

Greatest and Best Year's Record

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LIFE INSURANCE ISSUED AND PAID FOR, during 1903, including Ordinary Insurance (\$102,822,648), over **293 MILLIONS**

ASSETS, end of 1903, over **72 MILLIONS**

INCOME, during 1903, over **39 MILLIONS**

PAID POLICYHOLDERS, during 1903, over **11 MILLIONS**

SURPLUS, end of 1903, over **10 MILLIONS**

NUMBER OF POLICIES IN FORCE (5,447,307), over **5 MILLIONS**

INCREASE IN PAID-FOR INSURANCE IN FORCE, over **129 MILLIONS**

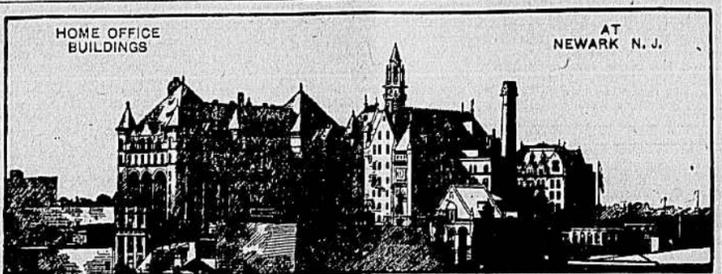
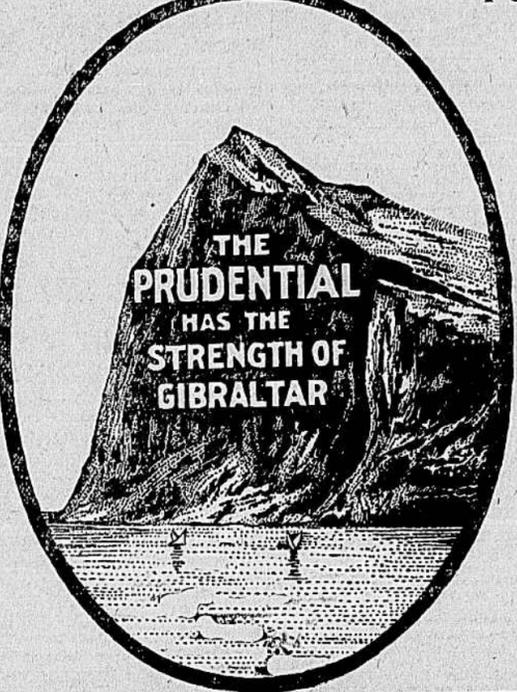
MAKING THE GRAND TOTAL OF **Paid-for Insurance in Force over 931 MILLIONS**

Total Payments to Policyholders in Twenty-eight Years, over 79 Millions

Twenty-eighth Annual Statement January 1, 1904

ASSETS.	
Bonds and Mortgages.....	\$13,138,291 49
Real Estate.....	12,063,757 29
R. R. Bonds and Stocks (Market Value).....	20,862,307 50
Municipal Bonds (Market Value).....	8,428,728 00
U. S. Government Bonds (Market Value).....	109,500 00
Cash in banks and office.....	7,610,148 22
Interest and Rents, due and accrued.....	488,993 45
Loans on Collateral Securities.....	5,761,778 00
Loans on Policies.....	1,614,325 08
Premiums deferred and in course of collection (net).....	2,635,009 41
Total.....	\$72,712,435 44
LIABILITIES.	
Reserve on policies.....	\$61,410,985 00
All other liabilities.....	1,167,445 81
Surplus to policyholders.....	10,134,024 63
Total.....	\$72,712,435 44

THE BEST IN LIFE INSURANCE AT LOW COST
 POLICIES FOR BOTH SEXES
 AMOUNTS TO SUIT YOUR NEEDS
 UP TO \$100,000.



HOME OFFICE BUILDINGS AT NEWARK N. J.

THE LIFE INSURANCE SUCCESS OF THE AGE.

THE PRUDENTIAL

INSURANCE CO. OF AMERICA

Agents Wanted

BRANCH OFFICE IN RICHMOND--BLACKFORD & WILMER, General Agents, Ordinary Department, 803 E. Main St.

TAFFY BETTER THAN EPITAPHY.

The Idler Pleads Eloquently for More Cheering Words During the Dark Hours of Life and Fewer Compliments on Tombstones.

