TWO AWFUL EVENTS.

DIFFICULT TO DECIDE WHICH WAS THE WORSE.

BATTLE OF GETTYSBURG VS. A "TEA."

The Idler Reporter Relates His Experiences in the Former and the Destruction Wrought by the Latter.

The most horrible experiences of my life have been the battle of Gettysburg, in the year 1863, and the 5 o'clock tea given by my wife on January 13, 1901.

When I compare these two memorable occasions and weigh the various tortures and heart-burnings incident to each, I am inclined to think that Gettysburg was the "least worst."

At Gettysburg the agony was soon over with the dead and wounded, and I, at least, had a chance to tap the tank of glory and to enshroud myself in a degree of heroism which will live perennially as soon as southern publishers get a chance to put their histories on the open market.

The 5 o'clock tea, on the other hand, was the most ignominious experience I ever underwent, and while the Commander-in-Chief and her minions were in its throes, I was but as the scurf of the earth.

Then, too, I was one of the main features of the battle of Gettysburg, and contributed largely to the awful splendor of that occasion, whereas I was kicked out of the house, bag and baggage, on the day of the 5 o'clock tea, and can only prove an alibi when that splendid social entertainment is mentioned.

Most every man who holds public office in the South can tell you about the battle of Gettysburg, but I and the small colored boy, who ran errands during a certain memorable week, are the only male creatures who can speak authoritatively about the 5 o'clock tea. What I relate is based partly upon hearsay evidence and partly upon what I saw and heard before and afterwards. The details are not particularly interesting, save that they serve as a warning to the bineds who wear trousers, and if carefully read and studied, may save other bearded animals from indescribable tortures.

* * *

For some eighteen months past the Commander-in-Chief has been reading about "bonton functions" and social affairs, and from the way she absorbed the society notes in the newspapers, I knew that trouble was brewing. At times she would turn from the papers and begin counting the spoons and chairs in the house; then she would lapse into calculations about the size of our rooms and the number of people they would seat.

For the life of me, I couldn't interpret these mental aberrations, but in the light of recent events, the explanation looms up with heart-rending distinctness. It is plain now, and though bruised and sore, I see it all. The mote has been removed from my eyes, and things that once puzzled me are no longer mysteries.

The crisis came at breakfast one morning, when the good woman, with a codfish ball carefully balanced on her triple-plated silver fork, remarked to me: "Dear, we've decided to give a little entertainment in honor of Mrs. T. Hopkinson Tutwiler, who is staying with Cousin Mandy. Of course, we aren't going to try to do much—just a few friends, you know, with a little tea and pleasant gossip. I guess there'll be about eight in the party, which will be purely informal. No menfolks, of course, but simply a petticoated affair, to show a delicate little attention to a nice woman, who might invite us to visit her in the summer.

Now, it came to pass that when the eight beneficiaries of the magnificent affair were counted and their names were written down on paper, it became manifest that certain other dames omitted from the list would get hopping mad if they weren't invited. So their names were added, too. Then it further developed that the sisters, cousins, and aunts of the extra beneficiaries would make life unbearable if they were lopped off from the list, so they, too, were put down with many protests.

Further cogitation, reflection, investigation, consideration, and explanation demonstrated the fact that it would be March madness to invite people living six blocks away and omit the neighbors who send in waiters of jelly and tapioca pudding whenever they have an extra good dessert.

And so, the first thing we knew, there were forty-nine ladies on the list and the prospect of making seventy-three very angry because they had been left off.

This state of affairs made the good woman squirmy and bitter against social conditions. She said she was tired of "the whole plague-take-it-business" and wished she'd never thought of it.

I suggested—in my humble, apologetic way—that the wise thing to do was to call the whole business off, whereat she crushed me to the earth with a withering look and turned up her nose so scornfully that it scraped her forehead.

"All right," said I, "consider me dead to the world and shoulder your own troubles. I was in a railroad smash-up once, and I guess I can stand this business if I stood that."

And so the poor ostrich, instead of taking good advice upon the approach of danger, but buried her befuddled head still deeper in the sand.

