Miller & Rhoads. **Miller & Rhoads.**

WEATHER FORECAST.—Friday, rain.

Special Prices for New Embroideries.

Our Embroidery man went "shopping" in New York last week and found a lot of bargains. Here are a few of them:

100 pieces of Cambric Edges, ranging in width from five to twelve inches; all hand-loom work and worth from 15c. to 25c. a yard, for 12 1-2c. yard.

25 pieces of Flouncings, sixteen, eighteen and twenty inches wide, on the best quality of cloth, in open-work and blind embroidery, worth 39c., for 25c. yard.

10 pieces of Nainsook and Swiss Allovers, on very sheer quality cloth, in small, neat designs, worth, $1.69, for $1.00 yard.

A Special Value To-day in Net Top Laces.

Ten pieces in Cream and Ecru, eight to twelve inches wide fast edges, worth 50. yard, to-morrow's price, 25c. We picked them up with the embroideries last week.

Miller & Rhoads

See our Ad. on Woman's Page, This Evening's News Leader.

THE INTERNATIONAL SUNDAY-SCHOOL LESSON

FOR MAY 1, 1904.

STUDIES IN THE LIFE OF CHRIST.

Subject: Prayer and Promise—Luke 11: 1-13.

Golden Text: Ask and it shall be given you; seek and ye shall find.—Luke 11: 9.

By Rev. J. E. Gilbert, D. D., Secretary of American Society of Religious Education

CONTEXT.—Our lesson closed, leaving Jesus in Judea. After answering the lawyer (Luke, x: 25-37) He proceeded on His journey and came into the city of Bethlehem. There He accepted the hospitality of Mary and Martha, both of whom showed their appreciation of their distinguished visitor, the former by sitting at His feet to learn, the latter by ministering to His comfort. That home was destined to become the resting place and asylum in after months, even to the end of His earthly ministry (Mark, xi: 11). Leaving Bethany, Jesus went forth with His disciples into retirement. The place and events of that seclusion are wholly unknown. Probably He continued the instruction which had been interrupted by the lawyer, seeking to bring the whole company into fullest sympathy with each other and with Himself. Sweet and holy converse it was, too intimate and delicate to find record on the pages of those sketches that have been preserved for the disciples of the after centuries.

OCCASION.—Our present lesson pertains to the close of that private interview. Jesus had been engaged in prayer, perhaps with the disciples, perhaps with Himself. With Him, as with us, there are times of desired communion at the throne of mercy, and there are times when one ought to be alone with God. Some one urged Jesus on this occasion to teach the disciples to pray. His example had awakened their desire and made them conscious of their ignorance and weakness. It was pleaded that John the Baptist had done the same with his disciples—an interesting fact in the ministry of that eminent preacher. Christ's prayer meeting was probably more blessed than John's, and they desired to know the secret. Jesus granted the request, showing that while any petition offered in sincerity must be acceptable, a mark of piety (Acts, ix: 11), yet one needs instruction in order to render this service in its best manner (Eccle., v: 1). Ministers ought now to observe this fact and do likewise.

ANALYSIS.—The response of Jesus to the request of the disciples may be divided into two parts. He first gives a model of prayer (verses 2-4), substantially the same as that found in the ordination sermon (Matt., vi: 9-13), except that the concluding doxology is omitted. That model will be treated here under two heads—the petition for the divine honor and glory, and those for the benefit of the petitioner, the latter being purely human. After the form of prayer Jesus offers the encouragement to pray (verses 5 and 13), under three heads—friendship, promise and sonship. He evidently felt that His disciples would need encouragement more than a model, for He occupied more time and space with the one than with the other. It has always been so. Men are more in danger of ceasing to pray altogether than they are of employing imporper language. But here Jesus correlates the method of prayer and the assurance of its value, making each topic clearer and more forceful by the truth contained in the other, and so exceeding the request of the people.

