WEDNESDAY CLUB MUSIC

The Coming Festival Will Be the Best Ever Given Here.

ON APRIL 27TH AND 28TH

The music festival to be given by the Wednesday Club April 27th and 28th in the Academy of Music will probably be the most interesting musical event that has occurred here for years.

Apart from the programmes, which are of exceptional interest, the concerts are to mark the celebration of the tenth birthday of the club and to take the form of a testimonial to the organization. The club has done much to arouse and foster interest in all that is best in the glorious art of which it is the foremost exponent here. Its support and progressiveness should be, as indeed they are, a source of pride and gratification to the people of Richmond.

The Wednesday Club was organized in February, 1893, at the house of one of its members, with thirty members. It met once a week at the same place, and began the rehearsal of Gluck's opera "Orhpeus." This opera was given June 14th of the same year in the parlors of the same house before about sixty invited guests, Mrs. Meloney singing the title role. On that occasion the following announcement was made: "We think there is a field in this city for a strong central musical organization for the cultivation of musical taste and the development of musical talent, and that the benefits to be derived from such an organization, if successful, would be widely felt."

In the fall of 1893 the club was much enlarged, met at the Richmond Music Store, and took up the rehearsal of Stainer's "Crucifixion," Spohr's "Last Judgment" and Mendelssohn's "Hear My Prayer." The first public performance was "The Crucifixion" at St. Paul's Church, by invitation of Dr. Carmichael, on Good Friday, March 23, 1894, and that was followed by a concert at the Academy of Music on May 29th of the same year, with about 160 members in the chorus. The soloists on that occasion were Mrs. Gerrit Smith, soprano, and Ericson Bushnell, basso.

Successive annual festivals of music have been given ever since. Mr. Arthur Scrivenor was chosen the director of the club upon its organization in 1893, and served until the close of the festival of 1901. The following are the principal works which have been rendered by the club, and the most prominent of the artists engaged:

1895, Sullivan's "Prodigal Son," Mme. Juch, soprano; Leonard E. Auty, tenor; and Dr. Hopkinson, baritone. Mendelssohn's "Hear My Prayer," Mme. Juch, soloist. In that year the system of honorary or subscribing members of the club was first adopted, and has continued ever since.

1896, Mendelssohn's "Hymn of Praise," Mme. Blauvelt had been engaged for soprano, but having been taken sick a few days before the concerts, Miss Elizabeth Taylor filled her place most satisfactorily on short notice; Mr. Mackenzie Gordon, tenor. Excerpts from Handel's "Messiah" were given for the second concert.

1897, Goring Thomas' "The Sun Worshippers," Mrs. Dunton Wood, soprano; Mr. J. H. McKinley, tenor. Selections from Mendelssohn's "St. Paul," Miss Rose Stewart, soprano; Mrs. Katharine Bloodgood, contralto, and Mr. Heinrich Meyn, basso. The Boston Festival Orchestra was first engaged for this festival.

1898, Goring Thomas' "Swan and Skylark," Miss Provan, soprano; Miss Spencer, contralto; Mr. Rieger, tenor, and Mr. Howland, baritone. Mendelssohn's unfinished opera, "Dorcley," with Mme. Gadski, soprano. The children's chorus was organized this year, with Walter C. Mercer, director, and gave their first concert, assisted by Sig. Rosa, Miss Spencer and Mr. John Powell, Jr.

1899, "Hymn of Praise was again sung with Miss Sara Anderson, soprano; Miss Towle, contralto; and Evan Williams, tonor. Coleridge-Taylor's "Hiawatha's Wedding Feast," Mr. Clarence Shirley, tenor. Villiers-Stanford's "Forty-sixth Psalm," Miss Lohbiler, soprano Miss Towle, Mr. Shirley and Mr. Whitney. Miss Gertrude May Stein and Sig. Campanari also sung. The Children's Chorus gave Bendall's "A Legend of Bregenz" and other choruses, assisted by Miss Lohbiler and Miss Towle.

1900, Gounod's "Gallia,"-Miss Provan, soprano; Mme. Juch and Gwilym Miles sang with the Children's Chorus, Barnett's "Wishing Bell" being the work sung. Excerpts from Haydn's "Creation,' Mme. Brema, mezzo soprano; Evan Williams and Mr. Miles.

