

THE RICHMOND DISPATCH. BY THE DISPATCH COMPANY

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THURSDAY, APRIL 2, 1896.

THIS PAPER RECEIVES THE COMBINED TELEGRAPHIC-NEWS SERVICE OF THE SOUTHERN ASSOCIATED PRESS AND THE UNITED PRESS.

THEY WILL MAKE UP THE ROW.

Notwithstanding the bitterness of the Allan-Lamb fight and the fact that the colored brother is somewhat disgruntled because he is not receiving in the councils of his party as much recognition as he claims his influence entitles him to, it is very apparent that the Virginia Republicans are taking more real interest in politics now than they have for some years past. As a rule their meetings to elect delegates to their district and State conventions have been pretty well attended, and in general the proceedings of these meetings afford evidence of very good work on the part of local leaders in the matter of party reorganization.

It is very probable that there will be a Kilkenny-cat time at the State Convention of the party before the body settles down to business. That would be nothing unusual in a Virginia Republican convention. Such a performance is among the things to be taken for granted, even when there has not been a previous big factional fight in the party, such as is now on. But after the prominent representatives of the two factions have paid their respects to each other in language more pointed than polite, and after the colored brother has "orated" to his heart's content about the discrimination against him, will come the love feast. The Lamb and the Allan contingents will fall on each other's bosoms, mingle their tears of forgiveness, and swear eternal friendship, the colored brother will be placated with promises made to be broken, and everything will be as calm and serene as the proverbial May morning.

This is the Virginia Republican way of doing. The party does not split "for keeps," especially when it thinks that there is in sight for it anything in the way of spoils, and there can be no question that it is more hopeful of securing spoils as the result of the coming campaign than it has been in some time. Already, as we learn, the leaders of the party in certain quarters are selecting the Federal offices they expect to fill after the 4th of March next, and the rank and file generally are looking beyond the presidential election to the fight for the control of the State in the November following.

These are facts that cannot be rubbed out, and the Democrats would reach the height of folly in ignoring them. It ought to be as plain as day to the Democracy that the hopefulness existing in the Republicans makes will stimulate that party to thorough organization, and to the exercise of its old-time vigor in the canvass.

The Democrats should take the lesson conveyed in these conditions to heart, to the end of seeing that the delegates sent to their own State Convention are the best and most conservative Democrats in the several cities and counties. There is no denying that there is division of sentiment among the Virginia Democrats upon certain questions, and also a disagreement in our ranks as to whether the State Convention should or should not make delivery on these questions. This being the case, it is all the more important that the body should be composed of men of weight, influence, and conservatism who will recognize the good old Democratic doctrine of majority rule, who may be trusted to avoid any demagoguing wrangle, and whose utterances on any of the issues referred to should utterances as the will of the entire party. If delegates to the convention shall be elected with this in view, we shall be able to meet Republican organization with better organization, and disperse without difficulty Republican hopes of a revival of party power in Virginia.

AN EXAMPLE FOR VIRGINIA. That was a grand discussion which was had in Augusta, Ga., night before last. It was worthy of the Democrats of the Empire State of the South. The silver question was the subject of discussion—a most important question, and the champions of the two sides were, respectively, Secretary Hoke Smith, of President Cleveland's cabinet, and ex-Speaker Crisp—two men worthy to appear as representatives of the best talent in Georgia. Both speakers were met with storms of applause whenever occasion called for it, and it was noticeable that frequently the same men applauded both orators of course, at different times.

Here we will call attention to the fact that though Secretary Smith is a member of Mr. Cleveland's cabinet, and presumably speaks, not the President's words, but his sentiments, yet he did not hesitate to declare in his Augusta speech as follows: "We are here to-night consulting together as Democrats upon party policy. When the national convention shall authoritatively declare that party policy, then all differences will be at an end among us, and we will line up shoulder

to shoulder, as Democrats, and stand solidly on the party platform." (Applause.) The Democrats of Virginia must manifest a similar spirit in all their meetings and conventions.

Mr. Crisp, on the other hand, though an advocate of the policy of providing for the free coinage of silver at the ratio of 16 to 1, did not attempt to belittle free coinage by international agreement. We quote his words on that point: "It is agreed that several governments by international agreement could do so." (That is, maintain free coinage.) Here, we repeat, Mr. Smith probably said no more than President Cleveland would be willing to say, and what Mr. Whitney said recently in his Mississippi letter.