* * *

For the next three days I was without a home—or, rather I had a home and didn't want to go to it. The old house was the scene of changes and disturbances which suggested geological chaos. My superannuated shoes, which had peacefully reposed beneath the bookcase in the sitting-room, were removed to parts unknown; my pipes and tobacco vanished never to be found again; the piles of newspapers which had been my comfort in life were hurried into the cooking range; the table containing the students' lamp, dictionary, city directory, ash-receiver, inkstand, and reports of the Commissioner of Agriculture, was hustled to the loft. Down-stairs the hurricane of cleanliness, borne on the wings of brooms, swept aside every broken chair, settee, hatrack, umbrella-stand, and three-legged table within sight, and in their place were substituted various articles of furniture borrowed from she-cousins, sisters, and aunts, who were eagerly discussing the coming event.

Next followed a deluge of other people's piano and parlor lamps, which poured in from interested relatives, who hourly and momentarily discussed the prospective "function."

Last of all came bushels of borrowed knives and forks and silver spoons, and brigades of chocolate cups and platoons of foreign napkins, to say nothing of cut-glass contributions and car-loads of feminine advice.

The crisis was near at hand and excitement was at a fever heat. Twenty-four hours in advance two monster turkeys arrived, and ere long they were put in soak with the ultimate purpose of reducing them to salad. Then she-cousins, whom I had not seen for years, bobbed up to assist in the cakemaking and to offer suggestions as to how the ham sandwiches should be tied up with string ribbons.

Mathematical calculations were made as to the expense accompanying the whole outlay, and experts were put to figuring how long the stuff left by the guests would last to feed my family.

Colored people came from far and near to help and to pick up such scraps of food as the petticoated captains would give them for the services they rendered.

The total expense of the entertainment was figured out long beforehand, and there were the minutest specifications as to how much each mouth would eat, and how far the salad left on the plates would go towards satisfying the darkies who figured in the affair. Never has there been a more superb display of mathematical talent or economic acumen.

Mind you, I get all this from eye-witnesses. Of course, I was not there myself. Home had long since ceased to be a place of rest for me, and I never dropped in until after midnight. Then I slept on the camphor-chest in the bath-room and washed with turpentine soap in the kitchen.

* * *

At the appointed hour the thing came off with a buzz and a cackling and a chattering and a gibble-gibble-gabbling which cracked the glass in the skylight and scared all the rats and mice off the premises. Piano lamps flickered in the hallways; piano lamps twinkled in the parlors; piano lamps flamed and spluttered in the dining-room; piano lamps smoked and threatened in the sitting-room; piano lamps illumined dark corners hitherto used for old overshoes and soiled laundry; candelabra blinked on the tables and shot up flames on the mantels; candelabra peeped out from banks of cedar bought at 10 cents a bunch; candelabra disseminated the odor of burning tallow and threatened a call for the entire fire department.

It was grand, weird, lurid, uncanny, and heartrending—at least, it would have been to a man had any man dared intrude, which none did or cared to do.

The Commander-in-Chief, with her face lubricated by Talcum powders, her hands softened by glycerine, camphor-ice, and rag-poultices, and her corduroy throat enmeshed in a gauzy waist of last summer's cut, did the honors with grace. Sublime was her anxiety about how much each guest was going to eat, and whether she had counted the expenses accurately.

Tea weak enough to nauseate was served in borrowed cups with bouquets painted on them, and sandwiches bound together by pink ribbons were served with the understanding that it was bad form to eat the ribbons. Cake kalsomined with pink icing was distributed, and turkey-salad with 99 per cent. celery was brought forth for destruction.

Then came the burnt almonds, which everybody wanted to eat by the quart (but which cost too much to justify such greediness), and the ice-cream merging from rose color to a green tint which suggests the chemical used for the destruction of potato-bugs.

Nobody but Dante, Milton, Shakespeare, or some of those heavy-weight literary boys could begin to describe the details of the "function," or give a lucid idea of all that happened on that memorable evening. For my part, I wouldn't attempt it with a car-load of dictionaries at my side. Suffice it to say that when I crept in at midnight of that day I found the Commander-in-Chief puffing and blowing like a stranded whale. All she could do when I approached her was to groan and roll her eyeballs about.

Let us not pause to dwell upon these painful scenes. The sequel of the entertainment was something like this: Two hundred and sixty people (women) fighting mad because they hadn't been invited; the Commander-in-Chief snubbed eighteen times by persons of this class; three piano-shades broken, two tablecloths hopelessly soiled; thirteen borrowed spoons, six forks, and two silver-plated knives lost; my best pipe and tobacco-box gone forever; the cook pessimistic, and the Commander-in-Chief resolved to lead a better life.

But we got our names in the society column, and the good woman was alluded to as "charming." If the other people are satisfied, we are.

