FOR MUTUAL INSURANCE

A Move Inaugurated by the Vehicle Association.

A VISIT TO SEVEN PINES

Visitors Attend the Academy—Officers to Be Elected To-Day and the Convention to Wind Up With a Banquet To-Night.

After a thoroughly interesting business session yesterday morning, at which a matter of much consequence to all members was discussed at some length, the convention of Vehicle Associations, now in session in Richmond, adjourned at noon for dinner, after which the entire party was driven to Seven Pines on a number of trolley cars. The afternoon was spent in being shown over the historic battlefield, and the return was made later, in time for the visitors to see the "French Maid" trip the light fantastic on the boards at the Academy. Altogether the day was pleasant to the buggy makers.

ELECT OFFICERS.

The convention will be brought to a close this afternoon, after the annual election of officers and the selection of the next meeting place. But the festivities attendant upon the assembly in Richmond will be brought to a fitting climax with a sumptuous banquet at Murphy's to-night, and to-morrow the delegates will begin leaving the city.

The business session yesterday morning was confined amost excusively to a discussion of the insurance problem, the dealers in one accord regarding the present fire rates as too high and quite unreasonable. As a result, a movement was set on foot to organize a mutual insurance company, but nothing definite was done yesterday.

PRESIDENT ANDERSON'S PAPER.

President Anderson brought the subject up by reading a paper on insurance rates: In part it was as follows:

"The insurance people claim," said Mr. Anderson, "that rates are too low, and that the companies are making no money; but the annual cash dividends and surplus communications of these corporations prove very clearly that the contrary is true. Ten New York companies—the Continental, German-American, Germania, Glens Falls, Hanover, Home, Niagara, Phoenix, Westchester and Williamsburg—have paid dividends for the last ten years of 19.8 per cent. per annum, besides adding to their surplus, $15,669,650, or at the rate of 17 per cent. per annum, showing an annual average profit of 36.8 per cent. on the capital invested. This profit has been made, too, in the face of the fact that the average expense account of fire companies is about 42 per cent. of the premiums, a great proportion of which is paid to local agents, who solicit and handle a large number of small policies.

Only five American companies have $2,000,000 or more of capital—the Aetna, of Hartford; the Insurance Company of North America; Home, of New York; Springfield Fire and Marine and Phoenix of Hartford. In the last ten years these companies have paid $18,170,000 in dividends and have added $8,603,921 to their surplus.

PRACTICABLE PLAN.

"It is practicable to organize a co-operative company along the lines of the cotton mills mutuals, which charge their members a rate of thirty cents per annum, returning at the end of the year in profits from 50 to 75 per cet. of the premiums.

"For instance, take 200 carriage factories equipped after some common standard, letting each one pay the regular rates charged, and becoming responsible for, say, a like amount to be called for in case of excessive loss in any one year exceeding the premiums paid in. This would create a fund of about $500,000, which ought to pay all possible losses, yet it is entirely probable that this amount is five times as great as the average loss would be in, say, ten years."

TRAIN WRECKERS KNOWN

Southern's Detectives Have Worked Out the Case at Blacksburg.

(Special to The Times-Dispatch.)

CHARLOTTE, N. C., April 8.—The train wreckers who succeeded in derailing No. 97, the Southern's fast mail train, one mile below Blacksburg one week ago to-day, are known to Detective Haney, of the Southern. This startling piece of news was told your correspondent this morning by one who knows whereof he speaks. Last Saturday Detective Haney concluded his work at Blackburg, and the evidence that he had been able to secure pointed strongly to the guilt of two white men who reside near the knitting mill at Blacksburg. Monday Mr. Haney and another detective of the Southern went to the homes of the men who were under suspicion, and ascertained that they had gone, their families knew not where. As soon as these two men learned that the cause of the wreck of No. 97 was being investigated they became very nervous, and in more than one instance displayed some knowledge of the affair. While they were all along under suspicion, there was no tangible evidence to connect them with the crime. As soon as this was secured the men got wind of it and departed for parts unknown. The Southern refuses to divulge the names of either of the men who are suspected of the crime. The road's reason for keeping quiet is that the men can more easily be located.

BERRIES FOR MARKET

In a Short Time the Carolina Crop Will Be Marketed.