DIVINE.—In the form Jesus begins with three petitions, pertaining primarily to God, but involving also the welfare of men—reverence for His name, the coming of the kingdom, the doing of His will. These were all prominent Old Testament themes (Lev., x: 3; Zech., ix: 9). Indeed, the decalogue only formed and enjoined (Ex., xx: 3-17) that for which the Christian is instructed to pray, showing that the essentials of righteousness are of universal obligation (Matt., v: 18). These petitions are set in new light by two important considerations. They are to be offered in a filial spirit, God being regarded as a Father. While glimpses of such relation were obtained in the former time, it was reserved for Jesus to usher men into it and cause them to act according to it (Matt., v: 48). The prayer was also to be offered with thoughts of another world, in which God is perfectly honored and obeyed (verse 2), the grand object being to set up here a heavenly kingdom in place of the sin and suffering that now abound.

PERSONAL.—After this higher view and desire for God's glory and man's good, the petitioner may descend to himself. To be sure, the individual is included in the total, and in reality there is no need of anything beyond. It would be quite enough to cry "Our Father, Thy will be done." And yet Jesus encourages prayer for self, the reason for which appears in its form. There is first a single request on temporalities—not riches, not honors, but daily bread—really the portion which a father sees a child needs each day (2 Thes., iii: 12). The evident intention is to curb the earthly desires and to cultivate humility and trust. We are not to infer that man must have nothing more than bread, no surplus for the future (Prov., vi: 6). Wealth is a gift of God, to be used for His glory. After seeking food, man should turn to his spiritual interests. He must plead for forgiveness, based on his practice toward his fellow (Matt., vi: 14-15), and after pardon for past offenses he must seek protection against future temptations. We are sinners in a world of sin, journeying to a world without sin, seeking help until that is gained.

FRIENDSHIP.—Having completed the model, Jesus next gave the ground for hope that prayer will be effectual. His first argument was drawn from the relations of friendship. Suppose a man who has an unexpected visitor should go at night to borrow bread from a friend. Although refused at first, he would ultimately succeed, if persistent, the friend being anxious to avoid annoyance. By this illustration Jesus does not insinuate that our heavenly Father is ever indisposed to man's request; that there is ever an unseasonable hour; that delay in answering is occasioned by His indisposition; that He finally complies to be relieved. On the contrary, we know from many passages that God is ever waiting to hear and bless, and that there is never a time when we may not approach. The thought which Jesus intended to convey was this: If a friend, a mere man, would yield under a pressure to a plea for bread, how much more surely would God attend to the cry of His child pertaining to such weighty matters. It is not a case of parallel, but of contrast.

PROMISE.—After His illustration Jesus gives His own word on the subject, a precept and a promise. "Ask, seek, knock," He says, keeping in mind the importunate man at the door of a friend, and referring to the general phases of genuine prayer. In this He admits that men need to be in earnest at the throne of grace (James, v: 16), not as a method of moving God, after the manner of moving men, but as a method of preparing and testing the petitioner. Prolonged supplication develops the faith on which divine blessing is conditioned. We sometimes appear to wrestle with God (Gen., xxxii: 24), when, in fact, we wrestle with ourselves. But when we have attained the spirit of prayer Jesus says the answer will come. His word is out as ground of confidence. He goes beyond this promise and states a fact of law. "Every one that asketh receiveth." There is no failure on the part of God to bestow. All the failure, if there be any, is at the other end, limited wholly to the spirit and mode of him who asks.

SONSHIP.—By this time, encouraged by what they knew of human friendship and by their confidence in the Master, the disciples were prepared to look into the depths of the subject of prayer, and Jesus gave the closing words, designed to remove all doubt, if any remained. He sought to make them know something of the divine heart by reminding them of their fatherly affection. None of them, if asked by a child, would refuse any good or substitute a worthless thing, and they ought to give their heavenly Father credit for equal goodness. In this the endearing relation becomes a basis of hope, the very climax of all Christian attainment. And then by a sudden and surprising transition, He held up before them the excellent privilege of sonship, the reward of prayer, the gift of the Holy Spirit. That is infinitely more than the child asked, a bestowment of incalculable value. The immediate inspiration of the Holy Spirit, granted to the prophets, is not intended, but that regenerating and sanctifying influence, which makes men saints. And so men pray for one thing and get another. That for which they ask puts them in harmony with God; that which they receive is what they most need, which He most delights to bestow.