Mr. Crisp made another remark which it may be well to notice, when he said that if free coinage could be maintained by international agreement, then it could be maintained by one country, and the question was only a question of strength. This is arguing backwards, we should say; for if it is a question of strength, then surely two powerful nations could more easily make it a success than could one, or two "small nations." England and the United States would be better able to keep silver and gold upon a parity than would either nation acting separately.

NOW THE BOARD OF ALDERMEN. We take it for granted that some way will be devised to bring the report of the Gas-Works Investigating Committee to the attention of the Board of Aldermen, so that it may consider the charge against Mr. Mann.

The public will not tolerate any trifling in a matter such as this. The Investigating Committee, which, under the lead of Mr. Gunn, did such valuable work in probing into the affairs of the gas-works, may be trusted, we believe, to place before the Board of Aldermen a copy of their report, at least so far as it relates to the case of Alderman Mann.

If we understand the matter aright, the contract that Mr. Mann took at the gas-works was awarded to him because he was the lowest bidder, and we take it that there was no secrecy about it; yet it was a violation of the law, though the openness of the transaction relieves it of the gravity that it would otherwise have.

It is useless for the City Council to pass laws if, or its members, are at liberty to disobey them. Commissioners ought rather to lead the way in ready and cheerful obedience to the laws—more especially to the laws of their own making.

So, we say the report of the Investigating Committee should be gotten before the Board of Aldermen, and should be carefully considered by that body. The discussion of the report will be educational.

By the merest accident frauds that had been going on at the gas-works for many years were discovered at the death of the late Superintendent, and an investigation has shown that the city loses by them at least \$25,000. The Superintendent was trusted by everybody, and the Committee on Light, whose immediate and particular duty it was to see that the law was observed by the Superintendent, and that proper settlements were made by him, failed in that duty; failed in it for years and years, through several successive councils.

So much the Investigating Committee has told us. It has also told us that it cannot believe the city was subjected to losses which are so covered up as to be impossible of discovery now. So, it is well that the public should know all of these things, and these facts cannot be better impressed upon the community than by a discussion such as we have the right to expect will occur in the Board of Aldermen upon the reception of the report of the Investigating Committee.

A "CONFEDERATE CONCERT." So far as we are informed, no provision has been made for the entertainment of the visitors who may be in this city on the evening of the day of the laying of the corner-stone of the Davis monument—July 23.

REED SLAIN AT HOME. The New Hampshire Republican State Convention of Tuesday "settled" Mr. Reed's "hash" when it declared that either he or McKinley would suit the Republicans of New Hampshire as their nominee for President of the United States. It would seem that Reed no longer hopes to be recognized as "a favorite son," seeing that a favorite son of one of the New England States has heretofore been recognized as a favorite son in all the New England States. The New Hampshire Republican State Convention may be said to have damned Mr. Reed with faint praise. Reed might now as well refuse as not to allow his name to be used as a candidate for President. He cannot recover from this New Hampshire "stab under the fifth rib."

We can well understand that the action of the New Hampshire convention created a sensation in Washington, as the papers there say it did. We quote the Post: "The news from New Hampshire reached the Capital early in the afternoon, and created a genuine sensation. The explosion of a bombshell could hardly have caused more excitement. There had been a McKinley sentiment in the Granite State, and a chatting among the Republicans at the fact which compelled allegiance to Reed on account of local New England ties, but it was not for the moment anticipated that this sentiment was strong enough to secure recognition."

It was, indeed, the unexpected that had happened. The question now is, Will Reed run the race to the end? He can make a "powerful" fight for the exalted office he seeks. His followers can strip for the fray, and make it hot for the McKinley men all over the Union. We said a few days ago that McKinley might possibly, but not probably, be the next President of the United States.

After hoping against hope for a long time, the Reed forces in Washington became panic-stricken on Tuesday. We quote again: "New England was no longer solid for the New England candidate. Every politician at the Capitol was in a state of wonderment, this feeling dominating even the dismay which the Reed men plainly showed, and the joy which the McKinley adherents manifested."

