STEAD ON CHICAGO.

Startling Revelations, Bitter Denunciations, Wholesale Exposures.

ALL CLASSES HIT MERCILESSLY.

The Author of "If Christ Came to Chicago" Starts for Europe Just Before His Book Is to Come Out.

(New York World.)

W. T. Stead's book, "If Christ Came to Chicago," will bring down on the London editor the most terrific denunciations. From beginning to end it bristles with startling revelations, bitter denunciations and wholesale exposures of the city's inmost workings. Every existing moral, physical and spiritual condition of the people, without regard to age, sex, or condition of bank account, is subjected to a fire of criticism utterly scathing and merciless. Politicians and churchmen, the idle rich and the luckless pauper, society women, saloon-keepers, and monopolies are all given a taste of the lash.

The manuscript was finished on Friday, says a Chicago special of March 3d to the New York World, and the author left for New York, whence he will sail Wednesday for London. There are those who are outspoken in their opinion that his departure was hastened by well-defined instincts of discretion. The frontispiece of the book is in itself a caricature which deals out the bitterest kind of condemnation. It is a reproduction of Hoffman's famous picture, "Christ Driving the Money Changers from the Temple," but the faces of the fleeing crowd have been changed to those of prominent Chicagoans. Just in front of the Christ, with his raised whip of cords, stoops a man raking coins which have been hurled from an overturned table into the top of a receptacle which resembles a northside street-car. The face is that of Charles T. Yerkes.

Immediately behind him, with a huge bag under his arm, and labelled "Gas Trust," stands C. K. G. Billings, and at one side M. C. McDonald stares at Christ with a look rendered abnormally fierce by a huge mustache. Alderman Powers is represented as running away as fast as he can. In the background Warren Springer loms up, and Alderman Ryan, famous for his connection with the Watson gas ordinance, stands grinding at the extreme right of the picture.

HOW IT REACHED HIM.

The preface of the forthcoming book is written in Mr. Stead's characteristic vein. He says: "The original conception of Christ coming to Chicago reached me, like most of my religio-philosophical notions, through the poetry of James Russell Lowell. The short poem which he styled a parable always seems to me to sum up in a page the vital essence of Christ's teaching."

The first part of the book considers, in regular order, "The Tramp," "The Harlot," "The Whiskey Heeler of the Low Precincts," "The Millionaire," "The Predatory Rich," and "The Idle Rich." An effort is made to show how each of these classes has defiled the image of God, and every man mentioned comes in for a merciless scoring. Following this there is a complete map of the Nineteenth Precinct of the First Ward, one of those represented in the City Council by John Coughlin.

DISORDERLY HOUSES.

All of the disorderly houses are colored bright red, the saloons are indicated by black, and the pawn-shops are shaded brown. It shows in a graphic manner just the condition of the worst part of the Levee, and the percentage of red and black on the map is astoundingly large.

Recurring to his description of the Harrison-Street station, the author declares it to be a central cesspool of all the poisonous drippings of Chicago, a city which, he says, has become the greatest cesspool of the world. He gives a list of names of all owners of property leased as houses of ill-fame and gambling hells.

The second part of Mr. Stead's book is an exhaustive review of the observations into the homes of the magdalens. He tells of a church which would not allow fallen women to enter. "Such a church may be respectable as Thurtell, the murderer, was declared to be respectable, because he kept a gig," says the author, "but its respectability will not save it from going down, with all its conventionalities, into perdition, nor will it have far to go, for the abode of such is nigh unto the gates of hell."

He stops with the assertion that fallen creatures in public houses of Chicago are not one tenth of the total number of women in this city whom money cannot degrade or make sinful.

In the third section of the book the author displays the history of the reign of "King Boodle" and the coming of the "Assyrian hordes," by which he means the growth of monopolies and trusts. He decries the gift by franchise of valuable public rights, such as street-car and gas privileges. "The city railways," he says, "would have brought $4,000,000 into the city treasury every year, and this alone would have been sufficient to run the administration of municipal affairs almost tax free."

BOODLERS.

Continuing his expose Mr. Stead says: "The precise number of boodlers in the City Council is a question upon which there is often much discussion. A lawyer of a railway corporation, speaking on the subject the other day, said 'There are sixty-eight aldermen in the City Council, and sixty-six of them can be bought. This I know, because I have bought them myself.'"