(Special to The Times-Dispatch.)

MT. OLIVE, N. C., April 8.—Recent reports sent out as to damage by cold snap to the berry crop appears to be exaggerated. Diligent inquiry here reveals the fact that the damage will barely reach 10 per cent. Berry growers are always alert, and protect by straw mulching. The acreage is practically the same as last year.

Thus far only forty crates have been marketed from this point, the largest berry shipping point in the State. Berries are selling to-day in New York at 20 cents per quart for best stock. Those marketed had fair size, but were off in color, due to weather conditions.

This section is visited to-day by warm rains—April showers. If the expected cold snap of the 12th instant does not materialize shipments will begin in earnest the last week in April.

To give some idea of the volume of the berry business at this station, twenty-five employes are necessary to meet shipping demands during the season.

The freight depot has recently been enlarged by a 37-foot extension, and the berry shed by a 92-foot extension. At the close of the berry season the passenger department of the station will be remodelled and a two-story building, 30x40 feet, added to the present depot.

NO MAN IS STRONGER THAN HIS STOMACH

When Sandow poses and the muscles ridge his back and knot his arms, we think we have before us the very secret of strength in those magnificent muscles. But we haven't. Starve Sandow, or, what is practically the same thing, let him be dyspeptic, and his muscle would soon fail. Strength is made from food properly digested and assimilated, and no man is stronger than his stomach, because when the stomach is diseased digestion and assimilation are imperfect.

Dr. Pierce's Golden Medical Discovery cures diseases of the stomach and other organs of digestion and nutrition. It enables the perfect digestion and assimilation of food so that the body is nourished into perfect health and strength.

"I had what my physician called indigestion. He gave me medicine for the trouble but it did me no good," writes Mr. W. H. Wells, of Willard, N. C. "I wrote to Dr. Pierce and stated my case. He sent me a descriptive list and hygienic rules. I carried out these as best I could, bought six bottles of his 'Golden Medical Discovery' and commenced taking it. A few days later I noticed a great change. Felt like a new man. Before I began the use of the 'Golden Medical Discovery' I suffered greatly with pain in stomach, my nerves seemed all 'run-down,' I was very thin in flesh, but now can eat heartily and sleep good at night."

Dr. Pierce's Common Sense Medical Adviser is sent *free* on receipt of stamps to pay expense of mailing *only*. Send twenty-one one-cent stamps for the paper-covered book, or thirty-one stamps for the cloth-bound volume. Address Dr. R. V. Pierce, Buffalo, N. Y.

DEPOT FACILITIES

Laurinburg Argues That It Should Have a New Seaboard Station.

(Special to The Times-Dispatch.)

LAURINBURG, N. C., April 8.—This town, especially the business element, is much disappointed at the recent action of the Seaboard Air Line authorities in refusing to grant us sufficient depot facilities. At present the freight and passenger depots are combined, and the arrangement is very inadequate in meeting the needs and requirements of the traveling public. Frequently it occurs that the exit to and from passenger cars is blocked by shifting freight cars, and there is great danger of accident, to say nothing of the annoyance occasioned by this nuisance.

Ten thousand dollars worth of bonds will be sold to-day by the Board of Aldermen for the purpose of furnishing the town with electric lights. Several bids are in, but it is probable that the bonds will go to the firm of F. M. Stafford & Company, of Chattanooga. Mr. Stafford is here looking after the matter.

This section is becoming rather famous for the attention giving to trucking. The present season in this immediate vicinity there will probably be 2,000 acres in melons, cantaloupes, Irish potatoes, beans and tobacco.

CUT HIS THROAT

Convict Sentenced to Hang Uses Steel From Shank of His Shoe.

(Special to The Times-Dispatch.)

WELDON, N. C., April 8.—Vance Spivey, the one-armed white man in Halifax jail, under sentence of death, committed suicide Tuesday evening in his cell by cutting his throat with a piece of steel taken from the shank of his shoe. He was tried at the August term of Halifax Superior Court for killing Moore, a fellow convict, who had a bunk in the cell with Spivey at the Caledonia State farm. Spivey was convicted of murder in the first degree and sentenced to be hanged. An appeal was taken to the Supreme Court, which affirmed the judgment of the lower court. Governor Aycock had just issued a warrant for Spivey's execution on May 16th. When Spivey learned of this yesterday he nerved himself for a horrible death by suicide. He was a very desperate character and many people believed that he was insane. Others thought that he was naturally bad and that he deserved the death penalty.

