT. on the capital stock (free of tax), payable on and after January 2, 1897.

JOHN MORTON, Secretary and Treasurer.
de22-tja5

DIVIDEND NOTICE.

The Board of Directors of the RICHMOND, FREDERICKSBURG AND POTOMAC RAILROAD COMPANY have declared a DIVIDEND OF 3 1-2 PER CENT. on the common stock and dividend obligations of the company, payable on and after January 2, 1897.

The transfer books will be closed from the 23d of December, 1896, until January 5, 1897.

J. B. WINSTON, Treasurer.
de23-tja2

The Citizens Bank of Richmond,
Richmond, Va., Dec. 22, 1896.

THE BOARD OF DIRECTORS OF the CITIZENS BANK OF RICHMOND have this day declared a SEMI-ANNUAL DIVIDEND OF THREE PER CENT., payable on and after January 2, 1897.

J. H. WALLACE, Cashier.
de23-tja2

Office Virginia Fire and Marine Ins. Co.,
Richmond, Dec. 22, 1896.

DIVIDEND.—THE DIRECTORS OF this company have declared a SEMI-ANNUAL DIVIDEND OF FOUR PER CENT. (free of tax), payable to stockholders on and after January 2, 1897.

WM. H. M'CARTHY, Secretary.
de23-2w

Merchants National Bank,
Richmond, Va., Dec. 23, 1896.

THE BOARD OF DIRECTORS OF this bank have this day declared their usual SEMI-ANNUAL DIVIDEND OF 3 1-2 PER CENT. out of the earnings of the past six months, payable on and after January 2, 1897.

J. F. GLENN, Cashier.
de24-td

Richmond, Va., Dec. 23, 1896.

THE DIRECTORS OF THE SECURITY BANK this day declared a SEMI-ANNUAL DIVIDEND OF THREE PER CENT. (free of taxes) out of the earnings of the past six months, payable at their banking-house on and after January 2, 1897.

A. B. BLAIR, Cashier.
de24-tja2

Granite Building Company,
No. 1108 east Main street,
Richmond, Va., Dec. 22, 1896.

THE DIRECTORS OF THIS COMPANY have declared a SEMI-ANNUAL DIVIDEND OF THREE PER CENT. out of the net earnings for the past six months (free of tax), payable at the office of the company on and after January 2, 1897.

SAMUEL H. PULLIAM, Secretary and Treasurer.
de23,25,27,29,31ja1&3

Richmond Transfer Company,
Richmond, Va., Dec. 23, 1896.

THE DIRECTORS OF THIS COMPANY have declared a DIVIDEND OF SIX PER CENT. on the capital stock, payable on and after January 4, 1897.

C. A. TAYLOR, Secretary and Treasurer.
de23,ja1&3

The City Bank of Richmond,
Richmond, Va., Dec. 22, 1896.

THE DIRECTORS OF THIS BANK have declared the usual SEMI-ANNUAL DIVIDEND OF THREE PER CENT. out of the earnings of the current six months, payable on and after January 2, 1897.

J. W. SINTON, Cashier.
de25-10

The State Bank of Virginia,
Richmond, Va., Dec. 24, 1896.

THE DIRECTORS OF THIS BANK have declared a DIVIDEND OF 3 1-2 PER CENT., payable on and after January 2, 1897.

WM. M. HILL, Cashier.
de25-9t

The United Banking and Building Co.,
Richmond, Va., Dec. 26, 1896.

CHECKS FOR THE SEMI-ANNUAL DIVIDENDS on the 6 per cent. prepaid and 7 per cent. full-paid stock of this company will be mailed to the stockholders on December 31st.

SAMUEL S. ELAM, Secretary and Treasurer.
de27-4t

BANK STATEMENTS.

REPORT OF THE CONDITION OF THE MERCHANTS NATIONAL BANK, AT RICHMOND, IN THE STATE OF VIRGINIA, AT THE CLOSE OF BUSINESS, DECEMBER 11, 1896:

RESOURCES.

Loans and discounts		$ 882,625 24
Overdrafts, secured and unsecured		2,215 22
United States bonds to secure circulation		200,000 00
United States bonds to secure United States deposits		200,000 00
United States bonds on hand		42,000 00
Premiums on United States bonds		36,223 29
Stocks, securities, etc.		104,848 03
Banking-house, furniture, and fixtures		79,500 00
Other real estate and mortgages owned		2,695 33
Due from national banks, not reserve agents		44,868 08
Due from State banks and bankers		85,969 12
Due from approved reserve agents		346,812 79
Checks and other cash items		20 03
Exchanges for clearing-house		36,512 26
Notes from other national banks		24,942 00
Fractional paper currency, nickels and cents		666 55
Lawful money reserve in bank, viz.:		
Specie	$55,602 25	
Legal-tender notes	40,000 00	
		125,602 25
Redemption fund with United States Treasurer (5 per cent. of circulation)		9,000 00
Total		$2,170,520 17

LIABILITIES.