In the opinion of the author Chicago takes little stock in the abtruse theological dogmas, but it subscribes with both hands to anything that is undisguised by the three "dei majores" of Prairie avenue—Marshall Field, Philip D. Armour, and George M. Pullman. Mr. Stead admits that there are members of this trinity who earned every dollar of their fortunes, and the real and happy significance of this fact, he argues, will not be seen until the city has the millionaire who inherits his wealth.

Recent movements of the American Protective Association in this country have attracted Mr. Stead's attention, and by means of interviews with leading Catholics and members of the American Protective Association he has gathered an immense amount of data. This information, together with his own observations and deductions, he will present to the Pope during the coming summer, as the matter is assuming large proportions, and as he thinks the Pope should have the benefit of the opinion of one who is not affiliated with either party.

JUDGE LUCAS ON MR. HEWITT.

The Distinguished West Virginian Replies to the Ex-Mayor.

To the Editor of the New York Sun:

Sir,—Mr. Hewitt is a fine scholar and an orator. Some six years ago I was invited to attend the annual banquet of the Southern Society in New York. When Mr. Hewitt, then Mayor, entered the festive hall, he was greeted with loud applause. He was evidently a favorite. I had formed an impression that he was a scholarly, didactic man, with classical education and fluent rhetoric, but I had not conceived the opinion that he was an orator. He responded to the first toast, and I soon found my preconceived opinion at fault. I discovered before he proceeded far that he was a speaker of transcendent eloquence. He flattered the South to the top of his bent, and carried his audience with him in manifestation of tumultuous applause. From this address it would appear that southern statesmen and representatives had no more appreciative friend than Abram S. Hewitt.

The trouble about Mr. Hewitt, however, is a constitutional inability to be true to any party, any section, or any interest save his own. As the chosen leader and supposed accredited mouthpiece of the President-elect, he deceived, if he did not betray, Mr. Tilden by committing the latter to the Electoral Commission of 1876. Having turned Democrat in order to gain a seat in Congress, he pretended to have become a convert to Democratic principles.

He was an extensive iron manufacturer of the East. He was an original, old-fashioned, Henry Clay protectionist. His conversion and change of views were not concealed nor denied by him, but, on the contrary, were frankly admitted. Said he in the House of Representatives on April 20, 1884: "I have changed my views. I have changed my views because I am a Democrat who believes that the welfare of the people is to be considered before the welfare of any single interest or man."

COULD NOT CHANGE.

But although Mr. Hewitt had changed his views, he had not and could not change that habit of thought which had incorporated itself into his political character—into his nature. To foster and protect manufacturers was still his leading idea in the framing of a revenue bill, and to this end the first step which presented itself to his mind was "free raw material." Upon this subject he became an enthusiast, almost a crank. It was the burden of his song. He supported his views by precisely the same arguments which Henry Clay had used a half a century before in favor of the "American system." He urged upon the farmers the argument, now grown stale and worn threadbare by Republican orators, that what they needed was a "home market," and in order to secure this they must forego all benefit of custom duties and sell their products in the market of the world, while at the same time every manufactured article which they consumed was to be protected by a specific duty. Lest there should be some misapprehension about this, I will here quote Mr. Hewitt:

"Moreover, the experience of all commercial nations has grown that moderate specific duties afford the only safeguard against frauds in the revenue, as well from smuggling as from undervaluation of the invoices. The blind adherence to ad valorem in our existing tariff has only served to throw the importing trade into the hands of foreigners and to drive out reputable American houses from this business. I would begin with the raw materials. Gentlemen on the other side are fond of repeating that phrase. Let me tell them that they have a constituency behind them that wants raw materials just as much as I do. Let me tell them that the manufacturers of New England are to-day perishing for want of raw material. And I know what I mean by raw material. Gentlemen have chosen to pervert my definition of that phrase. I have defined it, and I will define it again. For the purpose of tariff reform, I mean by raw material those articles to which no process of manufacture has been applied."

A COMPARISON.

How like Henry Clay, the father of protection, this sounds. Compare them:

"If there is a diminution in the ability of foreign nations to consume our raw produce, in the proportion of our diminished consumption of theirs, under this system (protection), that will be compensated by the substitution of a home for a foreign market."

Again: "If the experience of all other countries be not utterly fallacious, if the promises of the manufacturing system be not absolutely illusory, by the competition which will be elicited by your parental care, prices will be ultimately brought down to a level with that of the foreign commodity." (Speech of Henry Clay, on Protection to Home Industry, House of Representatives of the United States, 1829.)