FREIGHTS CRASH

Air Brakes Fail to Work and Conductor Slightly Injured.

(Special to The Times-Dispatch.)

LEXINGTON, N. C., April 8.—Six freight cars were smashed to pieces and an engine seriously damaged in a wreck here last night. A southbound through freight and a northbound freight were both on the siding to let a fast vestibule pass. After the fast train was by the southbound freight backed out and started south, the northbound in the meantime coming slowly down to the switch to be ready to come out of the siding as soon as the southbound train was clear of the switch. The air brakes on the train in the siding failed to work and the southbound train was struck about the middle. It will take probably twelve hours to clear the main line, trains passing through the siding in the meanwhile. Conductor Gosney was slightly injured.

SHOT FROM AMBUSH

Murder in Western Section Near the Tennessee Line.

(Special to The Times-Dispatch.)

ASHEVILLE, N. C., April 8.—A telephone message from Tryon to Asheville to-night tells of a murder in the western section of this State, near the Tennessee line. William and Solomon Gordon and two men named Gosnell ambushed and shot to death Linn Gosnell as the latter started to his work. According to the story of a fourteen-year-old girl, the Gordon who fired the fatal shot said he had killed two finer-looking men than Gosnell and escaped punishment, and he had no fears in this case. There has been no capture as yet.

Marriage at Weldon.

(Special to The Times-Dispatch.)

WELDON, N. C., April 8.—Miss Annie Morecock was married here this morning to Mr. William Russell, who was for several years connected with the wholesale house of Davis, Roper & Co., Petersburg, Va. Mr. and Mrs. Russell left immediately after the ceremony for a visit to relatives at Oxford and Durham.

Another Primary at Newbern.

(Special to The Times-Dispatch.)

NEWBERN, N. C., April 8.—The Democratic primary election held in this city yesterday failed to give a majority for candidate for Mayor. Consequently another will be held to decide between T. M. McCarthy and William Ellis, the two leading candidates. J. M. Harget, the present chief of police, was renominated; J. C. Scales, for water and light commissioner; T. G. Hyman and A. H. Baugert, aldermen for the first ward; F. P. Avery and J. H. Dawson, second; S. H. Lane and S. G. Roberts, third; L. S. Wood and W. S. Phillips, fourth; Wallace Rose and E. W. Watson, fifth; E. T. Hollowell and B. S. Guion, sixth.

CHRISTIAN—WARING

Beautiful Ceremony at Old Jerusalem Church in King William.

(Special to The Times-Dispatch.)

KING WILLIAM COURTHOUSE, VA., April 8.—A beautiful wedding was celebrated in old Jerusalem Church at 5 P. M. to-day, the ceremony being performed by Rev. Mr. Sutton, the pastor of the church.

The contracting parties were Miss Mary Nelson Waring, of King William county, Va., and Mr. James S. Christian, of New Kent county, Va. Miss Gertrude Waring, sister of the bride, was maid of honor, and Mr. Charles Epperson best man. The bride was attired in white organdy, over white taffeta silk; the maid of honor in pink organdy, over pink taffeta silk.

The attendants were as follows: Miss Hannah Bowers with Mr. Willie Gregory, Miss Eva White with Mr. George Gregory, Miss Irene Harris with Mr. Thomas Waring, Miss Nannie Gregory with Mr. Jessie Richardson, Miss Ethel Slaughter with Mr. W. S. Lipscomb, Miss Lizzie Lacy with Mr. T. H. Gregory, Miss Epperson with Mr. Harry Lacy, and Miss Grover Willroy with Mr. R. T. Gregory.

The bride carried bride's roses and maiden-hair ferns, and was given away by her brother, Mr. R. P. Waring. The bridesmaids were dressed in white organdy, over white taffeta. A reception was given the bridal party and several friends at the home of the bride's mother, from 9 to 12.

The bride is the daughter of the late Thomas B. Waring. The groom is the son of the late B. D. Christian, of New Kent county, who was clerk of the court for his county for a number of years, and is a prosperous farmer.

Elam—Wingo.