Mr. Grosvenor said: "I told Chandler that he had better keep the way from New Hampshire, and he ought to have taken my advice. The beauty of this action is that it has come from the start to Mr. Reed, and in which we did not expect to secure any support." "But the Reed men were not disposed to talk. They had been struck all of a heap, so to speak, and apparently knew not what to say. Even Senator Lodge would not be interviewed. He admitted that the action of the convention was an unpleasant surprise, and was inexplicable, and that its effect would be against the interests of Mr. Reed, but beyond this he would say nothing."

We suppose we may say that Senator Hill, of New York, is the shrewdest politician in public life in the United States. He is reported as follows: "Senator Hill chuckled, and said that he would offer an amendment to the resolution to investigate the bond-sale by adding an inquiry into McKinley's methods in New Hampshire, and would summon Mr. Chandler as the chief witness. 'They do not seem to be able to get the McKinley movement,' said Senator Hill, 'and his nomination now seems inevitable.'"

How as to his election, Senator? The Duke and Duchess of Marlborough are now at Blenheim. Upon their arrival at Woodstock on Tuesday they found the railway station there handsomely decorated, and were received by the Mayor, the corporation, and the local clergy. The horses were taken from the ducal barouche, and the tenants drew the barouche containing the young couple to the palace, escorted by the mounted yeomanry. "Everywhere there were cheers for 'America' and 'England,' intermingled with shouts of welcome."

When the barouche reached the court-house "the Mayor made a speech, an address of welcome was read, and the Duke replied appropriately." The Duke's reply being concluded, the procession, headed by a band of music, started for the palace. Woodstock was densely crowded throughout the day, and excursion trains were run from morning until night. "The bearing of the Duchess was so frank and graceful as to elicit general admiration." So the dispatch tells us. It would seem that "the American Duchess" is very happy; if so, may her happiness long continue. She is doubtless a very creditable specimen of American womanhood, albeit her taste for titles carried her across the water and into a society which will not hesitate to snub her on small provocation.

It is said that Mr. Whitney's reason for objecting to his being made a candidate for the Democratic nomination for President is that he is soon to be married. So he is in the same pleasant predicament that ex-President Harrison is, and his wedding, it is further said, is to occur very soon after the ex-President's.

Rev. J. William Jones, D. D., now the chaplain of the Miller Manual-Labor School, but long prominently identified with southern literature, is now putting through the press a "School History of the United States," which the publishers promise to have ready by June 1st.

The Right Chandler by the Ear. (Chicago Times-Herald.) The Bloomingville Pantagraph forgets history long enough to say: "The Times-Herald has got the Chandlers badly mixed. It was the late Zach Chandler, of Michigan, who took a more or less prominent part in the count of Florida's electoral vote of 1875, that being the matter no doubt the Times-Herald alludes to. Senator William E. Chandler, of New Hampshire, had nothing to do with 'Zach Chandler.' For the information of the Pantagraph, we observe that Mr. Zach Chandler was the chairman of the National Republican Committee. The idea of securing the election by claiming Florida and Louisiana for Hayes and then taking steps to count their votes that way originated with John C. Rhea, of the New York Times, and was communicated by him at 6 o'clock on the morning after the election to William E. Chandler, of New Hampshire. They went together to Zach Chandler's room, at the Fifth-Avenue Hotel, and to him unfolded their plan. 'Very well,' said Zach Chandler, 'you ahead and do what you think is necessary.' William E. Chandler and Mr. Rhea went forthwith to the telegraph office and wired leading Republicans in South Carolina, Florida, and Louisiana to claim and hold everything for Hayes. Chandler, of New Hampshire, gave his name to some of these dispatches, and his own to others. Subsequently, William E. Chandler went to Florida, and the Department of Justice ordered its detectives to re-

port to him, at Tallahassee. Special agents of the Boston Office, under the name of the Boston Office, were also placed at his command. On his arrival at Tallahassee he wired local Republicans all over the State: 'State is close, and you must make effort to render every possible assistance.' And these "friendly" intimations were on hand to meet every requirement." Chandler, however, was not so well known then as now, and his authority being questioned, at his own request, made the private secretary of R. B. Hayes, Stanley Matthews, ex-Governor Noyes, and Attorney-General Little, all of Ohio, were sent to reinforce him, while Garfield and John Sherman went to Louisville.