It will thus be seen that while Mr. Hewitt was theoretically, or professedly, a tariff reformer, practically he was an old-fashioned Henry-Clay protectionist, who believed that the "parental care" of the Federal Government should be extended to foster manufacturers, and that to this end raw material should be admitted free.

It is for this reason that Hewitt denounces the South. Having outlived his usefulness and his political aspiration, he throws aside the mask and savagely arraigns and denounces that portion of the Democratic party—constituting an overwhelming majority—which desires a tariff for revenue only, without specific duties or discrimination against the farmers, producers, and unskilled laborers of the Union.

In regard to the pending Bland bill, it is pertinent to inquire how Mr. Hewitt stood in relation to the Bland bill of 1878. If opposed, then he stood in rank with the Republicans (as he stands today), and in opposition to an overwhelming majority of the Democratic party, led on to victory by the present Secretary of the Treasury, whose seat at the banquet Hewitt was called on to occupy. If in favor, then his present criticism of southern representatives places him in the ridiculous attitude of advising the government to coin, as constitutional currency, in 1878, what in 1894 he describes as a "vacuum."

HE FORGETS.

Mr. Hewitt refers to southern statesmen of the past, and draws an odious comparison between them and the present southern representatives. He overlooks the fact, however, that when these same statesmen—Democrats—Calhoun, Hunter, &c., were in control of affairs, he was on the other side, denouncing them and supporting their adversaries. His eulogy, therefore, comes with bad grace. When his advocacy might have been valuable, he was their foe; when worthless, it is freely tendered to their memories.

But we are not left to conjecture as to Mr. Hewitt's attitude to the Democratic party when in Congress. On the 1st of April, 1884, a test vote was taken between two competitive propositions, one to turn the trade-dollars in as bullion and the other (advocated by Bland) to coin and reissue them as legal silver dollars, at the rate then prescribed by law. On this test vote Hewitt voted with the Republican minority (101), while the Democrats (131) voted almost solidly with Bland. Hewitt was consorting and affiliating with Reed, Boutelle, Goff, Hiscock, and Horr; while with Bland stood the rank of the Democratic representatives, under such leaders as John G. Carlisle, now Secretary of the Treasury; H. A. Herbert, present Secretary of the Navy; William L. Wilson, chairman of the Committee on Ways and Means; Springer, Turner, Wise, and the rest. Hewitt then was, as he is now, tarrying in the halfway house of Republicanism—a Democrat only in name. His cause of offence against southern congressmen is that the Democratic mountain cannot be induced to come over to the Demi-Republican Prophet—Abram Stevens Hewitt.

Your obedient servant,

DANIEL B. LUCAS.

Charleston, W. Va., March 2, 1894.

Have YOU Dyspepsia in your family?

No one thing causes more dyspepsia than lard.

COTTOLENE

the new Shortening is sweet, clean, and healthful. DYSPEPTICS and other invalids can eat food cooked with COTTOLENE without unpleasant effect.

For ALL cooking purposes it is PURER, SWEETER, NICER, than any other Shortening, Therefore, use COTTOLENE.

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BOOK AND JOB PRINTING NEATLY EXECUTED AT THE DISPATCH PRINTING-HOUSE.

THE SENATOR'S TIGHT SHOE.

How the Chesterfield of the Senate Eased Up on His Corns.

(Washington Post.)

Senator Ransom is generally regarded as the Chesterfield of the Senate, and his courteous manners are not all confined to the fair sex. But the Senator is troubled at times like the most insignificant of mortals, and during a recent session of the Senate Committee on Printing in the investigation of the Patent Office Gazette award, General Ransom was troubled with a tight shoe. The session was lengthy, and the pride of North Carolina found solace in quietly slipping the offending shoe partly off. This brought relief, and the modern knight of manners settled back in his chair more at his ease. Soon the loosened shoe was dangling upon the Senator's big toe, and at last it softly dropped to the floor, and then a great wave of comfort passed over the bland countenance of the administration's friend, and remained there for the balance of the hearing. This little sidelight in the drama, in which Josiah Quincy is playing a leading role, was simply an illustration of how a man can gain surcease from pain without losing his dignity.

Hope's Fulfillment.

The office-boy stood on the walk,
With jetting hose in hand,
And as he sprinkled, dreamed of when
He'd be an actor grand.

Propitious fate! How quick did hope
Bloom on his life's young page,
For lo! a "bus" appeared, and he
Did play upon the stage.

