WOULD NOT BE CRUEL

THE RAILROAD COMPANIES NOT DISPOSED TO HURT PEOPLE.

DEAD AND WOUNDED COST MUCH.

This Fact, Aside from Human Consideration, Makes the Management of Transportation Lines Exceedingly Cautious.

When a man would build a house, he sits down and calculates how much it will cost to do so, and then he pours all his money out of the shot-bag and counts that up. If the cost and the contents of the bag are about the same in amount, he goes ahead with the housebuilding. If a king would go out to war, he first has a grand count of his soldiers—whether with 10,000 men he can meet his adversary with 20,000. So, too, the man or corporation which builds a railroad or a street-car line first sits down and counts the cost.

The sources of revenue are the passengers (high officials of other roads and newspaper-men excepted) who will travel over the route, the local and the through freight. Over against these figures of credit are the rows and columns of debits. Expense! Expense!!

But a railroad financier would be but short-sighted unless he saw the fitness of putting aside a small contingent to pay the costs of the eyes, arms, legs, and lives of the people whom his road will grind up.

THE LAW AS LAID DOWN.

The law upon the subject of damage is curious in appearance at first glance. It says that if a railroad cuts off a man's little finger at the third joint, it can be sued for $10,000, $15,000, $50,000, or $150,000. If a man's light, however, is puffed out at the nostrils of the iron steed, his heirs can sue only for $10,000, with the very slim chance of getting that amount. An illustration of this occurred in a Richmond court only a few months ago, when a lady was awarded by the court more for the loss of a single limb than her people could even have asked for had she been killed outright. So this item, or the dead and wounded column of debits of a railroad, is by no means insignificant. And this fact has made the corporations which, the saying has it, have no hearts, but pockets, over which they keep fierce watch-dogs, take greatest caution to reduce their death and burial account to the lowest figures.

It may possibly be true that there is an increase of railroad casualties and fatalities upon those of the past ten years; but this is not at all attributable to the lack of increase of caution on the part of the railroad officials to prevent them. It is rather because there are more people working on the railroads, or more persons, or their friends, who are willing to go into litigation over severed limbs and heads than formerly, and more legal lights that have leisure upon their hands to shine in this direction. Of course, there are many more suits entered against the railroads than are ever productive of a cent to the defendants for all their trouble and the lawyers for all their talk. And so, when the matter of cases is left out, and only those instances considered where the defendant is given judgment, the care and caution of the corporations put them on a true line of retrenchment.

TAKE CARE OF THEIR VICTIMS.

The railroad officials are most humanely kind to the injured when an accident occurs on their roads, and aside from any human feeling for their victims, it pays, because it helps to stave off damage suits; and if not succeeding in this, it makes a right good record before a jury to tell of the skilful medical attention the injured persons received along with the injuries—free of charge.

The officials of the railroads which enter Richmond have always been especially active in doing as little damage to life and limb—and have in good measure succeeded—as compared with other roads. It is true that the Richmond government requires gates put at each street railway-crossing, or any popular thoroughfare, but it is doubtless the railroads would do so anyway to protect themselves. They are also required not to exceed a certain rate of speed in running through the city limits, and to ring the bell—driving the ill people for squares around into spasms. But it also serves the very valuable end of letting people know what is going on, and where, so as not to unintentionally walk over it.

DOES IT, BUT NOT ON PURPOSE.

A great many persons have noticed that a shifting-engine runs across the Atlantic-Coast Line bridge just before the northbound trains are due in Richmond, and have thought this was an extra precaution taken to see that the bridge track was all right. But it is found that this is not the case, and would not be necessary, as trains are passing over the bridge almost every half-hour. However, it has often been noticed that an engine chases across the bridge a few minutes before the arrival of a train. It is also true of the Chesapeake and Ohio tunnel (under Church Hill) that trains run over this subterranean track every half-hour or so. Where there are no regular watchmen at unimportant crossings, flagmen from the trains are always sent ahead to see that the way is clear, and the gates are closed.

THEIR EMPLOYEES THEIR VICTIMS.

Accidents, then, for these reasons are narrowed down largely to the employees of the road, who have become reckless from intimate association with danger, and at isolated points of the company's lines. The killing or injury of a citizen near the city except from causes for which he is most responsible is a rare thing, indeed.