1901, Dvorak's "Stabat Mater," "Song of the Norns," (Hoffman), Brahms, "Song of Destiny," Gounod's "Out of Darkness." Soloists, Mme. Schumann-Heink, Mme. Blauvelt, Mme. Kunkel-Zimmerman, Sig. Campanari, Glenn Hall, Miles and Williams.

1902, Mendelssohn's oratorio, "Elijah," (in full), Max Bruch's "Fair Ellen," "A Legend of Bregenz." Soloists, Mme. Charlotte Maconda, Kileski-Bradbury, David Bispham, Ben. Davies, Bertha Cushing Child, Mr. Hall and Mr. Miles.

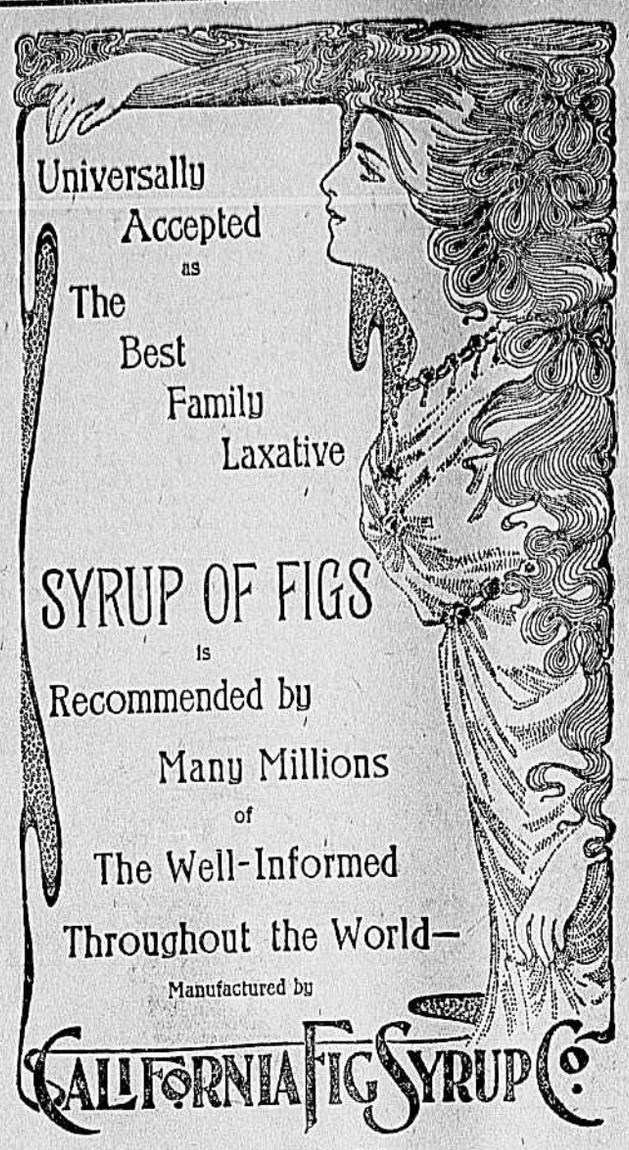
Mr. Walter C. Mercer succeeded Mr. Scrivenor as director of the club in the fall of 1891.

THE MEN AND WOMEN

Who Enjoy the Choicest Products of the World's Commerce.

Knowledge of What Is Best More Important Than Wealth Without It.