Best in the World

The Judgement on Hood's Pronounced by Squire Fogg.

The following testimonial comes from T. M. Fogg, Esq., who is well-known throughout Kentucky as court justice and justice of the peace for Bath county. His words should invoke the confidence of all who read his letter:

"C. I. Hood & Co., Lowell, Mass.:

"I will say for Hood's Sarsaparilla I believe it to be the best medicine in the world. In the winter of '92 I had a bad case of the grip which left my system in very bad shape. I tried everything I could find and got no relief. In the fall of the same year I bought a bottle of Hood's Sarsaparilla. The first dose I took

Made a Decided Change

for the better. When I began taking the first bottle my weight was 127 pounds, the lightest since manhood. By the time the second bottle had been used my weight was 165 pounds. I owe all this to Hood's Sarsaparilla and I gladly recommend it to all sufferers." T. M. Fogg, Justice of the Peace, Sharpsburg, Kentucky.

Hood's Sarsaparilla Cures

Hood's Pills cure liver ills, constipation, biliousness, jaundice, sick headache, indigestion.

BRAIN WORKERS

should use WINCHESTER'S HYPOPHOSPHITE OF LIME AND SODA to keep the system supplied with Phosphorus, and thus sustain the Vital Force, Nerve Power and Energy. It strengthens and builds up the whole nervous and general system.

SOLD BY DRUGGISTS. WINCHESTER & CO., Chemists, 162 William St., New York.

[mh 18-Sa,Tu&Th1y,nr]

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HASKELL & HATTON,

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Having just received a complete line of

SPRING CLOTHING

which is in now ready for inspection do not let our envious clothing competitors mislead you by telling you our prices are higher than theirs. It is not so. We will positively sell you the same grade of clothing on instalments for the same price that you pay cash for elsewhere. We have them in all the latest styles and best workmanship.

Give us a call.

J. E. BECHER, Manager.

Also a full and well-assorted line of FURNITURE, CARPETS, BEDDING, &c., and HOUSEHOLD SPECIALTIES.

HASKELL & HATTON, INSTALMENT DEALERS, 429 east Broad street, RICHMOND, VA.

[mh 4-Su,Tu&F]

CARTER'S LITTLE LIVER PILLS.

CURE Sick Headache and relieve all the troubles incident to a bilious state of the system, such as Dizziness, Nausea, Drowsiness, Distress after eating, Pain in the Side, &c. While their most remarkable success has been shown in curing

SICK

Headache, yet CARTER'S LITTLE LIVER PILLS are equally valuable in Constipation, curing and preventing this annoying complaint, while they also correct all disorders of the stomach, stimulate the liver and regulate the bowels. Even if they only cured

HEAD

Ache they would be almost priceless to those who suffer from this distressing complaint; but fortunately their goodness does not end here, and those who once try them will find these little pills valuable in so many ways that they will not be willing to do without them. But after all sick head

ACHE

is the bane of so many lives that here is where we make our great boast. Our pills cure it while others do not.

CARTER'S LITTLE LIVER PILLS are very small and very easy to take. One or two pills make a dose. They are strictly vegetable and do not gripe or purge, but by their gentle action please all who use them. In vials at 25 cents for the $1. Sold everywhere, or sent by mail.

CARTER MEDICINE CO., New York.

Small Pill. Small Dose. Small Price.

Sailing Away,

and both of them for pleasure,—with the chances for safety in favor of the washboard. In fact, there isn't much chance for safety until it's gone. If you want to keep your clothes, if you don't want them rubbed to pieces—throw it away. Then use Pearline.

That washes clothes without harming them. The washboard wears them out while it's getting them clean. It's rub, rub, rub, and wear, wear, wear, without Pearline. It's work, work, work, too. Pearline takes away the rubbing and takes away the work. There's no use for either, because, easily, quickly, safely, and cheaply, Pearline takes away the dirt.

Beware Peddlers and some unscrupulous grocers will tell you, "this is as good as" or "the same as Pearline." IT'S FALSE—Pearline is never peddled, if your grocer sends you an imitation, be honest—*send it back.* 390 JAMES PYLE, New York.

(Th Sa&Tu)

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Then why not consult us? It is more than probable that we can afford you relief. If the pain is the result of any defect of vision there is no doubt that

WE CAN CURE YOU.

Is it not worth a trial? IT COSTS YOU NOTHING. We give you FREE OF COST the benefit of our time and our knowledge of the business. If glasses should be required we furnish them at the most reasonable price consistent with first-class goods.