Meanwhile, however, Chandler did not suffer for money. Up to the time of the arrival of Noyes he had received \$5,000, besides what he took with him. In one of his dispatches he asks "for \$5,000 in large bills; probably shall not use it; majority about twenty; but be ready for any emergency."

The Pantagraph will no doubt thank us for refreshing its memory, but we doubt whether Senator Chandler will be equally grateful. For further particulars see the reports of congressional investigations.

SALEM NOTES. A Korean Confirmed—A Narrow Escape—Briefs. SALEM, Va., April 1.—(Special.)—Last Saturday night, Bishop Randolph preached here, and confirmed the largest number of people in the history of St. Paul's, some fifteen or twenty thus uniting themselves with the Church. The services were very touching, as several prominent citizens were among the number, as was also Mr. Surb, the Korean student at Roanoke College, who, on the same night, had been in the city, being confirmed, he was christened by the pastor. This is the second Korean to connect themselves with a Salem church, the other being the wife of Hon. Ye Cha Yun, who a few years ago joined the Presbyterian Church. In the Bishop's sermon he was very emphatic in his remarks against the doctrine of sanctification.

Rev. H. H. Kennedy, of the Methodist Church, and Clarence B. Strouse, are both ill at their homes with diphtheria. A NARROW ESCAPE. During the meeting of the ministers and laymen of the Baptist Church last week at Camp Spring what might have been a serious accident was narrowly averted. The horse attached to the carriage of the venerable Dr. Cooke, of Hollins Institute, containing Dr. Cooke, Rev. Dr. Taylor, of Salem, and Mr. McLaughlin, of Hollins, became frightened at a passing train on the Roanoke and Southern railroad, and, breaking the carriage-tongue and throwing the occupants out. Fortunately, none of them were injured, though all were somewhat shocked by the fright. Carter Young, of Franklin county, was "rammed" yesterday before the United States Commissioner McAuliffe on a charge of violating the internal revenue laws. He was sent on to await the action of the United States grand jury.

BRIEFS. Judge Altizer, the manager of Mr. J. B. Pace's Texas ranch, is in town on a visit to his family, and will probably remain all summer. W. E. G. Cullingford, an English subject from Jamaica, who is attending Roanoke College, last month sent a letter of condolence to Queen Victoria upon the death of her son-in-law, Prince Henry, of Battenberg. Yesterday he received the following reply: "The private secretary is commanded by the Queen to thank Mr. W. Cullingford for his letter of kind sympathy of the 23 instant."

"Buckingham Palace, March 19, 1896." INTERESTING WILL TEST PROBABLE. ONANCOCK, Va., April 1.—(Special.)—The last will and testament of Joseph G. Belotte, who died recently at his home near this town, was presented in Accomac County Court yesterday to be probated, but objection was made by ex-State Senator John W. G. Baskett, on the ground that a considerable one, and the contest over his will promises to be an interesting one. The Episcopalians of Onancock are making preparations for the celebration of Easter festival and the approaching visit of Bishop Randolph.

An Altruist. (Boston Transcript.) Wife: I wonder you will eat things that you know are sure to hurt you. Husband: My dear, when I eat is something nice before me I eat without thinking of myself. I am an altruist.

(New York Sun.) Reed—McKinley is a daisy, and would like to see him get the nomination. And lead the G. O. P. N!! Morton—I want to help the party with heart and hand, and shall be happy having McKinley lead the band. Allison—On serious reflection, N!! I have concluded that McKinley is a leader, and who knows where he is at. N!! Manderson—I'm glad to know McKinley has joined me, and I'll see that later at St. Louis. He wins the victory. N!! Davis—I've always felt we needed One like McKinley to Come to the front, like Moses, And take the party through. N!! Cullom—I take peculiar pleasure in rising here to state I'm happy to surrender My chance to one so great. N!! Quay—I'm going to help McKinley Sweep all the other States, And by and by I'll throw him The Penny delegates. N!! McKinley—Ah, gentlemen, I thank you For what you've said to-day You know that I'm relying On every word you say. N!!

And, gentlemen, I hasten To give you a bit Of news-to wit, you're looked for McKinley's Cab-N!! Nerves Are like Fire. They are Good Servants But make Poor Masters To keep your Nerves steady, Your Head clear, Build up your Strength, Sharpen your Appetite, You must have Pure Rich Blood The Best Medicine to Vitalize and Enrich the Blood, is Hood's Sarsaparilla The One True Blood Purifier. Prominently in the Public Eye. Hood's Pills cure all liver ills, biliousness, etc.