It must be apparent to every one that qualities of the highest order are necessary to enable the best of the products of modern commerce to attain permanently to universal acceptance. However loudly heralded, they may not hope for world-wide preeminence unless they meet with the general approval, not of individuals only, but of the many who have the happy faculty of selecting, enjoying and learning the real worth of the choicest products. Their commendation, consequently, becomes important to others, since to meet the requirements of the well informed of all countries the method of manufacture must be of the most perfect order and the combination the most excellent of its kind. The above is true not of food products only, but is especially applicable to medicinal agents and after nearly a quarter of a century of growth and general use the excellent remedy, Syrup of Figs, is everywhere accepted, throughout the world, as the best of family laxatives. Its quality is due, not only to the excellence of the combination of the laxative and carminative principles of plants known to act most beneficially on the system and presented in the form of a pleasant and refreshing liquid, but also to the method of manufacture of the California Fig Syrup Co., which ensures that uniformity and purity essential in a remedy intended for family use. Ask any physician who is well informed and he will answer at once that it is an excellent laxative. If at all eminent in his profession and has made a special study of laxatives and their effects upon the system he will tell you that it is the best of family laxatives, because it is simple and wholesome and cleanses and sweetens the system effectually, when a laxative is needed, without any unpleasant after-effects. Every well-informed druggist of reputable standing knows that Syrup of Figs is an excellent laxative and is glad to sell it, at the regular price of fifty cents per bottle, because it gives general satisfaction, but one should remember that in order to get the beneficial effects of Syrup of Figs it is necessary to buy the genuine, which is sold in original packages only; the name of the remedy—Syrup of Figs and also the full name of the Company—California Fig Syrup Co.—printed on the front of every package.



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POLITICS TO BUBBLE SOON

Candidates Are Coming Out for the Legislature.

AGE OF POLITICAL STRIFE

The present is an age of politics and political strife, and in republics and among free people the tendency seems always towards greater political agitation.

Often, before the smoke of one battle has cleared away, the skirmish lines of another are being formed, and those who are prominent in their conduct are in an almost continual state of turmoil and confusion. Owing to the long siege incident to constitutional revision in Virginia, there has been no surcease among her people for several years, and still the end is not in sight.

Before the present Legislature shall have taken its summer recess to allow its Revision Committee to do its work, the battle involving the election of the next one will be on, and it promises to be full of life and interest from its very inception.

A great many of the present members will not stand again, and others who do run may be expected to meet the cold comfort of defeat which comes to so many public men in the end.

MAY BE MANY JUDGES.

There are many reasons both in favor of and against a large number of candidates, though at this time the former would seem to outweigh the latter. For instance, there are a hundred county judges who will go out of office on the first day of next February, and it is said that many of them will desire to round up their public career with service in the Legislature. If this be true, a large number of them may aspire, and as a rule they are men of much popularity in their respective localities. But the number of eligibles is reduced, on the other hand, by a constitutional inhibition against the election of persons holding other offices, such as clerks of courts, Commonwealth's attorney, supervisor, superintendent of schools, &c. Many of the present members who now hold such offices will either have to surrender them or decline to run for the Legislature this fall.

SOME OTHER REASONS.

There are still other reasons which would seem to indicate that the flow of candidates will not be altogether so heavy as in the past.

The Constitution has fixed the term of the General Assembly in future at sixty instead of ninety days, and after paying campaign expenses members will not find it profitable to come here for the sum of $240 per session, which will hardly pay their actual living expenses.

As it is, most men who serve in the General Assembly do so at a clear net loss, and still they come, because, perhaps, of the fascinating life, and because of the animating scenes in which they are made conspicuous and sometimes distinguished actors.

In some quarters the new constitutional provisions upon the legislative department of the government are not popular, and as a rule they are commended by the rank and file, along with the entire instrument.

OCCUPATION GONE.

There is no longer any need for corporation attorneys to sacrifice their time and other business to come to the Legislature, and few of them are expected to run in future, as the Constitution largely strips them of their power in this line, and transfers most of their fights to the Corporation Commission. Neither is it expected that great lobbies will come here during future sessions of the body, as the Constitution has left them little if anything to do, and the future Legislatures are expected to attend strictly to the State's business and go home. The fights are already beginning to open up, and within the next few months primaries will be held in some counties ,to be followed in rapid succession by others, until all the nominations shall have been made.

There is every good reason to believe that the next Legislature will contain many Republicans, and there are those who will welcome the presence of a strong, healthy minority, in the interest of the public good and of wiser and safer legislative action.

IN BEDFORD CITY

The Fifteen Club Delightfully Entertained by Mrs. C. W. Thomas.

(Special to The Times-Dispatch.)