* * *

A gentleman, from Rocky Mount, N. C., offers me an idea which tickles him, but mystifies me; or rather I am utterly unable to explain the phenomenon which he describes. He says: "I am a married man, a countryman, and have no 'axe to grind.' I send you this idea—to wit. Any married man, at any time, may come into his wife's presence when she is alone and say: 'You are looking remarkably well and pretty to-day,' and she will within two minutes, or less, go to the mirror and see if it is so.

"It matters not how many times you say it—even if you have laughed at her about it before and said you didn't mean it and only said it to see if she would survey herself—she will still try the mirror, even if she has to wait for you to get out of the room. I have tried it and watched through the door crack."

I haven't the slightest doubt that my friend speaks truly, but have no means of verifying his assertion, as my Queen Bee looks at herself in the mirror every two minutes, whether I tell her she is pretty or not. And, besides, I never tell her she is comely. For me to do so would cost me money. She would seize upon the compliment and draw dividends from it. Between "us girls," I think she is pretty, but the day I tell her so will be the day I'm drunk or cranky.

Keep Coughing

Only keep it up long enough and you will succeed in reducing your weight, losing your appetite, bringing on a slow fever, and making everything exactly right for the germs of consumption. Stop coughing and you will get well.

Ayer's Cherry Pectoral

cures coughs. An ordinary cough disappears in a single night. The racking coughs of bronchitis soon quiet down. And even the coughs of consumption are either completely checked or greatly lessened.

Three sizes: 25c., 50c., $1.00.

If your druggist cannot supply you, send us one dollar and we will express a large bottle to you, all charges prepaid. Be sure and give us your nearest express office. Address, J. C. AYER CO., Lowell, Mass.

EMPORIA.

Funeral of Mrs. Goodwyn—Court Matters—Personal.

(Correspondence of the Dispatch.)

EMPORIA, VA., February 15.—The remains of Mrs. Watkins B. Goodwyn, who died at her home, in Raleigh, N. C., on Wednesday evening, arrived here yesterday afternoon, and were interred at Round-Hill Cemetery to-day.

Mrs. Goodwyn was sick a very short while only, and the news of her death came as a great shock to her friends and relatives. Both she and her husband were from this county, and have many friends and relatives here. She leaves a husband and four little children, for whom there is felt the most sincere sympathy in this community.

Mrs. W. H. Hayes, who has been so desperately ill for the past few days, has so far recovered as to be considered out of danger.

Mr. E. C. Palmer is improving slowly from his serious illness of a few weeks past, but is still confined to his room.

The contest over the electric-light franchise, which has been so warmly waged for some weeks past, was terminated last night by the Town Council's awarding the franchise to Mr. W. F. Deal, a large lumberman, and a very progressive and public-spirited citizen of this place. It is almost an assured fact that the town will have electric-lights in the course of a few months.

The County Court has adjourned for the term, after a long and tedious session. The most prominent case on the docket was that of the Commonwealth vs. H. Quincy Bailey, for murder. It resulted in the failure of the jury to agree, and will come up for trial again at the March term of the court. The trial of the negroes who assaulted Mr. R. D. Pair at his store, at Hopeville, occupied the attention of the court for two days and aroused much interest. The negroes were fined each a small amount and imprisoned for fifteen days.

On yesterday the court revoked the liquor license of G. D. Walton, who is engaged in business near Jarratt's, Va.

The case of the Commonwealth vs. C. C. Michael, for shooting Fred. Neblett, on the 19th day of January, 1901, has been sent on to the grand jury by L. L. Deakins, the trial Justice. It was thought at one time that Michael would be discharged by the Justice of the Peace, on the ground that the shooting was accidental, but young Nebbett's evidence was much stronger against Michael than was expected.

Mrs. P. C. Mills and family are visiting in Virgilina.

Mrs. George S. Bruce has left for Texas, where her husband is in business.

Mrs. H. Schwartz is out again, after several weeks' sickness.

Mr. E. L. Burrus is visiting his mother, in Caroline county.

Miss Ruth Turner has returned from the Southern Female College, of Petersburg, and will probably not return this session on account of her health.

Mrs. W. F. Deal and Mrs. W. C. Weaver have gone to Petersburg, where they will spend some time visiting friends.

Mr. William H. Walker, of Rocky Mount, N. C., was in town to-day.

QUICK AND SURE.

A Pile Remedy Which Really Cures.