A List of Leading Values.

Finest-Quality Black French Satens, 5 to 12-yard lengths—another supply of the 35c grade, for 12 1/2c. 4-inch Sheer India Linon, regular 30c grade, a limited quantity, at 11c per yard. Fine Imported White Dimities, all very small checks, 3 to 8-yard lengths, worth 30c per yard, for 8 1/2c. As the quantity is not large, and there will be no duplicates, we advise an early call. Extra-Sheer Quality Large-Paid Striped Mullins, the 8 1/2c quality (only 10 pieces), for 5c. Short Pieces Berkeley, No. 120, Cambric, 5 to 12-yard pieces, regular price, 30c; this lot 9 1/2c. Best India Prints 4 1/2c. Best Turkey-Red Prints 4 1/2c. Best Blue and White Prints 4 1/2c. Short-Length Shirting-Prints, 10 to 20 yards, 3 1/2c. Barker 4-4 Bleached Cotton, superior to Androscongin, 5 1/2c. Lonsdale 4-4 Bleached Cotton, 6 1/2c. Columbia 4-4 Bleached Cotton, reduced to 5c. New Spring Colorings in Battiste Lawns, 5c. Black Rustling Taffeta, 25 inches wide, 5 1/2c. Black Rustling Taffeta, 36 inches wide, 9 3/4c. An Extra-Soft Fibre, crepon-finish, 68 inches wide, formerly 35c; now 11c. A revision has been made in prices of all Dress-Linings, thus enabling our customers to obtain these indispensable articles at far below the usual prices.

A. HUTZLER'S SONS, 315 East Broad Street. (Tel. 24)

Mitteldorfer's 217 East Broad Street. HAS THE HANDSOMEST LINE OF NEW AND FRESH SPRING GOODS TO BE SEEN IN THE CITY.

Prices as reasonable as any, and goods as fresh and as handsome as any to be had, which embrace Dress Goods, Silks, White Goods, Underwear, Ginghams, and a lovely line of MATTINGS. (mh 31-70aTh)

Spring Hardware. Poultry Netting. Wire Fencing, Hoes, Rakes, Lawn Mowers, Rubber Hose. A. B. CLARKE & SON, 1320 MAIN STREET. Just Above Fourteenth St. (mh 3-Su, Tu & Th)

Easter's Lucky Fairy follows the footsteps of the wise individual who wears something new on Easter Sunday. There's just about time for you to get a pair of Shoes made. Corset, Finely-Finished Shoes add more to the appearance than anything else that can be worn. We make our Shoes of the finest leather, in the latest styles, and the shoes fit as the feathers fit the bird, without being in the least uncomfortable. You can't get this kind of a Shoe ready-made. No two people have feet alike.



W. E. DREW & CO., EIGHTH AND MAIN STREETS. (mh 31-60) SEINE-THREAD, NETS, &c. NETTING OF ALL KINDS. CORKWOOD, NETS, LINES, ETC. OILED CLOTHING. L. LICHTENSTEIN'S SONS, Corner Seventeenth and Franklin streets. Sole Importers of the Celebrated Lion Brand Seine Thread. mh 2

INSURANCE STATEMENT. UNITED STATES BRANCH SUN INSURANCE COMPANY OF LONDON, ENGLAND. ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1895. THE CONDITION AND AFFAIRS OF THE UNITED STATES BRANCH OF SUN INSURANCE OFFICE, INSURANCE COMPANY OF LONDON, ENGLAND, ORGANIZED UNDER THE LAWS OF THE KINGDOM OF GREAT BRITAIN, MADE TO THE AUDITOR OF PUBLIC ACCOUNTS OF THE COMMONWEALTH OF VIRGINIA, IN PURSUANCE OF THE LAWS OF VIRGINIA.