JETERSVILLE, VA., April 8.—Mr. J. W. Elam and Miss Clara Wingo, both of Amelia, were married to-day at the Methodist Church by the Rev. A. C. Jordan. The church was beautifully decorated with evergreens and lilacs. The bride wore a blue traveling dress and carried bride's roses. Her maid of honor, Miss Wingo, was dressed in white and carried pink carnations.

Lillard—Sours.

(Special to The Times-Dispatch.)

LURAY, VA., April 8.—Mr. Joseph Lillard, a young farmer, and Miss Lissie Sours, daughter of Julius Sours, were married at the bride's home this afternoon, Rev. J. N. Stirewalt officiating.

Smuggled in Tobacco.

(Special to The Times-Dispatch.)

NEWPORT NEWS, VA., April 8.—Four Belgians—C. Aestcher, N. Desouter, John Buckstrom and Joseph Murtjens—were arrested to-night by United States customs officers and the city police, charged with smuggling ashore from the British steamer St. George thirty-three pounds of Havana tobacco, valued at $100. It is reported that the men succeeded in putting off 1,800 pounds at New York without being apprehended.

Sweetheart Treated Him Badly.

(Special to The Times-Dispatch.)

MANASSAS, VA., April 8.—Joe Jonas, who committed suicide in Washington yesterday by inhaling illuminating gas, was buried here to-day. Jonas' family lives in Nokesville, this county. In a letter young Jonas wrote to his mother just before his death, he assigned as the reason for his rash act that his sweetheart had treated him badly.

Fire in Roanoke.

(Special to The Times-Dispatch.)

ROANOKE, VA., April 8.—A small office building on the Norfolk and Western coal wharf in the West End caught fire to-night from a lamp. The prompt arrival of the fire department prevented the spread of flames, and the damage was slight.

Disturbance on Car.

William George, colored, was arrested last night by Patrolman Kellam, of the First District, for raising a disturbance on a Clay Street car in the extreme eastern end of the city. The negro and the car conductor had a misunderstanding about a fare.

GRAND LODGE OF ELKS

Many Members of Richmond Lodge Going to Baltimore.

Richmond Lodge of Elks met last night in regular session and balloted on several candidates for membership. Reports from the committees were received.

After the meeting a large number of names were added to the list of those who are going to Baltimore to attend the Grand Lodge meeting.

Secretary Archie Burke has the list, and advises all who contemplate going to Baltimore to send in their names quick, as it will be hard to get accommodations.

Mr. Burke will be before the Grand Lodge as a candidate for grand secretary. He has already been endorsed by a number of subordinate lodges throughout the country.

Who Uses The Oliver?

Here are just a few representative Richmond concerns that consider the Oliver Standard Visible Typewriter superior to all other writing machines! Ask them about it. They bought Olivers after careful consideration—and in many cases we TOOK OUT OTHER MACHINES, which these concerns (until they, by thorough investigation, ascertained the merits of the Oliver) HAD considered the best made, and substituted the Oliver.

Some of these bought more than two, as indicated by figure opposite name:

American Tobacco Company, 2.
Allen & Ginter Branch, 2.
Jefferson Hotel Company, 2.
Moore & Co., Warner, 6.
Old Dominion Steamship Company, 2.
R., F. and P. R. R., 8.
South Atlantic Life Insurance Co., 2.
Smithdeal Business College, 8.
The Times Company, 2.
Virginia-Carolina Chemical Co., 10.
Va. Elec. Railway and Dev. Co., 3.
Wood & Son, T. W., 5.
And over two hundred others.

SOUTHERN STAMP AND STATIONERY COMPANY,
Twelve-Six Main Street.
Rubber Stamps, Second-Hand Typewriters of all makes Rented, Sold, Exchanged.

Can you find a woman and a cow in the picture?
Solution of puzzle in yesterday's Times-Dispatch: The face is formed by the hay in the lower right-hand corner.

GOING TO YAP TO FIND KING'S FORTUNE

(By Associated Press.)

WASHINGTON, April 8.—The Navy Department is informed that collier Justine left Cavite yesterday for the Island of Yap, in the Caroline group, on her way to San Francisco. The visit to Yap is made for the purpose of taking there a lawyer from Georgia, who is looking out for the interests of certain residents of Georgia who claim to be heirs of the late King O'Keefe, of Yap, who is said to have left a valuable estate. The claimants are the wife and children of the alleged King.