Mr. D. F. Collins, of Garnett, says: "I commenced using the Pyramid Pile Cure at a time when by case was bad. I thought nothing could cure it, but before I had used a 50-cent package I began to feel much better, and now I can honestly say I am entirely cured. It is the quickest and surest remedy I have ever tried or heard of."

From Thomas Willison, of Port Jarvis: "Just one package of the Pyramid Pile Cure did wonders for me, and I lose no opportunity of recommending such a remedy."

Amos Crocker, of Worcester: "After having gone through an unsuccessful surgical operation for piles, and after trying any number of salves and ointments without success, it is no wonder that I can find words of praise for the Pyramid Pile Cure. One package did me more good than all the remedies I had tried before. It is so simple and painless to use that I felt no inconvenience, whatever, while using it."

It has been thoroughly tested by physicians in every State in the Union, and the best authorities recognize it as the safest, surest, and cheapest pile cure known.

The Pyramid Pile Cure cures every form of piles, itching, protruding, or bleeding, without a particle of pain.

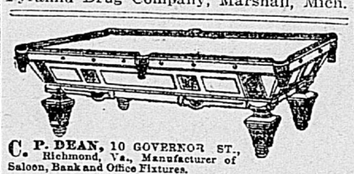
It cures without detention from daily occupation, being in suppository form and used at night.

Its effects are lasting and not merely temporary relief.

More than all this, the Pyramid Pile Cure is entirely harmless, containing no opiate, narcotics, or mineral poisons, and cannot harm the most delicate.

Druggists everywhere sell it, and report universal satisfaction wherever used.

A little book on cause and cure of piles will be mailed free by addressing the Pyramid Drug Company, Marshall, Mich.



C. P. DEAN, 10 GOVERNOR ST., Richmond, Va., Manufacturer of Saloon, Bank and Office Fixtures.

BILLIARD, POOL, PIGEON HOLE and BAGATELLE TABLES, **New, Remodelled and Second Hand Tables** (all makes) at lowest prices. **Dean's Double-Action Billiard and Pool Table Cushions** are the livest, most accurate, truest and most perfect in the world. I challenge the world to the extent of $100 to produce cushions that will surpass them. If the cushions on your tables are dead or slow, take the rails off and ship them to me, and I will put on a set of the above cushions and cover same with cloth and return them to you all ready to place on your table for $32.50. **Best Grades Billiard and Pool Table Cloth,** $6.50, $8.50, $11.20, $12.40, $13.25, $16.50, $18.00 and $19.23. **Best Grades Cue Tips,** 50c., 65c., 85c. and up to $1.75 per box (100 in box, assorted sizes). **Fancy Striped Pool Balls** (all the various colors), $6, $8, $9 and $10 per set (16 to set). **Dean's Hyatt Pool Balls** are the livest, truest, quickest, most perfect and best Balls made. They are not equalled by any other make; stripes and numbers will never wear off; they are guaranteed for three years not to crack, chip, break or become denty; will always remain perfectly round and true, and will draw from one end of table to the other. Price, $11, $14, $15 and upwards per set (16 to set). **Dean's Fancy Green Leather Pockets,** full size (will hold 8 balls); will always retain their perfect shape, hang straight, and will outlast three sets of any other kind of pockets made, $2 per set of six. **Green Worsted Pockets,** from 75c. up to $2 per set. **Best Grades White Billiard Chalk,** 35c., 60c., 75c. and $1.50 per gross of 144 pieces.

I manufacture, import and keep all the various grades of Billiard and Pool Table Supplies of every description at lowest prices. Dean's Billiard and Pool Tables are strictly first class; the most perfect, accurate and truest made at lowest prices.

Billiard and Pool Tables overhauled and put in perfect order. Billiard Tables made into Pool or Combination Tables. Bowling Alleys, Bowling Balls, Tea Trays and Foot Chalk. Beer Drawing Outfits, Copper Lined Wash Boxes or Work Boards to go behind Bar Counters.

C. P. DEAN, Manufacturer,
No. 10 Governor street, Richmond, Va.

Out-of-town orders will have my prompt attention. Write for prices.

(jy 29-Su,Tu&Th)

DENTISTS.

DR. CHAS. A. MERCER,
Dental Office,
305 EAST MAIN STREET.

ja 13-Su&Th,12t

OLD PAPERS FOR SALE at 15c. PER HUNDRED at the DISPATCH OFFICE.

A HAPPY CHILD

is one who grows, without interruption of health, from a baby up—except the inevitable diseases of children.

And Scott's emulsion of cod-liver oil has done more, in the 26 years of its existence, than any half-dozen other things, to make such children.