Manager—J. J. GUILLE, Principal Office, 4 FINE STREET, NEW YORK CITY. Organized and Incorporated—A. D. 1760. Commenced Business in United States—AUGUST 1, 1882. II.—ASSETS. Value of real estate owned by the company ..... \$ 200,000.00 Loans on mortgage (duly recorded, and being the first liens on the real estate) upon which not more than one year's interest is due ..... 200,000.00 Interest accrued on mortgage loans ..... 1,975.82 Value of lands mortgaged, exclusive of buildings and improvements ..... 100,000.00 Value of buildings mortgaged ..... 100,000.00 Total value of said mortgaged premises ..... \$ 600,000.00

ACCOUNT OF BONDS OF THE UNITED STATES, AND OF THIS STATE AND OF OTHER STATES, AND ALSO OF BONDS OF INCORPORATED CITIES IN THIS STATE AND OF ALL OTHER BONDS AND STOCKS OWNED ABSOLUTELY BY THE COMPANY. Par Value. Market Val. United States 6 per cent. bonds, due in 1899 ..... \$200,000.00 \$200,000.00 United States 4 per cent. bonds, due in 1907 ..... 200,000.00 222,360.00 Savings Bank of New York Railroad bonds, 5 per cent. Trust receipts, due in 1899 ..... 25,000.00 15,000.00 Cent. of Ind. and Pac. Railroad bonds, 5 per cent. registered, due in 1897 ..... 25,000.00 23,500.00 Chicago, Milwaukee and St. Paul Railroad bonds, 5 per cent., due in 1901 ..... 15,000.00 15,420.00 Aetna, Toledo, and Santa Fe, Gen. Mort. Bonds, 6 per cent., due in 1898 ..... 30,000.00 30,000.00 St. Louis Bridge Company, 4 per cent. Gen. Mort. Bonds, due in 1899 ..... 25,000.00 32,000.00 Minneapolis, St. Paul and Northern Pacific, 4 per cent. Gen. Mort. Bonds, due in 1906 ..... 25,000.00 23,750.00 Cleveland, Cincinnati, Chicago and Toledo, 4 per cent. Gen. Mort. Bonds, due in 1899 ..... 25,000.00 22,750.00 Louisville and Nashville Railroad, Gen. Mort. Bonds, 6 per cent., due in 1899 ..... 25,000.00 23,800.00 Norfolk and Western, 6 per cent. Gen. Mort. Bonds, due in 1899 ..... 25,000.00 21,800.00 Improvement and Extension Loan, 6 per cent., due in 1899 ..... 25,000.00 21,800.00 Aetna, Toledo, and Santa Fe, Gen. Mort. Bonds, 6 per cent., due in 1899 ..... 25,000.00 21,800.00 Trust receipts, due in 1899 ..... 25,000.00 21,800.00 New York, Lake Erie and Western, 4 per cent. Gen. Mort. Bonds, due in 1899 ..... 25,000.00 21,800.00 Terminal Railroad Association of St. Louis, 4 per cent. Gen. Mort. Bonds, due in 1899 ..... 25,000.00 21,800.00 Louisville and Nashville, 4 per cent. Gen. Mort. Bonds, due in 1899 ..... 25,000.00 21,800.00 City of Sandusky (Ohio) Paving bonds, 5 per cent., due in 1900 ..... 4,000.00 4,120.00 City of Sandusky (Ohio) Paving bonds, 5 per cent., due in 1901 ..... 6,000.00 6,180.00 City of Dayton (Ohio) Sewer bonds, 5 per cent., due in 1903-14-15-16 ..... 22,000.00 25,450.00 City of Dayton (Ohio) Sewer bonds, 5 per cent., due in 1904 ..... 22,000.00 25,300.00 City of Richmond (Va.) bonds, 4 per cent., due in 1902 ..... 8,000.00 9,200.00 City of Richmond (Va.) bonds, 4 per cent., due in 1903 ..... 2,000.00 2,000.00 Lucas County (Ohio) Court-house bonds, 4 per cent., due in 1904 ..... 5,000.00 5,500.00 Harrison County (Ohio) Court-house bonds, 5 per cent., due in 1905 ..... 10,000.00 10,500.00 City of Toledo (Ohio) General Street-improvement bonds, 5 per cent., due in 1905 ..... 20,000.00 21,200.00 City of Portland (Oregon) Water Loan bonds, 5 per cent., due in 1907 ..... 20,000.00 21,200.00 Underwriters' Salvage Company, stock ..... 1,000.00 1,000.00 \$1,420,000.00 \$1,511,820.00