THOSE STREET GATES.

Many a child has wondered how on on earth, where things are not done without a cause, that a watchman can let down the railway-gates on both sides of the street at once while only, apparently closing the gate on the side he is. The fact is, as the older person understands it, this is a feat accomplished only by some very intricate wire-pulling, underground, which, like political wirepulling, the common people never see or understand.

The street railways are also equally as cautious to prevent accidents and consequent damage suits. The companies in Richmond have made it an invariable rule that the conductor of each street-car must run forward across each railroad track his car passes, and see that no train is coming. The motorman, though in a good position to see, is not allowed to use his judgment in the matter at all. Even if he can see the track for a half-mile each way, he must not cross till the conductor has first crossed and signalled him to do so. This sometimes looks useless, but it has saved limbs and lives for people, and dollars and cents for the companies.

Came Home To Her.

(London Daily News.)

A good story is in circulation at the National Liberal Club. A Progressive candidate sought to persuade a female voter that the Progressive party had done faithful service for the people. The dame was unresponsive. A man burdened with a bag of coals approached the door. "There," said the candidate, pointing to the bag, "you have an evidence of what the Progressives have done for the people. Now you know that when you pay for a hundredweight of coals you get a hundredweight." "Yes," snapped out the woman, "my father was in that business, and you people ruined him."

He Must Be Satisfied.

(Chicago News.)

Man wants but little here below,
Because he's too polite
To interfere when woman strives
For everything in sight.

RELAY BICYCLES.

YOU SEE THE BALLS.

APOLLO, VESPER, HECLA, and other 1898 Wheels from $25 to $75—all guaranteed. See them before you buy.
GOOD TIRES, $5 per pair.
MORGAN & WRIGHT, HARTFORD & GOODRICH TIRES always on hand.
Large Sprockets Fitted to Any Old or New Wheels.
High class Bicycle Repairing and Enamelling. Prices and terms within the grasp of all.

B. A. BLENNER,

'Phone 888. - - 310 north Fifth street,
BETWEEN BROAD AND MARSHALL STREETS.

(mh 27-Su,Tu&F3m)

"Welsbach" Patents Sustained.

Judge Townsend, in the United States Circuit Court for the Southern District of New York, has handed down a decision sustaining the "Welsbach" patent, and grants an injunction.

All dealers in infringing lights or mantles are equally liable with the manufacturer, and we warn them against further acts of infringement. All infringers will be proceeded against at once.

The genuine "WELSBACH" gas-light and Mantles can only be gotten from

MORGAN R. MILLS, Sole Agent, No. 28 N. Ninth street

☞'PHONE (OLD AND NEW) 1110. mh 27-Su,Tu&Fr

WALL-PAPER.

CHEAP WALL-PAPERING DURING DULL SEASON

Over 100,000 Rolls of Wall-Paper in Stock.

We will be pleased to give estimates for work in city and all parts of country. Samples sent on application. Blanks from 5c. per roll up.

W. C. HUGHES & CO., 208 and 210 North Fifth Street, Richmond, Va.

(ja 30-Su,W&F)

INSURANCE STATEMENTS.

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

MANHATTAN INSURANCE COMPANY OF THE CITY OF NEW YORK

ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1897, OF THE CONDITION AND AFFAIRS OF THE MANHATTAN INSURANCE COMPANY, OF THE CITY OF NEW YORK, ORGANIZED UNDER THE LAWS OF THE STATE OF NEW YORK, MADE TO THE AUDITOR OF PUBLIC ACCOUNTS OF THE COMMONWEALTH OF VIRGINIA, IN PURSUANCE TO THE LAWS OF VIRGINIA.

President—P. B. ARMSTRONG.
Vice-President—JOHN J. GIBBONS.
Secretary—H. F. NEEFUS.
Principal Office—45, 47, AND 49 CEDAR STREET, NEW YORK.
Organized or Incorporated—FEBRUARY 1, 1869.
Commenced Business—JUNE 19, 1882.

I.—CAPITAL.

Amount of capital stock subscribed	$250,000 00
Amount of capital stock paid up in cash	250,000 00

II.—ASSETS.