It keeps them in uninterrupted health. It is food that takes hold at once, whenever their usual food lets go.

We'll send you a little to try, if you like.
SCOTT & BOWNE, 409 Pearl street, New York.

INSURANCE STATEMENT.

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

HARTFORD FIRE INSURANCE COMPANY, OF HARTFORD.

ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1900, OF THE CONDITION AND AFFAIRS OF THE HARTFORD FIRE INSURANCE COMPANY, OF HARTFORD, ORGANIZED UNDER THE LAWS OF THE STATE OF CONNECTICUT, MADE TO THE AUDITOR OF PUBLIC ACCOUNTS OF THE COMMONWEALH OF VIRGINIA, IN PURSUANCE TO THE LAWS OF VIRGINIA.

President—GEORGE L. CHASE. Secretary—P. C. ROYCE.
Principal Office—HARTFORD, CONN. Organized or Incorporated—MAY, 1810.
Commenced Business—AUGUST, 1810.

CAPITAL.

Amount of capital stock authorized, $300,000; subscribed, $1,250,000.

ASSETS.

Value of real estate owned by the company	$ 801,500 00
Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due	721,700 00
Loans on mortgage (first liens), upon which more than one year's interest is due	136,000 00
Interest due on all said mortgage loans, interest accrued thereon, $18,000	24,992 19
Value of lands and buildings mortgaged (insured for $684,700)	$2,273,950 00

BONDS AND STOCKS OWNED BY THE COMPANY.