WE GUARANTEE SATISFACTION

in every case, and only ask a fair trial to convince you of our thorough and scientific method of examination.

RICHMOND OPTICAL COMPANY, 115 east Broad street.

[fe 18-Su,Tu&F]

SIDEBOARDS!

JURGENS.

To Make Room For Coming Goods We Will Give Off 20 Per Cent.

NOW IS YOUR CHANCE.

SIDEBOARDS

20 PER CENT. OFF.

JURGENS,

421 EAST BROAD STREET.

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Persons desiring to borrow money are invited to call on THE OLD DOMINION BUILDING AND LOAN ASSOCIATION, 823 east Main street, Chamber of Commerce Building. Loans are made on accommodating terms as to time, in amounts to suit, and at reasonable rates. Loans on real estate for the purpose of lifting Mortgages, for repairs, or for the building or purchase of houses are our specialty.

Call, or address

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J. TAYLOR ELLYSON, President; CARLTON MCCARTHY, Secretary and Treasurer.

J. T. ELLYSON, JOHN S. ELLETT, JOHN B. PURCELL, N. V. RANDOLPH, and FRANK T. SUTTON, Directors.

(fe 8-eod)

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Patapsco Superlative Flour, per barrel	$4 75
Pondilly Fancy Patent Flour, per bbl	4 25
Granulated Sugar, per pound	4½
White Sugar, per pound	4
Best G unpowder Teas, at 50 to 75c. per pound	75
Young Hyson, per pound	25
Oolong, 25 to 50c	50
Ko Mi Mixed	40
English Breakfast	39
Good Ground Coffee	25
Arbuckle's Ariosa	24
Pure Lard at	10
Good Lard at 9c., or 3 pounds for 25c	25
Fine Hams at	13
Fine Orange-County Hams	15
Breakfast Bacon	11
Salt Pork	8
Fat Mackerel, per dozen	25
Roe Herrings, per dozen	15
Cut Herrings, per dozen	5
Eastern Gibb Herrings, per dozen	10
New Orleans Molasses, per gallon	60
Fancy Ponce Porto Rico, per gallon	40
Pure Sugar Syrup, per gallon	25
3 cans Old Dominion Thistle or Ajax Tomatoes	25
3 cans Corn	25
Finest California Table Peaches	25
Choice California Peaches	15
Selected Pineapple, shredded or sliced	20
Preserves, assorted, per pound	7½
French Prunes, per pound	8
Mixed Pickles, Johnson's, Heintz's, or Clarke's, per gallon	60
Olives, extra quality, per gallon	$1 00

Goods delivered free. 'Phone 824. fe 23-Sa,Tu&Th

INSURANCE STATEMENTS.

[PUBLISHED BY AUTHORITY OF THE AUDITOR OF PUBLIC ACCOUNTS OF THE STATE OF VIRGINIA.]

THE NEW YORK LIFE INSURANCE COMPANY.

ANNUAL STATEMENT FOR THE FISCAL YEAR ENDING THE 31ST DAY OF DECEMBER, 1893, OF THE ACTUAL CONDITION OF THE NEW YORK LIFE INSURANCE COMPANY, 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.

Name of the company in full—THE NEW YORK LIFE INSURANCE COMPANY.
Location of home or principal office of said company—346 AND 348 BROADWAY, NEW YORK.
Character of the company, whether life, accident, casualty, co-operative association, brotherhood, live stock, or any other association insuring life—LIFE.
President—JOHN A. MCCALL.
Secretary—CHARLES C. WHITNEY.
Organized and incorporated—1841.
Commenced business—1845.
Name of the agent and attorney in Virginia—CHARLES E. WORTHAM, RICHMOND, VA.