ACCOUNT OF BONDS OF THE UNITED STATES, AND OF THIS STATE, AND OF OTHER STATES, AND ALSO OF BONDS OF INCORPORATED CITIES IN THIS STATE, AND OF ALL OTHER BONDS AND STOCKS, OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.
National Park Bank stock	$ 1,500 00	$ 3,975 00
Mercantile National Bank stock	28,000 00	47,040 00
Importers' and Traders' National Bank stock	11,700 00	60,840 00
National Citizens' Bank stock	5,000 00	6,250 00
Columbia Bank stock	11,800 00	17,700 00
United States registered bonds, due 1925, 4 per cent.	50,000 00	64,500 00
District of Columbia bonds, due 1924, $3.65.	100,000 00	118,000 00
C. R. J. & P. R. R. bonds, due 1917, 6 per cent.	25,000 00	33,500 00
C. & U. W. R. R. bonds, due 1923, 5 per cent.	16,000 00	18,660 00
Virginia Midland railroad bonds, due 1921, 4 per cent.	10,000 00	10,300 00
Canada Southern railroad first mortgage bonds, due 1908, 5 per cent.	10,000 00	11,250 00
West Shore railroad mortgage bonds, due 2361, 4 per cent.	20,000 00	22,200 00
C. M. & St. Paul Term. bonds, due 1914, 5 per cent.	6,000 00	6,900 00
New England railroad cons. mortgage bonds, due 1945, 5 per cent.	10,000 00	12,800 00
C. B. & Q. Neb. extension bonds, due 1927, 4 per cent	20,000 00	19,625 00
St. Paul, Minnesota and Manitoba gold bonds, due 1933, 4 1-2 per cent.	20,000 00	21,650 00
Hannibal and St. Jo. cons. mortgage bonds, due 1911, 6 per cent.	1,000 00	1,210 00
C. B. & Q., Chicago and Iowa Division bonds, due 1905, 5 per cent.	19,000 00	20,140 00
R. W. & O. R. R. bonds, due 1922, 5 per cent.	20,000 00	24,225 00
Columbus and Ninth avenue first mortgage bonds, due 1993, 5 per cent.	10,000 00	12,100 00
Lexington avenue and Pawnia ferry gold bonds, due 1993, 5 per cent.	10,000 00	12,100 00
Mohawk and Malone railroad first mortgage bonds, due 1991, 4 per cent.	10,000 00	10,300 00
Illinois Central railroad gold bonds, due 1953, 4 per cent.	20,000 00	20,300 00
Cons. stock city of New York dock bonds, due 1927, 3 1-2 per cent.	60,000 00	64,950 00
Fire Association of New York, stock	10,000 00	600 00
Total par and market value (carried out at market value)	$505,000 00	$641,115 00 $641,115 00

Cash in company's principal office	223 79
Cash belonging to the company deposited in bank	26,908 90
Gross premiums (as written in the policies) in course of collection, not more than three months due	106,843 50
All other property belonging to the company—viz., cash deposited with Guarantee, Trust and Safe-Deposit Company, Philadelphia	200 00

AGGREGATE AMOUNT OF ALL ASSETS OF THE COMPANY, STATED AT THEIR ACTUAL VALUE $785,291 10

III.—LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$15,223 60	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	67,265 53	
Losses resisted, including interest, costs, and other expenses thereon	10,222 42	
Total gross amount of claims for losses	$92,711 55	
Deduct reinsurance thereon	9,379 74	
Net amount of unpaid losses		83,331 81
Interest due and declared, remaining unpaid or uncalled for		595 78
Outstanding interest-bearing receipts		11,001 70
Due and to become due for borrowed money		100,000 00
All other demands against the company, absolute and contingent, due and to become due, admitted and contested—viz., State, city, county, or other taxes and assessment, $5,559.28; commissions, brokerage, and other charges, due and to become due to agents and brokers, on premiums paid and in course of collection, $35,614.50		41,173 78
Reinsurance, $104,520.10; sundry bills due, $16,697.54		121,217 64
Total amount of all liabilities, except capital stock and net surplus		$357,320 71
Joint-stock capital actually paid up in cash		250,000 00
Surplus beyond capital and all other liabilities		177,970 39
AGGREGATE AMOUNT OF ALL LIABILITIES, INCLUDING PAID-UP CAPITAL STOCK AND NET SURPLUS		$785,291 10

IV.—RECEIPTS DURING THE YEAR.