BEDFORD CITY, VA., April 18.—The Fifteen Club was delightfully entertained Thursday afternoon by Mrs. Calvin W. Thomas at the beautiful home of Mrs. Henry O. Humphreys, on Longwood Avenue. The hour was spent pleasantly in conversation while Miss Nannie Triffin rendered several instrumental selections with fine effect. Dainty refreshments of croquets, tomatoes,, with mayonnaise frozen punch and cake were dispensed by Mrs. Thomas, assisted by Misses Nannie and Lottie Griffin. The decorations were red tulips.

The Thursday Club was received by Mrs. Calloway Brown at her home, on Peaks Street. Many guests were present, besides the members of the club, and refreshments were served by Mrs. Brown, assisted by Mrs. P. L. Saunders and Miss Minor Horseley.

Mrs. John A. Henser left Thursday for Petersburg, to spend a month with her mother, Mrs. Pritchard.

Miss Kate Langhorne, of Enington, is the guest of Mrs. W. R. Abbot.

BRISTOL WEDDINGS

Elks to Construct a Handsome Building on Their Shelby Street Lot.

(Special to The Times-Dispatch.)

BRISTOL, VA., April 18.—The marriage of Mr. Arch. Willoughby and Miss Ruth E. Nave, the pretty daughter of Mr. and Mrs. Isaac Nave, is announced for next Wednesday, the 22d instant.

The marriage of Miss Ella G. Whitten, the popular daughter of Mr. and Mrs. Robin Whitten, and Dr. William H. Teeter, will be solemnized at the Walnut Grove Presbyterian Church, near Wallace, Va., on the 28th instant.

The Presbyterians of Central Church, this city, under the pastorate of Rev. W. H. T. Squires, are about to undertake the work of constructing a new edifice. A part of the funds is now in bank, but it is hoped to raise $10,000 for this purpose. The congregation has voted to give the pastor a substantial increase in salary.

The Bristol Lodge of Elks has decided to construct a handsome building on its Shelby Street lot. The building will be erected this summer and will cost about $7,500.

Mr. J. F. Toney, a prominent citizen of Erwin, Tenn., will, it is stated, move his family to Bristol in the near future and merge his weekly newspaper, the Erwin Magnet, into a daily.

Mr. Henry K. McHarg, Jr., son of the president of the Virginia Iron, Coal and Coke Company, after a pleasant visit to friends in Bristol, has returned to Radford, Va.

Misses Williams and Crouch, popular young ladies from New York city, who were visiting in Bristol, returned home this week.

Captain and Mrs. Thomas A. Davis left Bristol Wednesday evening for Philadelphia, where Captain Davis will undergo a surgical operation for threatened appendicitis.

WAREHOUSES TO COMBINE

Old Move in Danville Said to be Renewed.

DURHAM TO BE TAKEN IN

(Special to The Times-Dispatch.)

VIRGILINA, VA., April 18.—Southside Virginia has had a long cold, wet spell, and farm work is greatly behind. The farmers not being able to plant corn have availed themselves of the wet spell to strip and market what little tobacco remained in the barns, so that now there remains very little, perhaps 5 per cent. in the hands of the farmers, mostly the larger one. Prices of tobacco in the last three weeks have changed very little, if any, but there is very little talk of curtailing the crop.

It is true that more corn fertilizer is delivered at this place than ever before, but it is an even question if this is due to scarcity of stable manure or an increased corn crop.

HOME-MADE TRUST.

The people have been watching with a great deal of interest the growing of an home-made trust in the city of Danville. As far back as 1893 the late Chas. H. Conrad tried to combine all the warehouses in that place under one management, and probably only his untimely death prevented the carrying into effect of his plans. Some four or five years ago the same plan was tried once more and came within an ace of materializing, but the erection of an independent warehouse once more at the last minute induced the promoters to withdraw. Now the plan is up once more, but is not confined to Danville, but expects to cover all the large markets of the old bright tobacco belt. It is understood here that the Durham warehouses have agreed to go into the combine, that only one of the South Boston warehouses declined to go into it, and from the sentiment expressed by the farmers.

Col. J. S. Cunningham will have but very little trouble to organize the farmers clubs in the counties of Greenville and Person, and you may say the sentiment is the same in Halifax and Mecklenburg counties in Virginia. The Mann amendment to the revenue bill caught this place with less than 500 inhabitants, though doing the business of many places with five and more times that number of inhabitants.