Capital stock paid in		$ 200,000 00
Surplus fund		150,000 00
Undivided profits, less expenses and taxes paid		45,109 55
National bank notes outstanding		173,850 00
Due to other national banks		159,704 02
Due to State banks and bankers		378,591 03
Individual deposits subject to check		656,422 49
Demand certificates of deposit		151,560 14
Certified checks		7,265 53
United States deposits		191,522 18
Deposits of United States disbursing officers		8,510 70
Total		$2,170,520 17

State of Virginia, city of Richmond—ss.:

I, John F. Glenn, cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

J. F. GLENN, Cashier.

Subscribed and sworn to before me this 23d day of December, 1896.

GEO. J. ROGERS, Notary Public.

Correct—Attest:
ANDREW PIZZINI, JR.,
R. C. MORTON,
FRED. W. SCOTT,
Directors.
de27-1t

REPORT OF THE CONDITION OF THE SECURITY BANK, AT RICHMOND, IN THE STATE OF VIRGINIA, AT THE CLOSE OF BUSINESS, DECEMBER 11, 1896:

RESOURCES.

Loans and discounts		$ 421,478 24
Overdrafts		1,606 61
Interest paid		234 94
Other stocks, bonds and mortgages		2,738 59
Due from national banks		20,322 69
Real estate, furniture and fixtures		5,294 07
Current expenses and taxes paid		3,446 59
Premiums paid		2,259 75
Checks and other cash items		250 54
Exchanges for clearing-house		2,479 82
Insurance premiums		6,416 44
Fractional paper currency, nickels and pennies		7 78
Specie		155 40
Legal-tender notes		2,382 60
Due from insurance agents and companies		111 76
Total		$ 473,171 23

LIABILITIES.

Capital stock paid in		$ 200,000 00
Surplus fund		45,000 00
Undivided profits		15,144 23
Individual deposits subject to check	$ 209,411 00	
Demand certificates of deposit	4,961 27	
Certified checks	845 49	
Cashier's checks outstanding	1,500 00	
		216,717 76
Total		$ 473,171 23

State of Virginia, county of Henrico—ss.:

I, A. B. Blair, cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

A. B. BLAIR, Cashier.

Subscribed and sworn to before me this 24th day of December, 1896.

J. E. M'KENNEY, Notary Public.

Correct—Attest:
(Signed) CLAY DREWRY,
E. A. CATLIN,
JAS. R. GORDON,
N. R. SAVAGE,
Directors.
de27-1t

REPORT OF THE CONDITION OF THE DIME SAVINGS BANK, AT RICHMOND, IN THE STATE OF VIRGINIA, AT THE CLOSE OF BUSINESS, DECEMBER 11, 1896:

RESOURCES.

Loans and discounts		$ 21,514 75
Due from national banks		10,234 71
Furniture and fixtures		1,750 00
Current expenses and taxes paid		2,481 41
Premiums paid		2,222 02
Checks and other cash items		88 09
Insurance premiums		2,025 19
Specie		11 25
Legal-tender notes		152 00
Total		$ 50,984 42

LIABILITIES.

Capital stock paid in		$ 25,000 00
Undivided profits		2,460 21
Individual deposits subject to check		23,208 96
Time certificates of deposit		130 00
Due insurance companies and agents		1,229 29
Total		$ 50,984 42

State of Virginia, city of Richmond—ss.:

I, J. H. Southall, cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

J. H. SOUTHALL, Cashier.

Subscribed and sworn to before me this 24th day of December, 1896.

OSCAR SWINEFORD, Notary Public.

Correct—Attest:
L. F. SULLIVAN,
CHAS. D. LAMB,
H. SWINEFORD,
Directors.
de27-1t

Richmond, Va., Dec. 16, 1896.

A CARD.

To the Public:

The affairs of the late firm of Caudle & Roane having been adjusted satisfactorily to all parties interested, the business will be continued at the same stand, 10 Broad street, head of Foushee, by W. P. CAUDLE. Thanking you for your past patronage to the old firm, I would solicit your further favors. I shall aim to carry a complete line of Furniture, Stoves, Mattresses, Clocks, Pictures, &c., &c., and, in fact, anything needed in the housefurnishing line, all of which are the newest and latest designs out. I will be pleased to sell you on the regular easy-payment plan. Come and see me; you know what this means—$1 cash and $1 per week on $20 worth of goods.