	Fire.	
Gross premiums and bills unpaid at close of last year	$113,919 21	
Net collected	$113,919 21	
Gross premiums on risks written and renewed during the year	798,106 80	
Total	$912,026 01	
Deduct gross premiums and bills in course of collection at this date	106,843 50	
Entire premiums collected during the year	$806,182 51	
Deduct reinsurance, rebate, abatement, and return premiums	338,353 96	
Net cash actually received for premiums (carried out)		466,828 55
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources		22,978 00
Income received from all other sources—viz., profit in sale of bonds	$9,343 13	
Excess payment Broadway Insurance Company	54 67	
		9,397 80
For increased capital		25,000 00
AGGREGATE AMOUNT OF RECEIPTS ACTUALLY RECEIVED DURING THE YEAR IN CASH		$524,204 35

V.—DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount actually paid for losses (including $74,307.42, losses occurring in previous years)	$405,381 55	
Deduct all amounts actually received for salvage (whether on losses of the last or of previous years), $5,529.10, and all amounts actually received for reinsurance in other companies, $17,152.48. Total deduction	22,681 58	
Net amount paid during the year for losses		382,699 97
Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year)		28,423 07
Scrip or certificate of profit redeemed in cash, $42.40; interest paid to scriptholders, $5,476.81. Total		5,519 21
Paid for commission or brokerage		103,936 03
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees		87,671 54
Paid for State and local taxes in this and other States		20,092 23
All other payments and expenditures		65,905 31
Loss on sales of bonds and on ledger assets		8,333 30
AGGREGATE AMOUNT OF ACTUAL DISBURSEMENTS DURING THE YEAR, IN CASH		$702,579 65

BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR.

	Fire Risks.
Risks written	$515,313 00
Premiums received (gross)	5,528 27
Losses paid	2,351 95
Losses incurred	3,793 10

(Signed) P. B. ARMSTRONG, President.

| Seal of the Corporation. | (Signed) H. F. NEEFUS, Secretary.

State of New York, city and county of New York—ss.:
| Seal of Notary. | Sworn to January 29 1898, before JOHN T. KIRK, Notary Public.

(mh 15-1aw4w)

INSURANCE STATEMENTS.

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

HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER 31, A. D. 1897, OF THE CONDITION OF THE HARTFORD STEAM-BOILER INSPECTION AND INSURANCE COMPANY, ORGANIZED UNDER THE LAWS OF THE STATE OF CONNECTICUT, MADE TO THE AUDITOR OF PUBLIC ACCOUNTS OF THE COMMONWEALTH OF VIRGINIA, PURSUANT TO THE LAWS OF VIRGINIA.

President—J. M. ALLEN.
Vice-President—W. B. FRANKLIN.
Secretary—J. B. PIERCE.
Incorporated—JUNE, 1866. Commenced Business—OCTOBER, 1866.
Principal Office—218 MAIN STREET, HARTFORD, CONN.

I.—CAPITAL.

Amount of capital paid up in cash	$500,000 00	
Amount of net ledger assets, December 31st of previous year		$1,812,706 89

II.—INCOME DURING YEAR 1897.

	Steam Boiler.	
Gross insurance and inspection premiums unpaid December 31, last year	$ 298,304 12	
Gross premiums on risks written and renewed during the year	976,500 39	
Total	$1,274,804 51	
Deduct gross premiums in course of collection at this date	265,911 14	
Entire premiums collected during the year	$1,008,893 37	
Deduct reinsurance, abatement, rebate, and return premiums	105,221 64	
Net cash actually received insurance and inspection for premiums (carried out)		903,671 73
Interest on loans on mortgages	$19,228 59	
Interest and dividends on stocks and bonds	70,618 71	
Total interest		89,847 30
Profit on ledger assets actually sold during the year, over cost	$ 269 90	
Income from all other sources—viz., special mechanical service	1,787 51	
		2,157 41
Total income actually received during the year, in cash		$ 995,676 44
Aggregate last balance and income		$2,838,383 33

III.—DISBURSEMENTS DURING THE YEAR.