BARKEEPERS PETITION.

The proprietors of the two bar-rooms here are circulating their petitions in Red Bank magisterial district, and are confident that they will secure the signature of a majority of the registered voters. Red Bank district is larger than a good many of the counties in the State, stretching as it does, right here from the North Carolina line to Dan river, some 15 to 18 miles away within sight of South Boston. Virgilina has tried involuntary prohibition some 4 years ago, and found it wanting. After two years trial, the citizens had the place incorporated, and since then, with good police protection, they have been able to maintain order in this place here in spite of the fact that up to decline in the price of copper some three to five hundred colored copper miners used to congregate here every Saturday evening.

Since the price of copper has gone back to fourteen and fifteen cents, the active work in the mines has been resumed to a very large extent. The Durgee mine is working full time. Mr. A. W. Tucker, of the Barny mine left last week for Boston, Mass., to buy machinery. The High Hill mine has commenced once more to haul ore, and has a new contracer on the way. Options on the few remaining places in the copper belt, which had been previously covered by options are once more in active demand, and a smelter at this place is talked about.

The telephone line here has made connection with Roxboro, N. C., and is now building a line to South Boston, Va. Dr. T. D. Drewry, the president of the company, will extend the line in an eastern direction, either by building from High Hill to Buffalo Lithia Springs or by a line from here to Clarksville, Va.

ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1902, OF THE CONDITION AND AFFAIRS OF THE CONTINENTAL INSURANCE COMPANY 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 PURSUANT TO THE LAWS OF VIRGINIA.

President, HENRY EVANS; Secretaries, J. E. LOPEZ and E. L. BALLARD; Principal Office, 40 CEDAR STREET, NEW YORK; General Agent in Virginia—SAMUEL THOMSON PULLIAM; Residence, RICHMOND, VA.; Organized or Incorporated, NOVEMBER, 1852; Commenced Business, JANUARY, 1853.

CAPITAL.

Amount of capital stock subscribed	$1,000,000 00
Amount of capital stock paid up in cash	1,000,000 00

ASSETS.

Value of real estate owned by the company		$1,105,000 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		44,810 00
Interest accrued on all said mortgage loans		600 00
Value of lands mortgaged, exclusive of buildings and perishable improvements	$ 50,550 00	
Value of buildings mortgaged (insured for $53,200 as collateral)	57,450 00	
Total value of said mortgaged premises (carried inside)	$108,000 00	