Description.	Par Value.	Market Value. Not Inc. Accrued Interest.
Albany and Susquehanna Railroad 1st consolidated mortgage guaranteed bonds	$ 50,000 00	$ 56,500 00
Alabama State bonds	10,000 00	11,100 00
Brooklyn Wharf and Warehouse Company 1st mortgage gold bonds	150,000 00	105,000 00
Baltimore and Ohio Railroad 1st mortgage gold bonds	50,000 00	50,500 00
Belt Railroad and Stock-Yards bonds of Indianapolis	84,000 00	96,600 00
Canadian Pacific Railroad 1st mortgage gold bonds	48,666 00	55,965 90
Chesapeake and Ohio Railway 1st consolidated mortgage gold bonds	75,000 00	90,750 00
Chicago and Western Indiana Railroad 1st mortgage sinking fund gold bonds	26,000 00	27,300 00
Chicago and Western Indiana Railroad general mortgage gold bonds	374,000 00	448,800 00
Chicago and Northwestern Railroad debenture bonds	50,000 00	55,250 00
Chicago and Northwestern Railroad sinking fund bonds	45,000 00	53,100 00
Chicago and Northwestern Railroad sinking fund bonds	47,000 00	50,760 00
Chicago, Burlington and Quincy Railroad debenture bonds	50,000 00	55,500 00
Chicago, Burlington and Quincy Railroad convertible bonds	6,600 00	9,240 00
Chicago, Burlington and Quincy Railroad consolidated bonds	5,000 00	5,550 00
Chicago and Great Western Railroad 1st mortgage terminal gold bonds	43,000 00	46,440 00
Chicago, Milwaukee and St. Paul (Hastings and Dakota Division) 1st mortgage bonds	100,000 00	127,000 00
Chicago and Erie Railroad 1st mortgage gold bonds	100,000 00	121,000 00
Cincinnati, Indianapolis, St. Louis and Chicago Railroad consolidated mortgage bonds	119,000 00	129,710 00
Cincinnati, Hamilton and Dayton Railroad sinking fund bonds	55,000 00	64,075 00
City of Toronto debenture bonds	39,905 66	40,704 79
Cleveland, Cincinnati, Chicago and St. Louis (Columbus and Springfield Div.) 1st mortgage gold bonds	70,000 00	66,500 00
Cleveland, Cincinnati, Chicago and St. Louis 1st mortgage collateral trust (St. L. Div.) gold bonds	200,000 00	207,000 00
Cleveland, Columbus, Cincinnati and Indianapolis Railroad consolidated bonds	8,050 00	10,800 00
Connecticut River Railroad bonds	1,000 00	1,000 00
Central Railroad of New Jersey general mortgage gold bonds	250,000 00	322,500 00
Dayton and Michigan Railroad guaranteed bonds	60,000 00	67,800 00
Detroit, Grand Rapids and Western 1st consolidated mortgage bonds	41,000 00	39,770 00
Easton and Amboy Railroad 1st mortgage guaranteed bonds	150,000 00	169,500 00
Georgia State bonds	25,000 00	26,500 00
Harlem River and Port Chester Railroad guaranteed bonds	50,000 00	56,000 00
Hartford Street Railway Company 1st mortgage gold bonds	100,000 00	104,000 00
Indianapolis and Vincennes Railroad 1st mortgage guaranteed bonds	78,000 00	92,820 00
Iowa Falls and Sioux City Railroad 1st mortgage bonds	100,000 00	135,000 00
Jefferson Railroad 1st mortgage guaranteed gold bonds	100,000 00	105,000 00
Lehigh Valley Railroad 1st mortgage terminal gold bonds	175,000 00	201,250 00
Lehigh Valley Railroad consolidated bonds	75,000 00	87,750 00
Lehigh Valley Railroad, of New York, 1st mortgage gold bonds	150,000 00	167,250 00
Minneapolis Union Railroad, guaranteed gold bonds	50,000 00	64,000 00
Montreal Corporation bonds	62,500 00	67,500 00
Milwaukee, Lake Shore and Western Railroad Ex. and Imp. sinking fund gold bonds	50,000 00	63,000 00
Northern Pacific Railroad prior lien L. G. gold bonds	80,000 00	84,600 00
New York Central and Hudson Railroad debenture bonds	50,000 00	53,000 00
New York and New England Railroad 1st mortgage bonds	50,000 00	57,250 00
New York, New Haven and Hartford Railroad convertible debenture certificates	75,000 00	146,250 00
Philadelphia and Reading Railroad terminal gold bonds	75,000 00	93,375 00
Port Reading Railroad 1st mortgage gold bonds	50,000 00	54,500 00
Richmond, Va., city bonds	52,500 00	55,387 50
St. Paul and Northern Pacific Railroad general mortgage gold bonds	86,000 00	112,660 00
St. Louis and San Francisco Railroad general mortgage gold bonds	50,000 00	56,000 00
St. Louis and San Francisco general mortgage gold bonds	50,000 00	57,750 00
St. Louis Southern Railroad 1st mortgage guaranteed gold bonds	50,000 00	52,000 00
Southern Pacific Railroad of California 1st consolidated guaranteed gold bonds	100,000 00	109,000 00
Terminal Railway Association of St. Louis 1st mortgage gold bonds	75,000 00	86,250 00
Topeka (Kan.) Internal Improvement sewer bonds	3,000 00	3,000 00
Union Pacific Railroad 1st mortgage and L. G. gold bonds	50,000 00	53,750 00
Utah and Northern Railroad 1st mortgage bonds	50,000 00	60,000 00
United States of Mexico external gold bonds	109,013 33	109,013 33
West Shore railroad guaranteed bonds	100,000 00	115,000 00
315 shares Aetna National Bank, Hartford	31,500 00	53,275 00
300 shares American National Bank, Hartford	15,000 00	21,750 00
200 shares Charter Oak National Bank, Hartford	20,000 00	20,000 00
166 shares City Bank, Hartford	16,600 00	19,256 00
100 shares Connecticut River Banking Company, Hartford	3,000 00	4,500 00
304 shares Connecticut Trust and Safe Deposit Company, Hartford	30,400 00	68,400 00
122 shares Farmers' and Mechanics' National Bank, Hartford	12,200 00	14,884 00
172 shares First National Bank, Hartford	17,200 00	21,500 00
556 shares Hartford National Bank, Hartford	55,600 00	77,840 00
40 shares National Exchange Bank, Hartford	2,000 00	2,570 00
467 shares Phoenix National Bank, Hartford	46,700 00	58,375 00
100 shares State Bank, Hartford	10,000 00	12,500 00
200 shares American Exchange National Bank, New York	20,000 00	39,400 00
150 shares Bank of America, New York	15,000 00	71,250 00
100 shares Bank of North America, New York	10,000 00	20,500 00
300 shares Importers and Traders' National Bank, New York	30,000 00	157,500 00
200 shares Manhattan Company Bank, New York	10,000 00	27,000 00
334 shares Merchants' National Bank, New York	16,700 00	30,060 00
100 shares National Bank of Commerce, New York	10,000 00	32,500 00
39 shares Atlantic National Bank, Boston	3,900 00	4,604 50
70 shares Blackstone National Bank, Boston	7,000 00	1,400 00
125 shares Boylston National Bank, Boston	12,500 00	13,125 00
100 shares First National Bank, Boston	10,000 00	18,100 00
24 shares Hide and Leather National Bank, Boston	2,400 00	2,592 00
32 shares National Bank of Commerce, Boston	3,200 00	3,520 00
109 shares Second National Bank, Boston	10,900 00	19,184 00
50 shares First National Bank, Albany	5,000 00	6,500 00
15 0shares Bank of Montreal, Montreal	30,000 00	78,000 00
43 1-3 shares Ontario Bank, Bowmanville	4,333 33	5,373 33
710 shares Chicago, Burlington and Quincy Railroad Company	71,000 00	100,820 00
400 shares Chicago, Milwaukee and St. Paul Railroad Company	40,000 00	57,550 00
370 shares Chicago, Milwaukee and St. Paul Railroad Company, preferred	37,000 00	68,820 00
200 shares Chicago and Northwestern Railroad Company, preferred	20,000 00	42,400 00
850 shares Chicago and Northwestern Railroad Company	85,000 00	145,987 50
242 shares Chicago, Rock Island and Pacific Railroad Company	24,200 00	28,919 00
1,000 shares Connecticut and Passumpsic River Railroad Company, guaranteed	100,000 00	105,000 00
120 shares Connecticut River Company	12,000 00	3,000 00
20 shares Connecticut River Railroad Company	2,000 00	5,600 00
500 shares New York Central and Hudson River Railroad Company	57,500 00	81,650 00
1,875 shares New York, New Haven and Hartford Railroad Company	187,500 00	397,500 00
500 shares Northwestern Telegraph Company	25,000 00	31,250 00
200 shares Union Pacific Railroad Company	20,000 00	15,700 00
500 shares New York, Lackawanna and Western Railroad Company	50,000 00	67,000 00
30 shares Union Pacific, preferred	3,000 00	2,527 50
Total par and market value (carried out at market value)	$5,674,519 32	$7,178,654 35 — 7,178,654 35