	Steam Boiler.		
Gross amount paid for matured claims other than weekly indemnity	$59,267 03		
Net paid policy-holders		$ 59,267 03	
To stockholders for interest or dividends	$ 60,000 00		
Commissions to agents	13,259 44		
Salaries, travelling and all expenses of agents and agencies not on commission account	91,662 73		
Inspections	315,156 97		
Salaries and all other compensation of officers, $28,750, and home office employees, $13,674	42,424 00		
Taxes on premiums, $11,012.10; insurance department fees and agents' licenses, $2,781.51; State and municipal licenses, $2,740.30	16,533 91		
Rent	4,250 00		
Legal expenses	1,350 39		
Furniture, fixtures, and apparatus	2,228 65		
Advertising, $18,256.65, and general printing and stationery, $12,929 70	31,186 35		
Losses on ledger assets actually sold under cost	7,453 31		
All other items	41,902 77		
Total miscellaneous expenses		827,408 52	
Total disbursements		886,675 55	
Balance		1,951,707 78	

IV.—ASSETS.

Market value of real estate	$ 65,655 39
Loans on mortgage on real estate	335,775 00
Cost value of bonds and stocks owned absolutely	1,490,845 63
Cash in company's office	6,409 11
Cash deposited in banks	63,022 65
All other items—viz.: Interest accrued on stocks and bonds	34,776 74
Market value of stocks and bonds over book value	12,995 87
Net premiums in course of collection	238,158 42
Aggregate amount of all assets of the company stated at their actual value	$2,237,638 81

V.—LIABILITIES.

	In Process Adjustment.		
Steam boiler	$14,692 38		
Total gross amount of claims	$14,692 38		
Aggregate of unpaid claims and expenses		$ 14,692 38	
Gross premiums upon all unexpired risks, running one year or less from date of policy: Steam boiler—premiums, $33,307.37; unearned portion (50 per cent.)	$46,653 93		
Total one year or less	$46,653 93		
Gross premiums upon all unexpired risks, running more than one year from date of policy: Steam boiler—Premium, $2,418,446.83; unearned premium, pro rata	$1,229,132 84		
Total for term policies	$1,229,132 84		
Total unearned premiums, as computed above (carried out)		1,275,786 77	
Total amount of all liabilities, except capital		$1,290,479 15	
Capital actually paid up in cash	$500,000 00		
Surplus beyond capital and other liabilities	447,159 66		
		947,159 66	
Aggregate amount of all liabilities, including paid-up capital and net surplus		$2,237,638 81	

ACCOUNT OF ALL BONDS OWNED BY THE HARTFORD STEAM-BOILER INSPECTION AND INSURANCE COMPANY, DECEMBER 31, 1897.