BONDS AND STOCKS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.
Chi., & Alton Rwy. Co., Coll. Trust 3½ gold, bonds	$ 20,000 00	$ 15,000 00
Chi. & Northwestern Sink. Fund reg. 1st mort. 6 per cent. bonds	41,000 00	41,000 00
Columbia & Greenville Railway 1st mortgage 6 per cent. bonds	80,000 00	80,000 00
Elmira, Cortland & North. pfd 1st mort. 8 per cent. bonds	50,000 00	80,000 00
Erie Rwy. Co., consol. 1st mort. 7 per cent. bonds	100,000 00	100,000 00
Louis. & Nash.—M. & M. Rwy. 1st mort. 4½ per cent. bonds	50,000 00	50,000 00
Met. Street Rwy. Co., gen. mort. 5 per cent. bonds	100,000 00	100,000 00
N. Y. Gas, Elec. H. & P. Co., gold bonds	100,000 00	90,000 00
N. Y., New Haven & Hartford Rwy. Co., conv. Deb. 4 per cent. bonds	20,000 00	80,000 00
Panama Rwy. Co., 1st mort. 4½ per cent. bonds	80,000 00	69,000 00
Portland, Oregon, ater 5 per cent. gold bonds	50,000 00	50,000 00
Richmond, Va., 4 per cent. bonds	50,000 00	50,000 00
New Mexico 6 per cent. bonds	10,000 00	10,000 00
Georgia 4½ per cent. bonds	25,000 00	25,000 00
U. S. Reg. 4 per cent. bonds	200,000 00	200,000 00
N. Y. City Reg. 3½ tax exempt bonds	475,000 00	475,000 00
N. Y. City Reg. 3½ tax exempt bonds	125,000 00	125,000 00
Chicago, Rock Island & Pacific Railway Co. "gold" bonds	100,000 00	95,000 00
Penn. Rwy. Convert. "gold" bonds	100,000 00	100,000 00
Wabash Rwy. Co., Deb. Mort. "B" income bonds	250,000 00	137,500 00
North. Pac. & Great North. C. B. & Q. collat. bonds	100,000 00	90,000 00
Mil. Gas Light Co., 1st mort. gold bonds	100,000 00	90,000 00
West. Maryland Rwy. Co. 1st mort. gold bonds	100,000 00	85,000 00
Atlantic Coast Line Rwy. "Sub." bonds	250,000 00	250,000 00
250 shares American Exchange National bank stock	20,000 00	50,000 00
50 shares Bank of America stock	5,000 00	20,000 00
1,200 shares Mechanics' National Bank stock	80,000 00	80,000 00
350 shares Merchants' National Bank stock	17,500 00	35,250 00
200 shares Central Trust Co. stock	20,000 00	340,000 00
750 shares American Tel. & Tel. Co. stock	75,000 00	112,500 00
1,000 shares Atlanta & Charlotte Air Line Rwy. guaranteed stock	100,000 00	140,000 00
1,000 shares Baltimore & Ohio Rwy. Co. pfd stock	100,000 00	87,000 00
800 shares Baltimore & Ohio Rwy. Co., com. stock	80,000 00	382,500 00
17,000 shares Brooklyn City Rwy. Co., guar. stock	170,000 00	60,000 00
600 shares Buffalo, Roch. & Pitt. Rwy. Co., pfd stock	60,000 00	775,000 00
2,500 shares Chi. & Alton Rwy. Co., pfd stock	250,000 00	120,000 00
1,000 shares Chi. & East Ills. Rwy. Co., pfd stock	100,000 00	
1,000 shares Chi. Great West. Rwy. Co. (4 per cent. deb. stock)	100,000 00	85,000 00
8,000 shares Chi., Mil. & St. Paul Rwy. pfd stock	800,000 00	825,000 00
2,600 shares Chi. & North. Rwy. pfd stock	250,000 00	
1,000 shares Chi., St. Paul, Minn. & Omaha Rwy. Co., pfd stock	100,000 00	175,000 00
500 shares Cin., Hamilton & Dayton Rwy Co., pfd stock	50,000 00	50,000 00
1,000 shares Clev., Cin., Chi. & St. Louis Rwy. Co. pfd stock	100,000 00	105,000 00
2,000 shares Con. Gas Co., N. Y. stock	200,000 00	400,000 00
500 shares Delaware & Hudson Co. stock	50,000 00	75,000 00
6,200 shares Great North. Rwy., pfd stock	620,000 00	860,000 00
2,100 shares Lake Shore & Mich. So. Rwy. Co. stock	210,000 00	472,500 00
500 shares Mahoning Coal Rwy. Co. stock	25,000 00	50,000 00
500 shares N. Y., Chi. & St. Louis Rwy. Co. 1st pfd stock	50,000 00	50,000 00
500 shares N. Y., Chi. & St. Louis Rwy. Co., 2d pfd stock	50,000 00	85,000 00
4,408 shares N. Y. & Harlem Rwy. Co., guar. stock	220,400 00	837,520 00
1,000 shares N. Y., New Haven & Hartford Rwy. Co., stock	100,000 00	200,000 00
7,500 shares Penn. Rwy. Co. stock	375,000 00	488,750 00
1,000 shares Pitt. Ft. Wayne & Chi. Rwy. Co., guar. stock	100,000 00	175,000 00
1,000 shares Pitt., Cin., Chi. & St. Louis Rwy. Co., pfd stock	10,000 00	100,000 00
4,200 shares Pitts., McKeesport & Youghiogheny Rwy. Co., guar. stock	210,000 00	252,000 00
400 shares Rome, Watertown & Ogdensburg Rwy. Co., guar. stock	40,000 00	68,000 00
500 shares Second Ave. Rwy. Co. guar. stock	50,000 00	100,000 00
2,000 shares Southern Rwy. Co., pfd stock	200,000 00	160,000 00
2,000 shares United N. J. Rwy. & Canal Co., guar. stock	200,000 00	500,000 00
1,000 shares United States Express Co., stock	100,000 00	125,000 00
Total par and market value (carried out at market value)	$7,027,000 00	$10,000,520 00