King O'Keefe had several dusky wives and children in his island kingdom, and they will undoubtedly resist any attempt on the part of the American heirs to secure possession of any part of his estate.

CHRONIC SORES

Signs of Polluted Blood.

There is nothing so repulsive looking and disgusting as an old sore. You worry over it till the brain grows weary and work with it until the patience is exhausted, and the very sight of the old festering, sickly looking place makes you irritable, despondent and desperate.

A chronic sore is the very best evidence that your blood is in an unhealthy and impoverished condition, that your constitution is breaking down under the effects of some serious disorder. The taking of strong medicines, like mercury or potash, will sometimes so pollute and vitiate the blood and impair the general system that the merest scratch or bruise results in obstinate non-healing sores of the most offensive character.

Often an inherited taint breaks out in frightful eating sores upon the limbs or face in old age or middle life. Whenever a sore refuses to heal the blood is always at fault, and, while antiseptic washes, salves, soaps and powders can do much to keep down the inflammation and cleanse the sore, it will never heal permanently till the blood itself has been purified and the deadly germs and poisons destroyed, and with S. S. S. this can be accomplished—the polluted blood is purified and invigorated, and when rich, pure blood is again circulating freely throughout the body the flesh around the old sore begins to take on a natural color, the discharge of matter ceases and the place heals over.

SSS

S. S. S. is both a blood purifier and tonic that puts your blood in order and at the same time tones up the system and builds up the general health.

If you have a chronic sore write us. No charge for medical advice.

THE SWIFT SPECIFIC CO., ATLANTA, GA.

REV. MR. FIKES TO LECTURE TO-NIGHT

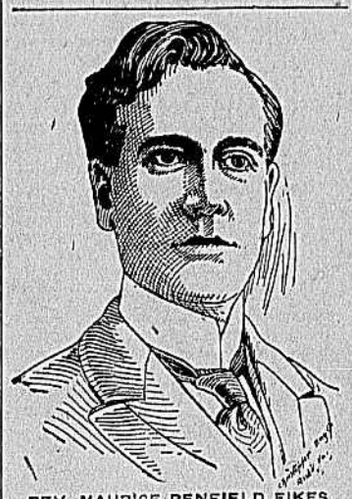
Talented Baltimorean is to Appear at Belvidere Hall.

Rev. Maurice Penfield Fikes will appear to-night at Belvidere Hall, under the auspices of Randolph-Street Baptist Church, in his great lecture, "Fits, Misfits and Outfits." The lecture begins promptly at 8 o'clock.

Mr. Fikes is well known in Richmond. He has been wonderfully successful in meetings at Pine-Street and Grace-Street, Richmond. No doubt many from these churches will be glad to hear him, as well as hundreds of others. "Fits, Misfits and Outfits" is most charming. It is humorous and at the same time wholesome and inspiring.

Below are given some authoritative opinions on the ability of Mr. Fikes as a lecturer:

"Your lecture on 'Fits, Misfits and Outfits' is first-class. Everybody who heard it at the First Baptist Church enjoyed it immensely. It is both entertaining and instructive. It cannot fail to be popular wherever delivered. I hope to have you at our church again soon."—J. Whitcomb Brougher, pastor Paterson (N. J.) First Church.



REV. MAURICE PENFIELD FIKES.

One of the most brilliant speakers that ever addressed a Cranbury audience. He has just enough snap, force, humor and eloquence to hold an audience spellbound for a whole evening.—J. H. Butcher, secretary County S. S. Association, Cranbury, N. J.

At the Theatres.

The members of the Southern Vehicle Association were present at the Academy last night at the performance of "The French Maid," which was given with all the brightness and charm that the Academy Musical Comedy Company has made familiar.

Dainty Dora de Felippe wore the badge of the association, and Charles Giblyn, in his topical song in the second act, introduced a verse composed in honor of the association. It had to do with the young married couple who purchased a baby carriage, but in the after years when success came, they bought a buggy.

It was a merry and facile jingle and it brought the house down.