CONCLUSION.—As taught by Jesus, prayer is an exalting and exalted pursuit. It begins with the sense of brotherhood, joined with the sense of sonship—"our Father." It recognizes the disorders of this world and desires to remove them by promoting the glory and kingdom of God. It is a cry that earth may be like heaven. It minifies bodily needs and magnifies spiritual longings (1 Cor., ix: 25). It rests on a surer basis than that of friendship, even the word of Jesus, and the unfailing love of the Father of Spirits (Heb., xii: 9). He who prays, though he may receive many things besides (for a father's gifts exceed a son's asking), will find that he has opened up the channel and prepared a way for the incoming of the spirit of life and truth (Luke, iii: 21). What is prayer, then, but the soul of man communing with God and the spirit of God coming upon the soul of man? Behold Jacob's ladder, one end on the earth, the other end in heaven (Gen., xxviii: 12)—the angels of man's desires ascending, the angels of God's blessing descending.

TAKE THE POPULAR C. & O.

A Fast, Clean Ride to the Seaside Every Sunday.

Two fast vestibuled trains, 8:20 and 9 A. M. Only eighty-five miles to the ocean. $1.00 round trip.

CASTORIA

For Infants and Children.

The Kind You Have Always Bought

Bears the Signature of Chas. H. Fletcher.

SUNDAY AT THE SEASIDE

Via the Popular C. & O.

$1.00 round trip to Old Point, Ocean View and Norfolk. Virginia Beach, $1.25. Two fast trains, 8:20 and 9 A. M. Parlor cars attached. Ten hours at the seaside.

CASTORIA.

Bears the Signature of Chas. H. Fletcher. The Kind You Have Always Bought

Rent a box in the strong fire and burglar proof vault of the State Bank of Virginia, Charges moderate.

REDUCTION IN RENTS

Many Houses Are Now "To Let" and Families Are Fast "Doubling Up."

WANTED MORE; LOST HEAVILY

One Landlord Raised Rent, Tenant Moved, House Finally Rented at Low Figure.

Unless all signs fail there will be a great reduction in rents next year. There are on all sides unmistakable indications that such will be the case.

There are two reasons for the belief above expressed. The first is that an immense number of residences has been erected durng the past year, and many more are projected. The second, and probably the most potent reason is that families are beginning to "double up" once more—that is two families are renting a house and dividing it between them. Some years ago this was a general practice, but times got somewhat easier and the familes spread out, each securing a house alone. Immediately the rents began to soar, and they have not descended since. At one tme it was difficult to secure a house of any sort. At present, however, "For Rent" signs are quite numerous, although the owners of houses so adorned have not so far made up their minds to reduce prices.

Five years ago houses in good neighborhoods could be secured for $18, $20 and $25 a month. Those houses to-day run as high as $37.50 and a $30 house is regarded as cheap. A case in point shows that rents have reached their greatest altitude, and that a drop is at hand. Some months ago a residence on Grace Street was occupied by a desirable tenant who paid $50 per month or $600 a year. He was notified by the owner that the rent would be raised to $700 a year. The tenant, being unable to afford the luxury of a $700 house, moved. The house stood vacant for months, and was finally rented again for $500, a clear loss of $100 yearly.

There is no doubt in the minds of many that rents are abnormally high, and that a reduction will only bring them to a fair figure.

"I don't think rents will go down," said a well-known real estate man yesterday. "It is true more houses have been built, but many new people are coming in."

A gentleman in search of a cheaper house than the one he at present occupies, yesterday ran across a residence with a "To Let" sign on it. It was a plain two-story affair and looked as though it should rent for about $240 a year. He inquired the price of the agent, and was amazed to find that it is held at $450.