Total par and market value carried ..... \$1,511,820.00 Cash at market value in principal office ..... 371.40 Cash in the company's principal office in bank ..... 17,702.50 Cash belonging to the company deposited in bank ..... 17,702.50 Interest due and accrued on bonds not included in "market value" ..... 2,500.25 Gross premiums (as written in the policies) in course of collection, not more than three months due ..... 25,000.00 All other property belonging to the company, viz: Real estate, etc. and in course of collection ..... 1,775.40 Amount of premiums unpaid on policies which have been issued more than three months (inside) ..... 47,610.18

AGGREGATE AMOUNT OF ALL THE ASSETS OF THE COMPANY, STATED AT THEIR ACTUAL VALUE ..... \$2,473,447.13

III.—LIABILITIES. Gross claims for adjusted and unpaid losses due and to become due ..... \$ 83,825.59 Gross losses in process of adjustment, or in suspense, including all reported and supposed losses, not included in "market value" ..... 64,632.00 Losses retained, including interest, costs, and other expenses thereon ..... 24,500.25 Total gross amount of claims for losses ..... 172,957.84 Deduct reinsurance thereon ..... 4,175.00 Net amount of unpaid losses ..... \$ 178,132.84 Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest on unexpired premiums on perpetual fire risks, \$117,219.50; unexpired premiums (50 per cent) on fire risks, \$59,608.97 Gross premiums received and receivable upon more than one year from date of policy, fire risks, running more than one year from date of policy, \$58,849.23; unearned premiums (pro rata) ..... 85,447.81 Total unearned premiums as computed above (carried out) ..... 1,412,627.78 Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses, the company, absolute and contingent, and all other demands on the company, absolute and contingent, 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, \$69,925.65; reinsurance, \$7,844.15 ..... 68,670.80 Total amount of all liabilities, except capital stock, and net surplus beyond capital and all other liabilities ..... \$2,473,447.13

AGGREGATE AMOUNT OF ALL LIABILITIES, INCLUDING PAID-UP CAPITAL STOCK, AND NET SURPLUS ..... \$2,473,447.13 IV.—RECEIPTS DURING THE YEAR. Fire. Gross premiums and bills unpaid at close of last year ..... \$ 217,912.15 Net collected ..... 417,642.10 Gross premiums on bills written and renewed during the year ..... 2,666,403.14 Total ..... \$3,241,957.39 Deduct gross claims for losses in course of collection at this date ..... 304,625.25 Entire premiums collected during the year ..... \$2,937,332.14 Deduct reinsurance, rebate, abatement, and return premiums ..... 487,033.94 Net cash actually received for premiums ..... \$2,450,298.20 Received for interest on mortgages ..... 15,400.25 Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources ..... 62,975.25 Income received from all other sources, including advertising, and postage, and exchange, stationery, and printing, etc. ..... 8,200.25 AGGREGATE AMOUNT OF RECEIPTS ACTUALLY RECEIVED DURING THE YEAR IN CASH ..... \$2,536,873.95

V.—DISBURSEMENTS DURING THE YEAR. Fire. Gross amount actually paid for losses (including \$194,292.54 losses occurring in the present year) ..... \$96,588.50 Deduct all amounts actually received for salvage (whether on losses of the last or of previous years), \$2,166.75; and all amounts actually received for reinsurance in other companies, \$3,825.25; Total reduction ..... 5,958.50 Net amount paid during the year for losses ..... \$ 90,630.25 Paid for commission or brokerage ..... 28,670.42 Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees ..... 25,734.32 Paid for State and local taxes, and this and other States ..... 25,233.72 Paid for State and local expenses—viz: general and agency expenses, postage, and exchange, stationery, and printing, advertising, and other charges ..... 161,601.80 Total ..... \$ 236,270.96 AGGREGATE AMOUNT OF ACTUAL DISBURSEMENTS DURING THE YEAR IN CASH ..... \$2,536,873.95

Fire risks written (received gross) ..... 14,146.72 Losses paid ..... 2,286.83 Losses incurred ..... 2,917.94 (Signed) J. J. GUILLE, Manager.

[SEAL] Sworn to January 24th, 1896, before JNO. A. HULLERY, Commissioner for the Commonwealth of Virginia in New York.

GEORGE C. JEFFERSON, INSURANCE AGENCY, NO. 6 NORTH TENTH STREET, TIMES BUILDING. mh 3-1896