The play is going delightfully and the company grows in favor. One of the novelties of the performance is the cigarette song and chorus, in which the lights go out and the bright ends of the cigarettes in the hands of the chorus shine out brilliantly. It is a very effective conceit, and was arranged by Mr. Giffen, who got his idea from the play, "Sherlock Holmes."

There will be the usual performances for the rest of the week.

Next week the Academy Musical Comedy Company will appear in "The Girl From Paris." The company is already up in the musical numbers, and the performance promises to be the best thing the organization has yet done. Miss Deyo, who is to take the part of Julie Bon Bon, is expected here on Friday. She has appeared in the piece before, and is already up in her part.

"Mistress Nell," with clever Miss Percy Haswell in the title role, supported by the George Fawcett Company, will be the attraction beginning with to-day's matinee, at the Bijou. The appearance of this clever actress and the company will be of more than usual interest because of the fact that "Mistress Nell," although one of the most widely talked of plays of the present generation, serving to make an actress famous in a night, has never been seen in this city, therefore, it comes as a novelty.

There will be no performance on Good Friday.

PASSENGERS WERE RESCUED BY TUG

Big Hole Torn in Side of the Steamer Alleghany by British Steamer.

(By Associated Press.)

NEW YORK, April 8.—The Atlas Line steamer Alleghany, from Port Limon, Costa Rico, was badly damaged in the harbor of New York to-day as the result of a collision with the British steamer Joseph Merryweather, bound out for Baltimore and Cork, Ireland. The Alleghany was struck on the starboard side and a huge hole torn in her. She took water rapidly, and soon her bow was under water. She lay near Liberty Island. The passengers, many of them in a panic, were rescued by a passing tug and brought to the city. The crew remained on board, gathered at the stern, which was not submerged.

The collision occurred during a thick fog, and it is said the Alleghany was anchored at the time, waiting for clearer weather to make her way up the harbor to her pier. The ship's water-tight compartments, six in number, kept her from sinking entirely.

The Merryweather stood by until the passengers had been rescued. Her stem was stove in, and she anchored off the Statue of Liberty until the extent of her injuries could be ascertained. The Alleghany was towed to Brooklyn. The Alleghany sailed from Port Limon, March 30th, with thirty-four passengers on board. She was built at Glasgow in 1894. She was 310 feet long, 38.2 feet beam and 23 feet deep. She registered 1,606 tons.

Considering Bids.

The subcommittee of the Water Committee, which has under consideration the numerous bids for the stand pipe in the Lee District and the pipe, etc., that will be used by the department this season, was in session for the most of yesterday, hearing the different bidders. A report will be formulated to-day, and to-night a report will be submitted to the body of the whole.

MANY GOOD VALUES

Are evidenced on every floor and in every department, which you can have on CREDIT.

A very handsome swelled front Golden Oak Dressing Case, large mirror.

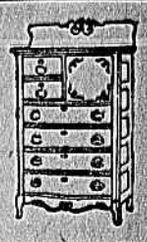
$12.50

Bed-room Suits

$21.00	Ones	$14.98
$25.00	Ones	$17.98
$35.00	Ones	$25.00
$50.00	Ones	$37.50

Sideboards

$12.00	Ones	$8.50
$18.00	Ones	$12.98
$22.00	Ones	$14.98
$30.00	Ones	$18.98
$50.00	Ones	$35.00



Solid Oak Chiffonier, five large drawers, solid brass handles; a bargain, only.

$4.98

MATTINGS

$11.00	Roll, 40 yards	$ 7.50
12.00	Roll, 40 yards	7.98
14.00	Roll, 40 yards	9.50
17.00	Roll, 40 yards	11.00

Others 11½ cents per yard up.

Refrigerators

Our line comprises the best make, and every one guaranteed ice savers. Made of hard wood. Easily cleaned. Fifty styles and sizes to select from.

$10 ones for $6.99
$12 ones for $7.99
$15 ones for $8.49
$18 ones for $11.50
$20 ones for $12.50

Hopkins FURNITURE CO.

7 and 9 West Broad Street,
The Cheapest Cash or Credit Store in the City.