Yours respectfully,

W. P. CAUDLE.

You know the place, the white brick front, Foushee and Broad streets.

Mr. A. P. MONTGOMERY begs to say that he continues with Mr. Caudle, and will be much pleased to have his friends call on him.

de27-1t A. P. MONTGOMERY.

YOU WANT MONEY, SO DO WE. Join our INVESTMENT CO-OPERATIVE SYSTEM, which last month declared a dividend of 10 per cent., and guarantees this much or more monthly. Send for circular explaining. BUTLER & CO., 1104 1-2 east Main, Richmond, Va. Box 28. de13

TAX NOTICE.

Office Collector City Taxes, City Hall,
Richmond, Va., Dec. 1, 1896.

NOTICE TO TAX-PAYERS.

The residue of CITY TAXES FOR 1896 ARE NOW DUE and payable in this office during this month. A penalty of 5 per cent. will be added to all half bills remaining unpaid after December 31st. Every male twenty-one years of age, and every person keeping house or doing business in the city is assessed for PERSONAL TAXES, and those who have not paid any city taxes during the year will please call and settle and avoid being posted as delinquents.

All property in the city belonging to churches, hospitals, educational institutions, fraternal orders, &c., that are exempt by law on valuation is assessed for culvert tax on same.

All persons holding property in trust for estates, &c., are also assessed.

Paving, Pipe and Sewer-Connection bills are due, and will be delinquent if not paid at same time.

Office open from 8:30 A. M. to 6 P. M.

F. W. CUNNINGHAM, Collector of City Taxes.
de1-1m

DISSOLUTIONS, & COPARTNERSHIPS.

HAVING LEASED THE HAXALL CORN MILLS, formerly so well and favorably known for the excellency of its products, I am now operating them in connection with the RICHMOND CITY MILLS, whose capacity alone has been inadequate to supply my increasing trade. The high standard of qualities will be maintained by both mills, and guaranteed unsurpassed. Old 'phone: No. 421. New 'phones, No. 849 and No. 1091.

GEORGE T. KING, Flour, Meal, Grain and Mill-Feed.
de20-7t

FINANCIAL.

IF YOU WANT MONEY ON REAL ESTATE in Richmond, or are now carrying a loan thereon, it will pay you to investigate our plan. Better, safer, cheaper than any other. Call on or address JOHN R. WEST, manager, room 18, Times building, city. de13-1m

MONEY TO LEND.

We have $1,100 of ledge money to lend for three years. Also, several sums ranging from $50 to $5,000.

ANDERSON'S GUARANTEE TITLE CO., 814 east Main street.
de25,27&ja1

MONEY TO LEND IN SUMS TO SUIT, AT 6 PER CENT. ON CITY REALTY.

CHARLES A. ROSE, Real Estate and Loans, 11 north Tenth street.
de27-1t

MONEY TO LOAN on Richmond City Real Estate. No delay.

POLLARD & BAGBY, Real Estate and Loans, Nos. 5 and 7 north Eleventh street.
de27-1t

MONEY

We have $500, $1,000, $2,000, $3,500, $5,000 and larger amounts to lend at 6 per cent. on good Richmond City Real Estate.

T. M. WORTHAM & CO., Real Estate and Loans, 1013 east Main street.
de27-2t

MONEY TO LEND ON RICHMOND CITY REAL ESTATE. Charges moderate.

C. L. & H. L. DENOON, 821 east Main street.
de27

MONEY TO LEND

I have large and small amounts of money to lend at 6 per cent. interest on Real Estate.

J. D. CARNEAL, 1106 east Main street.
de27-1t

BANKERS AND BROKERS.

THOMAS BRANCH & CO.

Orders executed on the New York Stock, Cotton and Grain Exchanges and Chicago Board of Trade.

Private Wires.

BUSINESS ON SOLICITED.

FOREIGN EXCHANGE.

John L. Williams & Sons,

BANKERS,
1000 EAST MAIN STREET.

State Bonds, City Bonds, Bank Stocks, and other high-grade Investment Securities bought and sold.

LETTERS OF CREDIT furnished available in all parts of the world.
je4-tf

C. W. BRANCH & CO.,

State Bank Building.

BANKERS AND BROKERS.

Private wires New York, Chicago, and all principal trade centres. oct3-6m

DAVENPORT & CO.

(ESTABLISHED 1863.)

Bankers and Brokers.