WHY WOMAN AT THE TELEPHONE IS A TERROR

Although candor compels the admission that the utterances of some members of the clergy are deliciously soporiferous, it cannot be denied that many of the smartest and most quickening of sayings drop from the lips of pulpit orators.

The Rev. Dr. E. N. Callen certainly made a home shot a few months ago when he put in his pungent plea for kind words to our neighbors. The eloquent rabbi said that what we need in this world is more thy during life and less epitaphy after death. In other words his epigrammatic pun means that barnery is vastly more desirable than tombstone compliments. The latter species of practice, though quite common despite the size of the stone-cutters' fees, has never, so far as I know, evoked a single word of commendation from its beneficiaries. But there are some who suspect that the gathering of the clans on resurrection day will be considerably retarded by the curiosity of those who undoubtedly will pause to read and chuckle over the post-obit eulogiums they see gravely on their monuments.

But with barnery—or taffy—the different. These verbal tidbits, welcome alike to old and young, are swallowable when all else in life is almost as much of an emetic as it is of a warm salt water. Nor do they have to be gulped down with visible effort, as was probably the case with the oft-discussed worthy swallowed by the whale. One is never too heavy with years, too insignificant, to deaf, too pessimistic, too suspicious, or too great to accept taffy in good faith, nor is the weakling confined to that erratic sea which is said to revel in compliments—or rather, in being the recipients of compliments. And if a reasonable confession be permissible, it can be asserted with the utmost verity that man—whiskered, caloused, man-of-arms on taffy and in a thousand ways will show his insatiable appetite for it. True, he does not know how to look coy when the sweet morsels are thrown at him, and in all probability he will grunt a word of disaffection when the honeyed words are tossed into his hungry maw, but these signs do not disprove the fact that his motto is: "My name is Jimmy and I'll take all you gimme."

The patient but very outspoken woman to whom this and all my other precious manuscripts have been read, insists in her blunt way that taffy is the greatest of all masculine lubricants. She says that praise sharpens the wits of men like a fat-bacon rind sharpens the teeth of a buck-saw. "The only difference between the buck-saw and the man," adds the needle-tongued computer of cooks, "is that the buck-saw knows when it has been greased enough, whereas a man's gluttony for barnery has no limit. With him it's quantity rather than quality. For instance, I know a certain shabby-genteel newspaper writer whose fibrous out efforts I have conscientiously yawned through for twenty years, come next ground-hog day. But my limping commitments, though positively rheumatic in their nature, do not prevent me from going through years of repetition, still trip into his hospitable heart. Long ago ago I ceased attempting to change my verbal recipe for taffy. All I now aim at is perpetually increasing hyperbole. Occasionally, too, I have had to drowse through this name tormented speeches and to constitute myself into a wildly en-

thusiastic audience to cheer and goad him on in his supposed eloquence.

"There is inherent in every man a deeply abiding conviction that he is an orator. And what's worse, they all try to make their wives think the same way. Even those who habitually abstain from speaking in public, go through life with a canker-worm in their bosoms, for day in and day out they sorrow for the unhappy world which gets no opportunity to hear them talk. When I think of what Mrs. William Jennings Bryan has suffered in the last decade or so, I feel that husband of hers—I feel that nothing in this country would be too good for the long-tortured woman."

While the ill-timed and utterly undeserved attack of the acrimonious matriarch quoted should be attributed to peevishness caused by the recent unseemly conduct of our washerwoman rather than to any actual weakness of my own character, I must admit that her words were certainly applicable to the great majority of men—in fact to all of them save myself. Often and over again I have thought how much our bosses might pull out of us during work days if they'd only sugar up a few words of praise and dish them up to us during business hours. While they may suspect and fear that liberal commendation would be met with the prompt demand for an increase of pay, I can assure them (on behalf of my fellow-workers) that masculine vanity is far above avarice. But our bosses, alas, are queer critters. They apparently don't know what concerns their own welfare. Willingly—aye, almost cheerfully—after our deaths they consent to act as pallbearers at our funerals, to send floral designs which quickly wither over us in wind-swept cemeteries and to say eulogistic things to our tear-stained widows; but while we live and persevere for them, they are fierce and loving, and as hard to please as a teething baby. In heaven's name, why don't they try a little taffy, even though they have to tear the ninth commandment into shreds by so doing. For surely taffy is a benevolent, venial kind of lie which caresses its hearer to be puffed off and to giggle over his own importance. It neither castrates money nor harneths humanity and oft times it beareth rich fruit. What is more, it requires the smallest of mental exertion from the fabricator. All he needs must do is to lay it on heavily—pile it on with a metaphorical butter paddle. None need seek to avoid exaggerativeness in the manufacture of taffy; for those who feast upon it would rather be gormed up with the ever palatable delicacy. Women, according to the treasured credo-rockers of my domicile, get the bulk of their taffy before marriage, unless, indeed, they are so lucky as to be widows, when men must have it from infancy to senility.