ANNUAL STATEMENT FOR THE FISCAL YEAR ENDING THE 31ST DAY OF DECEMBER, 1902, OF THE ACTUAL CONDITION OF THE PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW YORK, 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—PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW YORK; Location of Home or Principal Office of said Company—346 BROADWAY, NEW YORK CITY; Character of the Business transacted by the Company—LIFE ASSURANCE; President—EDWARD W. SCOTT; Secretary—WILLIAM E. STEVENS; Organized and Incorporated—FEBRUARY 25, 1875; Commenced Business—AUGUST 10, 1875; Name of the General Agent in Virginia—WILLIAM B. HARDY; Residence—WASHINGTON, D. C.

Amount of capital stock		$100,000 00
	No.	Amount.
Number of policies and the amount of insurance effected thereby in force at end of previous year	31,455	$93,832,136 00
Number of policies issued during the year and the amount of insurance effected thereby	10,088	33,371,913 00
Total	50,543	$126,204,049 00
Number of policies and the amount of insurance which have ceased to be in force during the year	10,315	31,044,416 00
Whole number of policies in force, and the amount of liabilities or risks thereon at end of year	40,228	$ 98,159,633 00

RECEIPTS.

Amount of premiums received	$3,644,750 95	
Amount of interest received	161,718 74	
Amount of rents received	153,277 02	
Amount of all other receipts	150,673 36	
Total		$4,110,415 07

DISBURSEMENTS.

Amount of losses paid	$1,294,847 60	
Amount of matured endowments paid	1,071 26	
Amount paid annuitants	10,307 40	
Amount paid for surrender values	195,501 77	
Amount of dividends paid to policyholders	140,591 72	
Amount of dividends paid to stockholders	6,974 80	
Amount paid for expenses including taxes	1,340,063 81	
Total		$3,988,158 26

ASSETS.

Bonds, market value	$ 645,339 75	
Stocks, market value	63,553 80	
Real estate, unencumbered, market value	1,718,000 00	
Loans secured by first mortgage on real estate	524,600 00	
Cash in banks, trust companies and company's office	500,132 27	
Loans on company's policies, assigned as collateral	1,356,648 05	
Premium notes, etc	781,570 81	
Loans secured by pledge of stocks and bonds	5,000 00	
Interest due and accrued	39,409 18	
Rents due and accrued	5,497 08	
Uncollected and deferred premiums (net)	479,829 00	
Loans otherwise secured	40,000 00	
Agents' balances and bills receivable	216,200 05	
Carried out at market value—Total		$6,397,938 14

LIABILITIES.

Amount of losses unpaid (unadjusted, $123,50; resisted, $13,049)	$ 136,549 00	
Amount of liability on policies, etc., in force 31st December, 1902, on basis of 4 and 3½ per cent., combined experience and American experience mortality table	5,111,253 00	
Present value of annuities, surrender values not called for, trust funds and accrued interest	26,454 53	
Total		$5,394,261 53

BUSINESS IN VIRGINIA DURING 1902.

	No.	Amount.
Number and amount of policies in force December 31, 1901	192	$412,849 00
Number and amount of policies issued during the year 1902	38	59,891 00
Total	230	$472,240 00
Deduct number and amount which have ceased to be in force during 1902	23	44,122 00
Total number and amount of policies in force at end of year 1902	207	$428,118 00

No losses incurred or paid.

Amount of assessments, premiums, dues and fees collected or secured in Virginia during the year 1902 in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses $14,777 59

(Signed.) E. W. SCOTT, President.
(Signed.) W. E. STEVENS, Secretary.

State of New York; City of New York—ss:
Sworn to February 10, 1903, before CHAS. EDGAR MILLS, Commissioner.

WANTED---500 WHITE GIRLS
TO MAKE CHEROOTS AND CIGARS
LEARNERS PAID WHILE BEING TAUGHT
...APPLY TO THE...
WHITLOCK BRANCH
23D AND CARY STREETS, RICHMOND, VA.

SPECIAL RATES

Via. Seaboard Air Line Railway, Account Following Occasion.

United Confederate Veterans' Reunion, New Orleans, La., May 19-22, 1903. One cent per mile each way for the round trip. Tickets on sale May 16th to 21st, inclusive; return limit May 24th, except by payment of fifty cents, tickets extended to June 15th.

Meeting American Medical Association, New Orleans, La., May 5-8, 1903. One fare for the round trip. Tickets on sale May 1st to 4th, inclusive; return limit ten days from date of sale.