	Par Value.	Market Value.	Cost.
State of Connecticut bonds, 3 1-2 per cent.	$100,000 00	$100,000 00	$107,250 00
United States bonds, 4 per cent	2,000 00	2,200 00	2,326 00
Wooster (O.) city bonds, 5 per cent	10,000 00	10,600 00	10,000 00
Toledo (O.) city bonds, 5 per cent	15,000 00	16,500 00	16,125 00
Columbus (O.) city bonds, 4 1-2 per cent	10,000 00	10,300 00	10,300 00
Atchison (Kan.) city bonds, 5 per cent	15,000 00	15,000 00	15,000 00
Solomon (Kan.) city bonds, 7 per cent	3,000 00	3,000 00	2,985 00
Hutchinson (Kan.) city bonds, 6 per cent.	12,000 00	13,200 00	12,000 00
Cullison (Kan.) city bonds, 7 per cent	6,500 00	4,875 00	6,825 00
Coolidge (Kan.) refunding bonds, 4 per cent	5,500 00	2,200 00	5,500 00
Leavenworth (Kan.) city bonds, 6 per cent	1,500 00	1,500 00	1,485 00
Horton (Kan.) city bonds, 6 per cent	12,000 00	12,000 00	10,600 00
Winfield (Kan.) city bonds, 6 per cent	10,000 00	10,500 00	9,950 00
Oberlin (Kan.) city bonds, 6 per cent	5,000 00	5,000 00	5,000 00
Medicine Lodge (Kan.) city bonds, 6 per cent	5,000 00	2,500 00	5,000 00
Evansville (Ind.) city bonds, 4 per cent	12,000 00	12,000 00	12,000 00
Vincennes (Ind.) city bonds, 5 per cent	16,000 00	16,000 00	16,160 00
Council Bluffs (Ia.) city bonds, 6 per cent.	6,000 00	6,300 00	6,000 00
York (Neb.) city bonds, 6 per cent	10,000 00	10,500 00	10,000 00
Columbus (Neb.) city bonds, 6 per cent	10,000 00	10,500 00	10,100 00
Trinidad (Col.) city bonds, 6 per cent	5,000 00	5,250 00	5,125 00
Gladstone (Mich.) city bonds, 6 per cent.	10,000 00	10,500 00	10,000 00
Gladwin (Mich.) city bonds, 7 per cent	7,000 00	7,350 00	7,490 00
Albina (Ore.) city bonds, 6 per cent	10,000 00	12,500 00	11,175 00
Astoria (Ore.) city bonds, 6 per cent	19,000 00	20,900 00	21,000 00
Rockport (Tex.) city bonds, 6 per cent	10,000 00	10,000 00	10,000 00
Fort Worth (Tex.) city bonds, 5 per cent.	10,000 00	10,000 00	9,750 00
Dallas (Tex.) city bonds, 5 per cent	10,000 00	10,300 00	10,300 00
Tyler (Tex.) city bonds, 6 per cent	6,000 00	6,300 00	6,360 00
Wheeling (W. Va.) city bonds, 6 per cent.	10,000 00	11,000 00	11,300 00
Huntington (W. Va.) city bonds, 6 per cent	10,000 00	10,500 00	10,525 00
Charleston (W. Va.) city bonds, 6 per cent	20,000 00	21,000 00	20,900 00
Richmond (Va.) city bonds, 4 per cent	20,000 00	20,000 00	20,562 50
Roanoke (Va.) city bonds, 6 per cent	5,000 00	5,250 00	5,175 00
Ogden (Utah) city bonds, 6 per cent	5,000 00	5,500 00	5,462 50
Olympia (Wash.) city bonds, 6 per cent	10,000 00	10,000 00	10,762 50
Athens (Ga.) city bonds, 5 per cent	20,000 00	20,000 00	20,200 00
Griffin (Ga.) city bonds, 6 per cent	6,000 00	6,000 00	6,000 00
Abilene (Kan.) Board of Education bonds, 6 per cent	6,000 00	6,000 00	6,120 00
Anthony (Kan.) Board of Education bonds, 6 per cent	12,500 00	12,500 00	13,062 50
Nebraska School District bonds, 7 per cent.	2,034 50	2,034 50	2,130 14
Kansas School District bonds, 6—7 per cent.	12,535 00	12,535 00	12,846 30
Colorado School District bonds, 5 per cent.	5,000 00	5,000 00	5,000 00
Maricopa (Ariz.) School District bonds, 6 per cent.	10,000 00	10,500 00	10,439 60
Houston (Tex.) School District bonds, 6 per cent.	10,000 00	10,000 00	10,000 00
Centreville (Ia.) School District bonds, 5 per cent.	10,000 00	10,100 00	10,100 00
Second North School District bonds, Hartford, 4 per cent.	10,000 00	10,400 00	10,000 00
Centre School District bonds, Waterbury, 4 per cent.	10,000 00	10,975 00	10,975 00
Redlands, Lugonia, and Crafton Union, H. S. District bonds, 6 per cent	10,200 00	10,200 00	10,885 44
W. C. special drainage district, Illinois bonds, 6 per cent	10,000 00	10,200 00	10,250 00
No. Branch Lake Fork District (Ill.) bonds, 7 per cent	9,000 00	9,450 00	9,630 00
Big Lake Drainage District (Ill.) bonds, 6 per cent	15,000 00	15,600 00	15,600 00
Beaver township, Drainage District (Ill.) bonds, 6 per cent	11,000 00	11,550 00	11,550 00
Oxford (Kan.) township, Drainage District, Illinois bonds, 6 per cent	8,500 00	8,925 00	8,500 00
Oswego (Kan.) township, Drainage District, Illinois bonds, 6 per cent	10,000 00	10,000 00	10,000 00
Jefferson (Kan.) township, Drainage District, Illinois bonds, 6 per cent	10,000 00	10,500 00	10,000 00
Reno (Kan.) township, Drainage District, Illinois bonds, 6 per cent	15,000 00	15,750 00	15,000 00