	$10,009,520 00
Cash in company's principal office	8,154 81
Cash belonging to the company in bank	916,190 07
Interest due and accrued on bonds not included in market value	70,145 07
Gross premiums (as written in the policies) in course of collection, not more than three months due	726,811 00
Bills receivable, not matured, taken for fire, marine and inland risks	77,180 18
All other property belonging to the company—viz.: Rents due and accrued	1,530 00
Aggregate amount of all assets of the company, stated at their actual value	$12,857,841 13

LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	$383,500 73	
Losses resisted, including interest, costs and other expenses thereon	57,834 00	
Total gross amount of claims for losses	$441,334 73	
Deduct reinsurance thereon	10,584 95	
Net amount of unpaid losses		$ 421,799 78
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest, premiums on perpetual fire risks, $3,887,343.96; unearned premiums (50 per cent.)	$1,693,671 98	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $6,728,212.81; unearned premiums (pro rata)	3,626,398 70	
Total unearned premiums as computed above		5,320,070 68
Principal unpaid on scrip or certificates of profit which have been authorized or ordered to be redeemed		28,185 00
Interest due and declared remaining unpaid or uncalled for		6,082 33
Cash dividends to stockholders remaining unpaid		75 00
Due and accrued for salaries, rent, advertising and for agency and other miscellaneous expenses		15,000 00
Due and to become due for borrowed money, reserved for contingencies		300,000 00
Commissions, brokerage and other charges due and to become due to agents and brokers, on premiums paid and in course of collection		134,054 00
Reinsurance		15,650 00
Total amount of all liabilities, except capital stock and net surplus		$6,283,870 17
Joint stock capital actually paid up in cash		1,000,000 00
Surplus beyond capital and all other liabilities		5,718,061 96
Aggregate amount of all liabilities including paid-up capital stock, and net surplus		$12,857,841 13

RECEIPTS DURING THE YEAR.

Gross premiums and bills unpaid at close of last year	$ 734,186 11	
Deduct amount of same not collected	9,561 41	
Net collected	$ 724,774 70	
Gross premiums on risks written and renewed during the year	6,448,202 95	
Total	$7,172,977 65	
Deduct gross premiums and bills in course of collection at this date	903,991 84	
Entire premiums collected during the year	$6,268,985 79	
Deduct reinsurance, rebate, abatement and return premiums	865,924 25	
Net cash actually received for premiums		$5,403,061 54
Received for interest on mortgages		2,850 71
Received for interest and dividends on stocks and bonds		395,208 84
Income received from all other sources, viz.: Rents, $21,627.02; interest, $27,483.76		49,110 78
Aggregate amount of receipts actually received during the year in cash		$5,850,237 87

DISBURSEMENTS DURING THE YEAR.

Gross amount actually paid for losses (including $394,823.71 losses occurring in previous years)	$3,675,562 82	
Deduct all amounts actually received for salvage (whether on losses of the last or of previous years), $15,582.99 and all amounts actually received for reinsurance in other companies, $175,856.03. Total deduction	189,239 02	
Net amount paid during the year for losses		$3,486,323 80
Cash dividends actually paid stockholders during the year		200,000 00
Script or certificate of profit redeemed in cash, $197; interest paid to scripholders, $702		204 00
Paid for commission or brokerage		1,146,070 38
Paid for salaries, fees, or other charges of officers, clerks, agents, and all other employes		863,856 11
Paid for State and local taxes in this and other States		181,120 00
All other payments and expenditures		270,403 00
Aggregate amount of actual disbursements during the year in cash		$6,342,078 24

BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR.

	Fire.
Risks written	$4,090,876 00
Premiums received (gross)	31,041 51
Losses paid	34,661 53
Losses incurred	34,067 53

(Signed.) HENRY EVANS, President.
(Signed.) E. L. BALLARD, Secretary.

State of New York, City of New York—ss:
Sworn to January 23, 1903, before F. C. NORDSIEK, Notary Public.

Samuel Thompson Pulliam & Co.
Agents 1108 E. Main Street.