It is the opinion of the thousands of renters that there must be cheaper houses. The cost of living has increased so enormously, that it is difficult for the average man to keep a decent roof over his head and meet his other expenses. If rents are not reduced it is more than probable that the old plan of two families in a house will be agan adopted, and scores of houses will be left vacant.

"THAT BOY OF YOURS."

Eloquent Address of Rev. E. O. Taylor, A. M., D. D.

Seventh Street Christian Church was well filled with a representative, intelligent audience last night to hear Rev. Ed. Taylor, A. M., D. D., who began a series of lectures on Good Citizenship and Scientific Temperance. Dr. Taylor is a distinguished graduate of Yale University, and his reputation is widespread.

Rev. G. H. Spooner opened the exercises with a fervent prayer for the divine blessing upon all efforts in behalf of civic righteousness and temperance. Rev. Dr. Haley gracefully introduced the speaker, in which he expressed pleasure at the alliance between the church and temperance, for, declared he, righteousness is temperance and temperance is righteousness.

Doctor Taylor's subject was "That Boy of Yours." There is, he declared, a great conflict raging around the child of to-day—good and bad men alike seeking to get the childhood of our land into their just possession. The Romanist who said, "Give me the children until they become seven years of age, and I care not who has them afterwards," expressed the idea of importance of first impression and possession. The anarchist, he declared, have changed their tactics from bombs to Sunday schools of instruction for their youth. The saloonists recognize that they must have boys. There are communities in which hundreds and thousands of boys from twelve to seventeen who are addicted to drink. This was not so a quarter of a century ago. The census of 1890, however, showed 16,000 boys between seven and seventeen years of age in reformatories. Cigarette smoking, he declared, to be prolific of great evil to our youth and is a potent factor in making the ratio of graduates in the schools of the nation four to one in favor of the girls.

The speaker touched upon the potent factor and the organized agencies that conspire to entrap the boys. Incidentally he stated that from the most reliable sources of information 200,000 girls now in dens of vice were allured there by organized agencies. In some cities 70 per cent.; others 80 per cent., and in some 90 per cent. of young men are impure in their lives; and here the speaker was caustic in his reference to the unjust discrimination against the fallen woman and the ready forgiveness of the impure mar—"a contemptible relic of barbarism."

The liquor traffic came in for a whack, and Dr. Taylor declared that American manhood is in inverse ratio to the amount of revenue received from the liquor traffic.

Dr. Taylor dwelt particularly on the importance of parental instruction and control, and declared that we cannot expect reverence to State law if there is no respect for parental law. Parents must demand obedience to home law, and then there will be reverence for State law. National life is no higher than home life. Caustic and humorous references were made to mismanagement in the homes. The legalized temptations, such as the saloon, should be taken out of the path of our youth.

To-night the Doctor will speak on "Microbes and Men, or Chemistry—of Alcohol." The celebrated Dailey Quartette, of Buffalo, N. Y., will sing to-night, and a great crowd is expected to be present.

FAIRMOUNT NEWS.

Sherry Calhoun, of Nottoway county, was the guest of his sister, Mrs. Mary Miller, during the last few days.

The infant daughter of Mr. and Mrs. John Richardson died Tuesday evening at the home of the parents, on Twenty-first and T Streets.

Mr. and Mrs. Henry Burkert and daughter, Helen, have returned from Baltimore, where they visited relatives.

Philip, son of Mrs. Carrie Gettling, is ill with pneumonia at the residence of his aunt, Mrs. Charles B. Perkins, on Twenty-second Street.

Mrs. Gilham LaNeave, of Crewe, Va., will be the guest of her sister, Mrs. Mary Miller, in a few days.

Mr. and Mrs. A. G. Cobbs, of Fluvanna, are visiting Mr. and Mrs. J. P. Melton.

The home of Mrs. Mena Greenstreet was entered Monday night in her absence by a negro man, who was frightened away by a neighbor before doing any damage. Nothing was taken.