	No.	Amount.
The number of policies issued during the year and the amount of insurance effected thereby	85,604	$228,417,114 00
The whole number of policies in force and the amount of liabilities or risks thereon	253,876	779,156,678 00

The amount of premiums received during the year	$ 27,488,657 44	
The amount of interest received from all sources	5,617,094 39	
The amount of all other receipts	757,895 12	
		$ 33,863,646 95
The amount of losses paid during the year	8,440,093 46	
Matured endowments paid during the year	1,083,445 95	
The amount of disbursements for all purposes (except losses, dividends, and matured endowments)	12,156,794 02	
The amount of dividends paid	1,744,391 78	
		23,424,725 21
The amount of losses, annuities, and matured endowments unpaid	1,475,632 15	
The amount of all other liabilities, including reserve on outstanding policies	130,199,518 88	
		131,675,151 03
The amount of assets, and how invested:		
Real estate	$ 13,139,049 93	
Stock and bonds	89,902,636 45	
Bonds and mortgages	25,805,235 20	
Temporary loans	2,428,966 67	
Premium notes and policy loans	3,757,681 71	
Cash	7,012,468 93	
Interest and rents, due and accrued	1,455,908 02	
Net uncollected and deferred premiums	5,108,834 30	
		$148,700,781 21

BUSINESS IN VIRGINIA DURING 1893.

	No.	Amount.
Number and amount of policies in force December 31st of previous year	2,030	$5,797,827 00
Number and amount of the policies issued during the year	969	2,068,200 00
Total	2,999	$7,866,027 00
Deduct number and amount which have ceased to be in force during the year	407	1,026,980 00
Total number and amount of policies in force December 31, 1893	2,592	$6,839,047 00
Amount of losses and claims on policies unpaid December 31st of previous year	3	$ 7,064 36
Amount of losses and claims on policies incurred during the year	33	110,684 63
Total	36	$ 117,748 99
Amount of losses and claims on policies paid during the year	34	116,090 99

Amount of assessments, premiums, dues, and fees collected or secured in Virginia during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions, or other expenses, $229,276.99.

[Signed.] JOHN A. MCCALL, President.
[Signed.] CHARLES C. WHITNEY, Secretary.

SEAL. Subscribed and sworn to January 18, 1894, by above officers before H. De L. Ranall, notary public, New York.

W. B. FREEMAN,

GENERAL AGENT,

1115 EAST MAIN STREET, RICHMOND, VA.

[mh 6-Tu4t]

TOURS TO EUROPE. Send for Itineraries to Edwin Jones, 462 Putnam avenue, Brooklyn, N. Y. 9200 upwards—all expenses. Sailing June, July. FALL TOUR TO HOLY LAND. mh 9-1m

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HEALTH RESORTS.

HOT SPRINGS, BATH COUNTY, VIRGINIA.

Baths will be given in "THE VIRGINIA" during the winter. A manager will be in attendance. Send for illustrated circular to J. N. CHANDLER, Manager. fe 9-2m

INSURANCE STATEMENTS.

[PUBLISHED BY AUTHORITY OF THE AUDITOR OF PUBLIC ACCOUNTS OF THE STATE OF VIRGINIA.]

THE HARTFORD FIRE INSURANCE COMPANY.

ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, A. D. 1893, OF THE CONDITION AND AFFAIRS OF THE HARTFORD FIRE INSURANCE COMPANY, OF HARTFORD, CONN., ORGANIZED UNDER THE LAWS OF THE STATE OF CONNECTICUT, MADE TO THE INSURANCE DEPARTMENT OF THE STATE OF VIRGINIA, IN PURSUANCE OF THE LAWS OF SAID STATE.

President—GEORGE L. CHASE.
Secretary—P. C. ROYCE.
Principal Office—53 TRUMBULL STREET, HARTFORD, CONN.
Attorney for service of process—J. B. MOORE, AT RICHMOND.
Organized or incorporated—MAY, 1810.
Commenced business—AUGUST, 1810.

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized	$3,000,000 00
Whole amount of capital actually paid up in cash	1,250,000 00

ASSETS.

Value of real estate owned by the company (less the amount of incumbrances thereon)		$ 366,575 00
Loans on bond and mortgage (duly recorded and being first liens on the fee simple),		1,167,500 00
upon which not more than one year's interest is due		19,460 89
Interest due and accrued on all said bond and mortgage loans		
Value of the lands mortgaged, exclusive of buildings and perishable improvements	$1,200,000 00	
Value of the buildings mortgaged (insured for $717,178 as collateral)	2,046,525 00	
Total value of said mortgaged premises	$3,246,525 00	

Account of stocks and bonds owned absolutely by the company:

Stocks.	Par Value.	Market Value.
556 shares Hartford National Bank, Hartford	$ 55,600 00	$ 86,180 00
467 shares Phœnix National Bank, Hartford	46,700 00	57,908 00
100 shares Connecticut River Banking Company, Hartford	5,000 00	5,000 00
122 shares Farmers' and Mechanics' National Bank, Hartford	12,200 00	13,542 00
160 shares City Bank, Hartford	16,000 00	19,600 00
300 shares American National Bank, Hartford	15,000 00	21,000 00
200 shares Charter Oak National Bank, Hartford	20,000 00	20,500 00
150 shares Mercantile National Bank, Hartford	15,000 00	19,950 00
172 shares First National Bank, Hartford	17,200 00	17,544 00
100 shares State Bank, Hartford	10,000 00	10,200 00
315 shares Ætna National Bank, Hartford	31,500 00	40,320 00
40 shares National Exchange Bank, Hartford	2,000 00	2,400 00
230 shares Connecticut Trust and Safe Deposit Company, Hartford	23,000 00	36,800 00
300 shares Bank of America, New York	30,000 00	57,000 00
100 shares Bank of North America, New York	7,000 00	12,250 00
100 shares National Bank of Commerce, New York	10,000 00	17,600 00
200 shares American Exchange National Bank, New York	20,000 00	30,000 00
300 shares Importers' and Traders' National Bank, New York	30,000 00	172,500 00
200 shares Manhattan Company Bank, New York	10,000 00	18,000 00
334 shares Merchants' National Bank, New York	16,700 00	25,050 00
225 shares Metropolitan National Bank, New York	22,500 00	1,800 00
39 shares Atlantic National Bank, Boston	3,900 00	4,602 00
106 shares Blackstone National Bank, Boston	10,600 00	9,540 00
125 shares Boylston National Bank, Boston	12,500 00	16,625 00
24 shares Hide and Leather National Bank, Boston	2,400 00	2,544 00
32 shares National Bank of Commerce, Boston	3,200 00	3,776 00
100 shares First National Bank, Boston	10,000 00	23,800 00
109 shares Second National Bank, Boston	10,900 00	19,947 00
50 shares First National Bank, Albany	5,000 00	9,000 00
150 shares Bank of Montreal, Montreal	30,000 00	66,000 00
65 shares Ontario Bank, Bowmanville	6,500 00	7,800 00
100 shares Connecticut River Company	3,000 00	3,000 00
20 shares Connecticut River Railroad Company	2,000 00	4,400 00
1,500 shares New York, New Haven and Hartford Railroad Company	150,000 00	300,000 00
710 shares Chicago, Burlington and Quincy Railroad Company	71,000 00	54,315 00
220 shares Chicago, Rock Island and Pacific Railroad Company	22,000 00	14,630 00
200 shares Chicago and Northwestern Railroad Company (preferred)	20,000 00	27,200 00
500 shares Chicago and Northwestern Railroad Company	50,000 00	50,500 00
400 shares Chicago, Milwaukee and St. Paul Railroad Company	40,000 00	24,000 00
370 shares Chicago, Milwaukee and St. Paul Railroad Company (preferred)	37,000 00	43,475 00
200 shares Union Pacific Railroad Company	20,000 00	3,800 00
1,000 shares Connecticut and Passumpsic River Railroad Company (guaranteed)	100,000 00	105,000 00
500 shares New York Central and Hudson River Railroad Company	50,000 00	50,000 00
500 shares Northwestern Telegraph Company	25,000 00	26,250 00
Bonds.		
Alabama State bonds, 4 per cent	10,000 00	10,000 00
Georgia State bonds, 3½ per cent	25,000 00	25,250 00
New Brunswick, N. J., city bonds, 7 per cent	45,000 00	45,000 00
Dubuque, Iowa, city bonds, 5 per cent	25,000 00	26,000 00
Richmond, Va., city bonds, 7 per cent	50,000 00	51,000 00
Harlem River and Port Chester Railroad Company bonds (guaranteed by New York, New Haven and Hartford Railroad Company), 7 per cent	50,000 00	60,000 00
Chicago and Western Indiana Railroad Company bonds, 6 per cent	86,000 00	91,160 00
Chicago and Western Indiana railroad general mortgage bonds, 6 per cent	225,000 00	265,500 00
Minneapolis Union railway bonds (guaranteed) 6 per cent	50,000 00	56,000 00
Cleveland, Columbus, Cincinnati and Indiana consolidated railway bonds, 7 per cent	8,000 00	10,120 00
Cleveland, Columbus, Cincinnati and Indiana Railway sinking fund bonds, 7 per cent	50,000 00	56,750 00