Dexter (Kan.) township, Drainage District, Illinois bonds, 6 per cent	10,000 00	10,500 00	10,000 00
Haskell (Kan.) township, Drainage District, Illinois bonds, 7 per cent	5,000 00	2,500 00	5,250 00
Albion (Neb.) village, Drainage District, Illinois bonds, 7 per cent	6,000 00	6,300 00	6,270 00
School-Creek Precinct (Clay county, Neb.) bonds, 6 per cent	5,000 00	5,250 00	5,000 00
Sutton Precinct (Clay county, Neb.) bonds, 6 per cent	5,000 00	5,250 00	5,000 00
Lewis Precinct (Clay county, Neb.) bonds, 6 per cent	4,000 00	4,200 00	4,000 00
Pawnee county (Kan.) bonds, 6 per cent	11,000 00	11,550 00	11,000 00
Dickinson county (Kan.) bonds, 6 per bonds	15,000 00	15,000 00	15,000 00
Riley county (Kan.) bonds, 6 per cent	9,000 00	10,000 00	9,600 00
Cascade county (Mont.) bonds, 7 per cent.	8,000 00	8,800 00	8,590 00
Albany county (Wyo.) bonds, 6 per cent	10,000 00	10,500 00	10,250 00
Spokane county (Wash.) bonds, 6 per cent	10,000 00	10,500 00	10,500 00
Snohomish county (Wash.) bonds, 6 per cent	8,000 00	8,400 00	8,651 20
Skagit county (Wash.) bonds, 6 per cent	10,000 00	10,500 00	10,537 50
Rains county (Tex.) bonds, 6 per cent	5,000 00	5,250 00	5,200 00
Graham county (Ariz.) bonds, 7 per cent	5,000 00	5,250 00	5,350 00
Jefferson county (O.) bonds, 5 per cent	10,000 00	10,500 00	10,500 00
Muskingum county (O.) bonds, 5 per cent.	5,000 00	5,100 00	5,000 00
Milwaukee county (Wis.) bonds, 5 per cent	20,000 00	22,000 00	22,100 00
Marion county (Ind.) bonds, 5 per cent	20,000 00	22,000 00	22,025 00
Arizona Territory bonds, 5 per cent	10,000 00	10,200 00	10,000 00
St. Louis and San Francisco railroad bonds, 4 per cent	7,000 00	5,250 00	6,455 20
St. Louis and San Francisco railroad bonds, 5 per cent	10,000 00	10,500 00	10,900 00
St. Louis and San Francisco railroad bonds, 6 per cent	10,000 00	11,900 00	9,900 00
Atlantic and Charlotte Air-Line Railway Company bonds, 7 per cent	4,000 00	4,800 00	4,760 00
Texas and New Orleans Railroad Company mortgage bonds, 7 per cent	25,000 00	28,750 00	27,690 00
Lehigh Valley Terminal Railway Company bonds, 5 per cent	40,000 00	44,800 00	42,400 00
Wabash Railroad Company bonds, 5 per cent	10,000 00	10,800 00	10,400 00
Terminal Railway Association of St. Louis bonds, 4½ per cent	25,000 00	27,500 00	27,562 50
Cincinnati, Dayton, and Ironton Railroad Company bonds, 5 per cent	10,000 00	11,000 00	9,550 00
Dayton and Western Railroad Company bonds, 6 per cent	15,000 00	16,800 00	10,317 00
Mahoning Coal Railroad Company bonds, 5 per cent	10,000 00	12,000 00	9,850 00
Cincinnati, Jackson and Mackinaw Railroad Company bonds, 4 per cent	14,000 00	7,000 00	12,292 20
Chicago, Burlington and Quincy Railroad Company convertible bonds, 5 per cent.	2,200 00	2,200 00	2,200 00
Chicago, Burlington and Quincy Railroad Company consolidated mortgage bonds, 7 per cent	1,000 00	1,180 00	1,000 00
Indiana and Lake Michigan Railroad Company bonds, 5 per cent	10,000 00	8,500 00	10,000 00
Jamaica and Brooklyn Road Company bonds, 5 per cent	5,000 00	5,000 00	4,850 00
Kanawha and Michigan Railway Company bonds, 4 per cent	10,000 00	7,800 00	7,600 00
Cleveland, Cincinnati, Chicago and St. Louis Railway Company bonds, 4 per cent	5,000 00	4,750 00	4,520 00
Terre Haute and Peoria Railroad Company bonds, 5 per cent	10,000 00	7,500 00	10,150 00
Chicago and Western Indiana railroad bonds, 6 per cent	25,000 00	30,000 00	29,000 00
Evansville and Indianapolis Railroad Company bonds, 6 per cent	5,000 00	4,000 00	5,600 00
New York, New Haven and Hartford Railroad Company, debenture bonds, 4 per cent	7,500 00	10,800 00	7,920 50
Louisville, New Albany and Chicago Railroad Company first mortgage bonds, 6 per cent	15,000 00	17,250 00	16,200 00
Philadelphia and Reading Railroad Company terminal bonds, 5 per cent	28,000 00	33,040 00	29,120 00
Northern Pacific Railroad Company first mortgage land-grant bonds, 6 per cent	35,000 00	41,300 00	40,600 00
Northern Pacific Railroad terminal bonds, 6 per cent	10,000 00	10,500 00	10,500 00
Chicago and Erie Railroad Company bonds, 5 per cent	22,000 00	24,640 00	22,577 50
Hartford Street Railway Company debenture bonds, 5 per cent	30,000 00	30,600 00	30,525 00
West Chicago Street Railway Tunnel Company bonds, 5 per cent	25,000 00	25,250 00	25,250 00
Total	$1,273,969	$1,324,804 50	$1,317,179 18