Mrs. James Holmes, of Doswell, Va., visited Mrs. W. C. Thomas and other relatives this week.

Miss Nellie Smith is quite sick at the home of her mother, Mrs. Gessinghous, on Twenty-second Street.

Miss Rena Beadles, of Hanover county, is visiting relatives on Chelsea Hill.

Mr. Jesse Binford, the superintendent of Fairmount Baptist Sunday school, is quite ill at his home.

The King's Daughters of Christ Church will have a rummage sale, beginning May 9th, at No. 1305 East Main Street, and hope their friends will save the rummage they may have for them. This is a purely charitable organization.

Grove Council, No. 40, Jr. O. U. A. M., celebrated its tenth anniversary Thursday night at Howard's Grove Hall. After business was disposed of the council was entertained by speeches from District State Councillor D. H. Gaines, Past Councillor C. A. Hill, Recording Secretary J. Calvin Williams and Past Councillor L. G. Waldrop. Music by Mr. Oberry was greatly enjoyed, after which refreshments were served.

Master Edgar Rouse celebrated the fifth anniversary of his birth Tuesday evening at the home of his parents, on Twenty-first Street. Music and games were the pleasures of the evening, and delicious refreshments were served. The little folks present were Misses Elsie Duke, Alma Duke, Lottie Roney, Hazel Huff, Barbara Watkins, Sadie Creery, Rebecca Roane, Gertrude Fletcher, Mamie Rouse, Christina Creery and Masters Robert Mondin, Edgar Rouse, Ernest Fletcher, Edmond Davenport, Eugene Roane, Elmo Atkinson, Julian Overby, Frank Doane, Clarence Creery, John Creery, Joshua Tisdale, George Tisdale, Johnnie Davenport, Clyde Tisdale, Earl Davenport, Richard Tisdale, Clarence Creery and Mrs. Rouse, Mrs. Nicholas Roney, Mrs. Roane and Mrs. Atkinson were chaperones.

An enjoyable social was given Monday evening in the home of Miss Lillie Kelley, just after the meeting of the Earnest Workers' League of East End Baptist Church Sunday school. Vocal and instrumental music and many parlor games were indulged in to enliven the occasion. Those present were Misses Ethel Atkins, Lina Roach, Birdie Farley, Bertha Graves, Ruth Evans, Louise Tucker, Josie Eubank, Elsie Kock, Mary Atkins, Lillie Kelley, Ida Belle Le Claire; Messrs. Charlie Wood, Frank Harris, Percy Harris, Lynwood Fidler, Harvey Kelley, Willie Tyler, Willie Boatwright, John Kelley, Charlie Hilliard, Clarence Kelley, Ellis Cosby, Bernard Rayberb, Ernest Shelton, Lynwood Mitchell, Frank Hall, Mrs. Flippen and Mr. and Mrs. Kelley.

BARTON HEIGHTS.

Mrs. G. K. Pollock, of Richmond, and sister of Barton Heights, accompanied by Miss Florence Pennell, of Richmond, left Wednesday for Baltimore, where they attended the ball given by the Baltimore Dental College of Surgery, and will attend the closing exercises to-night.

Dr. G. J. Davison and son, Evans, left yesterday afternoon for Baltimore, Md., to attend the closing exercises of the Dental College of Surgery, his son, Mr. D. Allen Davison, graduating with high honors.

Mr. J. Taylor, who has been visiting Mr. W. C. Leadbetter, of Brookland Park, has returned to his home in Richmond.

Mrs. C. C. Graves, who is visiting in Norfolk, Va., will return to her home in Brookland Park this week.

Mr. W. K. Bache has returned to his home from a business trip to Louisville and Chicago.

Mr. Arthur Noble, of Washington, who has been visiting his sister of Brookland Park, has returned home.

Miss Nannie Noble, of Brookland Park, is visiting her sister, Miss Mayme Noble, of Washington.