COLLATERAL LOANS.

	Par Value.	Market Value.	Amount Loaned Thereon.
30 shares Chicago and Northwestern Railroad Company preferred stock	$3,000	$ 1,360	$3,800
64 shares Billings and Spencer stock	1,600	2,040	1,000
90 shares Pennsylvania Railroad Company stock	4,500	6,480	3,000
Total par and market value, and amount loaned thereon	$9,100	$14,888	$7,800 — 7,800 00

Cash in the company's principal office	128,251 82
Cash belonging to the company, deposited in bank	730,318 36
Interest due and accrued on collateral loans	53 33
Gross premiums (as written in the policies) in course of collection, not more than three months due	1,378,541 52
Bills receivable, not matured, taken for fire, marine, and inland risks	25,419 90
All other property belonging to the company	11,043 52

AGGREGATE AMOUNT OF ALL ASSETS OF THE COMPANY, STATED AT THEIR ACTUAL VALUE $11,144,674 93

LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	$232,023 44
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	367,639 22
Losses resisted, including interest, costs, and other expenses thereon	54,866 14
Net amount of unpaid losses	655,148 40
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetaul fire risks, $4,917,455.16; unearned premiums (50 per cent.)	$2,458,727 58
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, $6,022,867.05; unearned premiums (pro rata)	3,008,319 14
Total unearned premiums as computed above	5,467,046 72
Cash dividends to stockholders unpaid, commissions, brokerage, &c., $84,300; return premiums, $140,000	224,300 00
Total amount of all liabilities, except capital stock and net surplus	$ 6,346,495 12
Joint-stock capital actually paid up in cash	1,250,000 00
Surplus beyond capital and all other liabilities	3,548,179 81
AGGREGATE AMOUNT OF ALL LIABILITIES, INCLUDING PAID-UP CAPITAL STOCK AND NET SURPLUS	$11,144,674 93

RECEIPTS DURING THE YEAR.

	Fire.
Entire premiums collected during the year	$8,442,122 51
Deduct reinsurance, rebate, abatement, and return premiums	1,757,375 93
Net cash actually received for premiums (carried out)	6,684,746 58
Received for interest on mortgages	61,690 04
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources	312,845 76
Income received from all other sources	13,652 27
AGGREGATE AMOUNT OF RECEIPTS ACTUALLY RECEIVED DURING THE YEAR IN CASH	$ 7,072,934 65

DISBURSEMENTS DURING THE YEAR.