INSURANCE COMPANY DECEMBER 31, 1897.

	Par Value.	Market Value.	Cost.
40 shares City National Bank stock, Hartford	$ 4,000 00	$ 4,000 00	$ 4,231 20
100 shares Hartford National Bank stock, Hartford	10,000 00	14,000 00	15,578 00
100 shares Security Company stock, Hartford	10,000 00	12,000 00	11,990 00
100 shares American National Bank stock, Hartford	5,000 00	6,500 00	6,418 50
85 shares Farmers' and Mechanics' National Bank stock, Hartford	8,500 00	9,520 00	9,012 25
43 shares Aetna National Bank stock, Hartford	4,300 00	6,235 00	4,614 00
50 shares Puritan Trust Company stock, Boston	5,000 00	5,000 00	5,000 00
190 shares New York, New Haven, and Hartford Railroad Company stock	19,000 00	34,580 00	23,125 00
120 shares Chicago, Burlington and Quincy Railroad Company stock	12,000 00	12,000 00	14,225 00
100 shares Chicago, Milwaukee and St. Paul Railroad Company preferred stock	10,000 00	14,200 00	12,100 00
100 shares Atchison, Topeka and Santa Fe Railroad Company common stock	10,000 00	1,200 00	9,787 00
10 shares Atchison, Topeka and Santa Fe Railroad Company preferred stock	1,000 00	250 00	997 50
110 shares Chicago, Rock Island and Pacific Railroad Company stock	11,000 00	10,010 00	13,537 00
100 shares Chicago and Northwestern Railroad Company preferred stock	10,000 00	16,300 00	14,023 00
50 shares Bald Eagle Valley Railroad Company stock	2,500 00	5,000 00	4,900 00
60 shares St. Louis and San Francisco Railroad Company first preferred stock	6,000 00	3,200 00	3,400 00
167 shares St. Louis and San Francisco Railroad Company second preferred stock	16,700 00	4,342 00	2,505 00
300 shares St. Louis and San Francisco Railroad Company common stock	30,000 00	2,100 00	1,800 00
200 shares Northwestern Telegraph Company stock	10,000 00	11,000 00	10,150 00
400 shares Pacific and Atlantic Telegraph Company stock	10,000 00	7,500 00	7,920 00
Total	$195,000 00	$179,037 00	$173,686 45

BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR 1897.
Steam Boiler—Risks written, $1,247,846. Premiums received—Insurance, $6,485.91; inspection, $2,779.67. Losses paid, $935.23. Losses incurred, $39.23.

(Signed) J. M. ALLEN, President.
(Signed) J. B. PIERCE, Secretary.

State of Connecticut, city of Hartford—ss.:
| Seal of Notary. | Subscribed and sworn to January 25, 1898, before HENRY E. TAINTOR, Notary Public.

T. L. ALFRIEND, Agent,

1203 EAST MAIN ST