Mr. A. C. Adams, of Williamsburg, is visiting at the Seminary.

Mr. J. H. Hughes, of Williamsburg, is visiting at the Seminary.

Mr. O. L. Gregory, of Kentucky, is visiting friends on the Heights.

Mr. Eckley Goyne, who has been visiting his mother, Mrs. Sarah Goyne, of Chester, Va., has returned to his home.

Mr. Charles Cullen, of Knoxville, is visiting Mrs. C. R. Cullen, of Lamb Avenue.

Mrs. G. W. Lancaster, of Petersburg, who has been visiting Mrs. S. P. Jones, has returned home.

Mrs. F. A. Whitehurst, who has been quite sick at her home on North Avenue, is able to be out again.

Miss Edith Estes, who has been visiting her sister, Miss Mary Estes, of Luck Avenue, has returned to her home in Louisa.

Miss Gladys Higgason, who has been visiting her grandmother in Hanover, has returned to her home on Luck Avenue.

Mrs. John E. Rose, who has been visiting her daughter at Hollins Institute, has returned to her home.

BLUES TO CELEBRATE.

Historic Organization Will Observe Their 111th Anniversary.

The Richmond Light Infantry Blues will celebrate the one hundred and eleventh anniversary of their organization at Westhampton Park on Tuesday, May 10th.

It is a time honored custom for this organization to celebrate their anniversary with an all-day outing at some near-by place in the country. At a meeting held last week it was decided to have the celebration at Westhampton, and a committee was appointed to make arrangements for the entertainment.

Charters Granted.

The following charters have been granted:

Guardian Insurance Corporation, Norfolk. David R. Creecy, president. Capital stock, $50,000 to $100,000.

The Virginia Protected and Labor's Club, No. 1 (incorporated). Clinton Gray, president.

Prince William Publishing Company (Incorporated), Manassas. Robert H. Davis, president. Capital stock, $1,000 to $10,000.

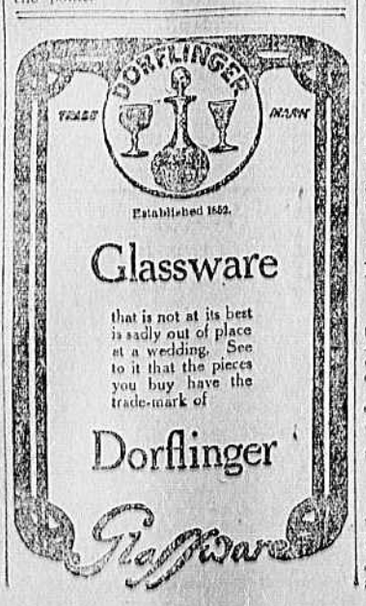
Represents Maryland Life.

Mr. Berkeley Williams, formerly purchasing agent of the Railways and Light Company of America, has accepted the position of district superintendent of the Maryland Life Insurance Company. He will represent the company in Eastern Virginia. His office will be at No. 1002 East Main Street.

Governor Away.

Governor Montague left last night as the guest of the Richmond branch, T. P. A., for Lynchburg, where to-night he will make an address at the association's banquet. The Governor will return here to-morrow.

Don't be ambiguous, or you may find yourself in the predicament of the young lady who inserted an advertisement to the effect that she would like to meet a gentleman fond of out-door life. The ad. was answered by a score of hobos. Use Tee-Dee Want Ads. They are to the point.



Men's $15.00 Cravenette Rain Coats - - -

Men's $15.00 and $18.00 Spring Weight Overcoats

AT **$10.00** For Your Choice.

The Sale Begins this Morning and embraces some extraordinary values.—The Cravenette Coats are absolutely rain proof, and the Overcoats are cut in various lengths and made of various kinds of fashionable Top Coatings.

In Addition

We offer to-day and to-morrow—Several Hundred Boys' Knee Pants Suits—All sizes, worth $4.50 at

$2.95 Each.