"Ah," says the inexorable critic of the so-called stronger sex, "brides don't know what an elephantine contract they are taking on their hands when they go to the altar. I do they suspect that the marriage vows carry with them an implied agreement to supply perpetual barnery for husbands—to straighten out unending kinks in masculine character by a lavish output of flattery and barefaced taffy. When a man gets beyond these weaknesses, smallpox or Asiatic

cholera won't hurt him, for he'll be sleeping under the sod with six feet of earth on his body and a mendacious epitaph on his tombstone and possibly on somebody else's conscience."

All of which is true—hideously, distinctly and humbly true—but if any young thing in frizzes, poufs de sole and clock stockings wants to tickle me under the chin with a compliment or so, I'll try to grin and bear it.

While all the world loves a lover, it cannot be denied that the public affection for this class of favored mortals reaches its minimum when sweethearts corner a telephone and undertake to transmit their saccharine greetings by wire. And, indeed, the tender regard of the unfortunate waiting for such conversations to terminate sometimes even goes so far as to end in irritability, for naught so jars one as to witness a love-making bee without himself being either the lover or the loved. It's like having some one tell you of a good dinner he has eaten, when you yourself are famishing for mere bean soup.

The most rational of women, when she goes to a telephone, is a tax on the intellect and a burden on the soul. At both ends of a line. But the girl who has "rung up" her sweetheart is a terror more to be dreaded than a book-agent or a subscription committee. She never quite knows what she wants to say and she never quite knows when she has finished saying it. Her speech, on such occasions is a potpourri of coquetish giggles, indignant exclamations (which are heartily echoed by all within earshot) and excited monosyllables. She struggles between love, curiosity and secretiveness, and says good-bye with mock peevishness at least twenty times before the final word passes. But in the matter of her good-byes, she is, after all, like every one of her sex; for none of those who use hairpins quite know when to end a conversation. It has always been my belief that women, when they talk to their bosses, do it in the very best of good faith, and that the familiar words: "Well, I must hurry off now," and then bolt to get away. This system would save fifteen minutes usually wasted in formalities and allow the visitors twenty minutes confidential chat, the parlor minutes of gossip at the front door, twelve minutes of jokes on the porch and half an hour for ordinary talk at the gate. That, according to the statistics, is about the time usually required for feminine conversations.

But to return to the telephone. Any mortal who has ever tried to utilize the pesky things will tell you that they are used thousands of times daily by sweethearts and that the wheels of the mercantile world in every civilized land are clogged by this modern style of wooing. But on behalf of that sex which suffers and murmurs life, I have the effort to say that woman's gentle womanly approach dangerously near pestiferousness when she tries coquetry over a telephone during business hours. The individual in his shirt-sleeves, to whom comes the dreaded summons "fady-at-the-door," generally says something decidedly unpalatable before he reaches the receiver and all during the agonizing conversation he is suffering miseries. For

be it remembered that man, at no time, is an adept at frivolous speeches; and especially not when he knows that all the other males in the establishment have their ears pricked up and are secretly exulting in his discomfiture.

Then, too, no one cares to be kittenish before his boss, especially when his kitenishness is deranging the whole office staff and making the performer appear decidedly more asinine than fellow-workers. I say until all women—fingers off; cut it out. If you want to be flirtatious or affectionate get gay on a sofa, or in a cosy corner—aye, even in a trolley car, but don't try it over the wire.

Courtsip on the long-distance plan doesn't suit me. As a wooer I hate being kept at arm's length.



Jim Barker's Wanderlust.

Jim Barker has rolled up his blankets and taken to the woods again. Matters were getting too quiet at the office for his restful soul, so, like the Arab, he has solemnly folded his tent, or blankets, rather, and stolen away.—Vernal (Utah) Express.

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 HEATING STOCK TOO HEAVY;
 MUST UNLOAD;
 PRICES WAY DOWN.