1113 Main Street.

For Sale, JANUARY 1st, '97.
First National Bank Stock,
Union Bank Stock,
Virginia Bonds,
City Bonds,
Virginia Fire and Marine Stock,
Va.-Ca. Chem. Stock.

Liverpool and London and Globe Ins. Co.

Fire Insurance.

DAVENPORT & CO.,

General Agents.

SPECIAL NOTICES.

NOTICE.

The regular annual meeting of the STOCKHOLDERS OF THE MERCHANTS NATIONAL BANK, of Richmond, Va., will be held at their banking house on TUESDAY, January 12, 1897, at 12 o'clock.

J. F. GLENN, Cashier.
de11-eod1d

Superintendent's Office,
Virginia Penitentiary,
Richmond, Va., Dec. 23, 1896.

NOTICE.

SEALED PROPOSALS will be received until 12 o'clock M. TUESDAY, December 29, 1896, for FURNISHING THE PENITENTIARY WITH SUPPLIES for the next three months.

Blanks can be had by application to

R. W. LYNN, Superintendent.
de27-1t

LOST AND FOUND.

ESTRAYED FROM MY STABLE 724 N. 25th street, Friday afternoon, Dec. 25, one light bay mare, right hind foot white. One dark bay mare, no marks. Animals medium size and about 6 years old. A liberal reward if returned to above number or any information that may lead to their recovery.

JNO. M. SMALL, 724 N. 25th Street.

LOST, between Seventeenth and Cary and Twelfth and Canal, ONE HORSE BLANKET, yellow, with red stripe. Finder will please leave at Times office and receive a reward. de27-1t

LOST, THURSDAY EVENING, A POCKET-BOOK, with sum of money, between the New Market and Ullman's stores, on 25th and Marshall streets. Finder will please return to 110 north Fourth street and receive reward. de27-1t

WANTS.

Good for the insertion of one WANT advertisement of not over twenty-five words, for help or employment, in the Sunday Times, when attached to the copy of the ad.

WANTED,

Orders for all kinds of

COAL AND WOOD.

Main Office: 10 S. 9th St.

Old 'Phone 978. New 'Phone 260.

Special.

EGG COAL at $4.25, delivered.

For large heaters, stoves. For open grates, use Blower until fire is well started.

GAY & LORRAINE CO

[oc 11—ws,tu&su3mo.]

WANTED, AN IDEA. WHO CAN think of some simple thing to patent? Protect your ideas; they may bring you wealth. Write JOHN WEDDERBURN & CO., Department Patent Attorneys, Washington, D. C., for their $1,800 prize offer and list of 200 inventions wanted. no29-1y

WANTED, THREE SECOND-HAND OVAL FRONT SHOW CASES. Address R. C. BROADDUS, Manchester, Va. de27-1t

WANTED, BY A YOUNG MAN, CHEAP BOARD at once. Address Box No. 87, city. de27-1t*

WANTED, 11 PILS TO LEARN THE "NEW STANDARD SHORTHAND." No positions used, and fewer word signs than in any other system. Terms moderate. Apply for particulars, E. C. WHITE, room 43, Chamber of Commerce. oc25-eod1

WANTED, OLD BRASS AND COPPER. Richmond Iron Works, Fifteenth and Grace streets. de16-1m

WANTED, VIRGINIA ALMANAC, State data, etc. BOOKS, Times office. oc18-su,tu&fr3m

WANTED, GENTLEMAN OCCUPANT for NEWLY FURNISHED ROOM in private house. Location convenient and desirable. Board if desired. Address care Times. de27-1t*

WANTED, OLD MAHOGANY ROUND-FRONT SIDEBOARDS, with long legs; ROUND-FRONT DINING-ROOM CHAIRS, BRASS FRONT FENDERS, ANDIRONS, OLD SOFAS, or TABLES, with lions' or wood claw feet; HALL CLOCKS. Address G. THOMAS, this office. de27-3t*

WANTED, PARTIES FROM $250 TO $10,000 to invest in a company about to be organized. 10 per cent. profit guaranteed. Full particulars given and a thorough examination invited. Address BROWN, care Box 232, city. de27-1t

A COMPETENT BOOK-KEEPER wishes employment in Richmond after January 1st with a responsible house, either as book-keeper or in other capacity, in which he can earn a fair salary. Address V. H. W., care Richmond Times. de24-th,fr&su3t

ROOMS AND BOARD AT THE HANDY home residence of 107 east Marshall, at reasonable rates. Transients accommodated also. de27-1t*

FOR SALE.

FOR SALE.

$1,250—New house, good lot, Twenty-eighth and Le