	Fire.
Gross amount actually paid for losses (including $606,363.64 losses occurring in previous years)	$5,012,975 13
Deduct amounts actually received for reinsurance in other companies	641,017 47
Net amount paid during the year for losses	4,371,957 66
Cash dividends actually paid stockholders during the year	400,000 00
Paid for commission or brokerage	1,163,557 81
Paid for salaries, fees, or other charges of officers, clerks, agents, and all other employees	511,705 01
Paid for State and local taxes in this and other States	197,520 96
All other payments and expenditures	641,803 61
AGGREGATE AMOUNT OF ACTUAL DISBURSEMENTS DURING THE YEAR IN CASH	$ 7,286,600 11

MISCELLANEOUS. RISKS AND PREMIUMS.

Business in the State of Virginia during the year: Risks written, $6,498,356; premiums received, $102,837.07; uosses paid, $51,728.69; losses incurred, $60,463.22.

(Signed) GEORGE L. CHASE, President.
(Signed) P. C. ROYCE, Secretary.

State of Connecticut, city of Hartford—ss.: Sworn to January 17, 1901, before M. R. SCOTT, Notary Public.

GEORGE C. JEFFERSON, Agent,
No. 6 North Tenth Street.

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INSURANCE STATEMENTS.

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

METROPOLITAN LIFE-INSURANCE COMPANY.

ANNUAL STATEMENT FOR THE FISCAL YEAR ENDING THE 31ST DAY OF DECEMBER, 1900, OF THE ACTUAL CONDITION OF THE METROPOLITAN 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—METROPOLITAN LIFE INSURANCE COMPANY.

Location of Home or Principal Office of Said Company—1 MADISON AVENUE, NEW YORK CITY.

Character of the Business Transacted by the Company—LIFE INSURANCE.

President—JOHN R. HEGEMAN.
Secretary—GEORGE B. WOODWARD.
Organized and Incorporated—JUNE, 1866.
Commenced Business—JANUARY, 1867.
J. E. HARDING, Superintendent, 701 and 703 east Main street, Richmond, Va.

The amount of capital stock $2,000,000 00

	Ordinary. No.	Ordinary. Amount.	Industrial. No.	Industrial. Amount.
The number of policies and the amount of insurance effected thereby in force at end of previous year	124,948	$111,901,834	4,855,756	$688,629,175 00
The number of policies issued during the year and the amount of insurance effected thereby	94,506	85,026,924	1,541,032	264,737,682 00
Total	219,454	$196,928,758	6,396,788	$953,366,857 00
The number of policies and the amount of insurance which have ceased to be in force during the year	52,464	42,028,517	1,069,721	184,389,181 00
The whole number of policies in force, and the amount of liabilities or risks thereon at end of year	166,990	$154,900,241	5,327,067	$768,977,676 00

RECEIPTS.

The amount of premiums received during the year	$31,130,051 44
The amount of annuities received during the year	80,204 07
The amount of interest received from all sources	2,484,771 88
The amount of all other receipts—viz., maturity of securities	108,129 47
Total	$33,803,256 86

DISBURSEMENTS.

The amount of losses paid	$ 9,785,624 21
The amount of matured endowments paid	13,500 00
The amount paid annuitants	5,014 90
The amount paid for surrender values	434,131 67
The amount of dividends paid to policy-holders	625,924 23
The amount of dividends paid to stockholders	140,000 00
The amount paid for expenses (including taxes)	12,218,374 75
The amount of all other disbursements—viz., general home office expense account	68,475 60
Branch office, $244,476.96; travelling and transfer, $149,185.57; directors and committees, $3,895; agents' surety bonds, Metropolitan Savings Fund account, $60,154.13	447,711.66
Total	23,739,757 12

ASSETS.

Bonds, market value	$22,535,999 43
Stocks, market value	3,535,498 00
Real estate unencumbered, market value	10,822,062 49
Loans secured by first mortgage on real estate	19,688,150 00
Cash in banks, trust companies, and company's office	2,311,761 46
Loans on company's policies, assigned as collateral	309,525 82
Premium notes, etc.	670,169 75
Interest due and accrued	368,352 43
Rents due and accrued	53,725 95
Uncollected and deferred premiums	1,864,789 06
Carried out at market value—Total	62,158,034 39

LIABILITIES.

The amount of losses unpaid—unadjusted, $138,272.58; resisted, $95,335.25	$ 233,607 83
Unpaid dividends	18,961 65
The amount due for salaries, rents, etc., $159,887.20; premiums paid in advance, $147,461.34	307,348 54
The