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 and
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**Plumbers, Tanners
 and Gas Fitters.**

JOHN H. ROSE & CO.
 1427 East Main Street.
 (Phones: 811, store; 574, manufacturing department.)

BOLD MAIL RIDER AND A BONNY SCOTCH LASS



(Special to The Times-Dispatch.)
 AYLMEER, VA., Feb. 13.—The mail-box was not of the regulation pattern, but of the rustic home-made style, but it served its purpose well, and was daily twice visited by the gallant mail rider, Vernon Hughes. No weather too hot or too cold, stormy, freezing wind of winter as it whistled through the leafless woods on his cheerless rides.

Only made bright by the occasional visits of his Bonny Scotch Lass, Maggie McGregor, to the box of the rural free delivery, to take and send off the family mail. As each day came, the friendship ripened. The meetings became more interesting; the charm one had for the other developed, and Sunday the "Bonnie Scotch Bird" was missing, and in the interim she and her gallant knight of the mail-pockets were made one for all time.

Thus closes the romance of the rural free delivery and the Bonny Scotch bride.

Not Lord Ullin's daughter, but the child of a prosperous Scotch gentleman, who some ten years ago settled on a plantation on North Rockfish, in Nelson county, to take and send off the

WHEN THE TELEGRAPH WIRES TIRE.

"You are tired, eh?" said the telegraph operator. "Perhaps there are other persons, and things, that get tired, too. What about this instrument here and this wire that runs to San Francisco? Don't you suppose they ever get tired?"

The person addressed was inclined to smile faintly at the suggestion.

"I'm serious," continued the operator. "I have been an operator for twenty-seven years, and can tell a tired wire the moment my finger touches the key."

"The rest does 'em a world of good. On Monday morning they are quick to respond. They actually grasp at the message greedily."

"But on Saturday, after five busy days, we can almost hear a wire crying to give it rest. It seems to oppose us. It is rebellious. Singular, you say? Not at all. Just nature."

"Don't you think it is the operator that needs the rest, and not so much the wire and the instrument?"

"Not a bit of it. Put a tired-out man against a tired-out wire and you'll fare nearly as ill. Put a rested man

then. Give it a rest and see how beautifully it responds to the touch.

"Clocks fail to keep perfect time; they are too tired to tick and strike. I had a fine watch which refused to run one day some fifteen years ago. A jeweler said he would fix it for \$20. Too much money, I thought, and the timepiece was carried around in my pocket for three months as dead as Hector.

"I pounded it, wound and rewound it, shook it daily a score of times, then got angry and laid it on the shelf. One night I heard its familiar tick. It had got rested and started off on its own account. It's running yet and hasn't cost me a cent for repairs.

"Guns get very tired and refuse to shoot well. I have no doubt that the scare about the Brooklyn bridge a few years ago was due to its weariness. It had been on a strain for a long time and wanted a rest. The bridge was suffering from nervous prostration.

"Come over here a minute. Listen to the sound of this instrument. It is work- ing over a 'tired wire. Can't you tell it?"

"Now listen to this. Here is a new wire just opened to New York. Which is the dead and which the live wire? Which is ready to do its work in the best style?"

"The new one? Of course. Any baby could tell."—Chicago Inter-Ocean.

People in Lexington.
 (Special to The Times-Dispatch.)
 LEXINGTON, VA., Feb. 13.—General and Mrs. Simon Bolivar Buckner, of Kentucky, are in Lexington, visiting their son, who is a cadet at the Virginia Military Institute.

Mr. and Mrs. Greenlee D. Letcher are visiting in Richmond this week.

Mrs. Thomas L. Preston was called to West Virginia a few days ago by the news of the illness with pneumonia of her son, Mr. J. T. L. Preston, who lives near Charleston. Mrs. Preston was accompanied by her daughter, Mrs. Reid White.

Mr. Harry M. Quisenberry has gone on a visit South, which will include the States of Florida and Georgia.

**GET BUSY
 GET BUSY
 GET BUSY**

**TEE-DEE ADS.
 TEE-DEE ADS.
 TEE-DEE ADS.**

**FIND POSITIONS
 FIND POSITIONS
 FIND POSITIONS**

**SURE THING.
 SURE THING.
 SURE THING.**

**'PHONE 649 FOR THE WANT
 AD. MAN.
 HE WILL COME!**