Nashville and Decatur first mortgage bonds (guaranteed), 7 per cent	50,000 00	56,000 00
Indianapolis and Vincennes railway bonds (guaranteed), 7 per cent	32,000 00	37,760 00
Chicago and Northwestern debentures, 5 per cent	50,000 00	51,750 00
Albany and Susquehanna first mortgage bonds (guaranteed), 6 per cent	50,000 00	58,500 00
Northern Pacific first mortgage bonds, 6 per cent	62,000 00	67,580 00
New York Central and Hudson River railroad debentures, 5 per cent	50,000 00	53,500 00
West Shore first mortgage bonds (guaranteed), 4 per cent	100,000 00	101,000 00
Chicago, Burlington and Quincy railroad debentures, 5 per cent	50,000 00	48,500 00
New York and New England railroad bonds, 7 per cent	50,000 00	57,500 00
City of Indianapolis belt railroad bonds, 6 per cent	74,000 00	76,960 00
Pittsburgh, Cincinnati and St. Louis consolidated railroad bonds, 7 per cent	100,000 00	112,000 00
Louisville, Frankfort and Lexington railroad bonds, 7 per cent	92,000 00	96,600 00
Cincinnati, Indianapolis, St. Louis and Chicago railroad bonds, 6 per cent	112,000 00	123,200 00
Detroit, Lansing and Northern consolidated railroad bonds, 7 per cent	50,000 00	50,000 00
Jefferson Railroad Company bonds (guaranteed), 5 per cent	50,000 00	50,000 00
Dayton and Michigan railroad bonds, 5 per cent	50,000 00	54,000 00
St. Louis and San Francisco railway and land bonds, 6 per cent	50,000 00	52,500 00
New York, Lake Erie and Western railroad bonds (first lien), 6 per cent	50,000 00	54,000 00
Milwaukee and St. Paul (Prairie Du Chien Division) bonds, 8 per cent	63,000 00	73,710 00
Iowa Falls and Sioux City bonds, 7 per cent	60,000 00	72,000 00
Cincinnati, Hamilton and Dayton railroad bonds, 7 per cent	55,000 00	64,900 00
Canadian Pacific railway first mortgage bonds, 5 per cent	48,666 00	57,750 00
Montreal Corporation bonds, 4 per cent	62,500 00	65,625 00
Chicago and Great Western railroad first mortgage bonds, 5 per cent	30,000 00	31,800 00
Lake Shore and Michigan Southern railroad second mortgage bonds, 7 per cent	100,000 00	122,000 00
Lehigh Valley first mortgage terminal bonds, 5 per cent	75,000 00	79,500 00
St. Paul (Minn.) certificates of indebtedness, 6 per cent	55,000 00	55,000 00
Topeka (Kan.) internal improvement sewer bonds, 6 per cent	24,000 00	24,000 00
Chicago, Burlington and Quincy convertible bonds, 5 per cent	6,600 00	6,732 00
Philadelphia and Reading railroad terminal bonds, 5 per cent	75,000 00	78,000 00
Housatonic railroad rolling stock certificates (guaranteed by New York, New Haven and Hartford Railroad Company), 5 per cent	100,000 00	102,500 00
New York, New Haven and Hartford Railroad Company convertible debenture certificates, 4 per cent	30,000 00	48,000 00
Chicago, Burlington and Quincy consolidated mortgage bonds, 7 per cent	5,000 00	6,050 00
Connecticut river railroad bonds, 4 per cent	1,000 00	1,000 00
St. Paul and Northern Pacific gold bonds, 6 per cent	75,000 00	79,500 00
Total amount stocks and bonds	$3,712,766 00	$4,408,645 00

Total par and market value (carried out at market value)		4,408,645 00
Account of stocks, bonds, and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned on each:		

	Par Value.	Market Value.	A'm't Loaned
37 shares Ætna Fire Insurance Company stock	$ 3,700 00	$ 8,880 00	$ 6,000 00
60 shares Cleveland and Pittsburg Railroad Company	3,000 00	4,500 00	4,000 00
20 shares Wells Fargo Express Company	2,000 00	2,500 00	
Merchandise Warehouse receipts	62,000 00	62,000 00	52,228 35
Total par and market value and amount loaned	$70,700 00	$77,880 00	$62,228 35

		62,228 35
Cash in the company's principal office	$ 18,569 57	
Cash belonging to the company deposited in bank	589,682 82	
Total cash items		608,252 39
Interest due and accrued on collateral loans and bank deposits		1,269 35
Gross premiums in the course of collection not more than three months due		724,768 67