Gans-Rady Company

N. & W. PROPOSE NEW BOND ISSUE

Issue Circular to Stockholders Authorizing the Issuance of Thirty-five Million.

(By Associated Press.)

NEW YORK, April 28.—A new bond issue to run forty years at not more than 4 per cent. is proposed in a circular to stockholders issued to-day by the directors of the Norfolk and Western Railway. Authorization for the creation of a new mortgage is requested of the stockholders who are called for a special meeting at Roanoke, Va., on June 17th, to vote on the proposed new bonds. It is declared that there is no intention to sell any of the new bonds at the present time, as the cash resources obtained from the sale of the consolidated mortgage bonds and equipment trust certificates are ample for all current needs. The new mortgage, which is to provide for future capital expenditures will be a first lien on the extensions and branches not now covered by the first consolidated mortgage, and on such extensions and branches as may be acquired from the proceeds of these bonds. The bonds will also be a lien, subject to the first consolidated mortgage, on all the other properties.

COUNTRY WEDDING.

Miss Brittle Becomes the Bride of Mr. C. M. Mosby.

A pretty wedding took place last night at 8 o'clock at the home of Mr. Brittle, a well known citizen of Henrico, when his daughter, Miss Roxie M. Brittle became the bride of Mr. Charles M. Mosby.

The ceremony was performed by the Rev. Dr. John Hannon, of this city.

Mr. Guy Mosby, brother of the groom was best man and Miss Gracie Brittle, sister of the bride as maid of honor. The bridesmaids were Misses Norma Mosby and Katie Heckman. Messrs. William Roach, Ernest Britton and Clarence Montgomery were ushers.

Mr. and Mrs. Mosby were the recipients of many handsome and costly presents.

An elegant reception followed the ceremony. The bride is an exceedingly attractive young lady.

Mr. Mosby is a well known young man of Fulton and is a linotype operator with Everett Waddey & Co. They will reside on Nicholson Street in Fulton.

THE CAST LAUGHED.

Zeke's "Get Up" Was the Occasion of the Mirth.

The cast in "Under the Laurels," the pretty drama to be presented at Corcoran Hall, on May 6th, for the hospital fund of the Methodist Mission, were unable to control their visibles in the rehearsal last night, when ("Zeke" appeared in his costume. Zeke (Mr. W. L. Bailes) takes the part of the old plantation darkey, and as head butler in the Millford mansion, he is great in his "rig" and pomposity.

The cast is rehearsing faithfully, and will give a good entertainment.

The musical part of the play is under the direction of Mr. and Mrs. G. S. Perkins, whose musical talent is so well known.

JUSTICE JOHN'S DOCKET.

Small and Uninteresting Line of Alleged Criminals.

A small line of alleged criminals came up before Justice John yesterday.

Mary Susie Lewis was fined $20 for hitting Phyllis Gude with a piece of gas pipe.

Willie Morgan was also charged the same for hitting a man in the mouth.

E. M. Allen went down for twenty days for being disorderly, etc.

That was about all, except a few drunks and neighborhood quarrels, which were fixed up in accordance with the by-laws and Constitution.

AN ENTERTAINMENT.

Elks to Have a Fine Time at the Home To-night.

An athletic entertainment will be given at the Elks' Home to-night for the benefit of members of the lodge and their friends.

A fine time is anticipated, and a full attendance is requested by Chairman Seigel, of the committee.

BALL BY BALL PLAYERS.

Brownies to Entertain Their Friends at Sanger Hall.

A ball will be given at Sanger Hall to-night by the Brownies' base-ball club. A large attendance is expected, as this club is one of the most popular in the city.

The boys will endeavor to secure enough funds to purchase their new uniforms.

A fine time is guaranteed all who attend.

Vest Pocket Schedule.

The "Sporting Life" vest pocket schedule for 1904 will mark a new departure in that particular class of base-ball literature. They are the handsomest and most convenient for reference ever issued. This schedule booklet covers forty pages, and is nevertheless convenient for the pocket; it conatins half-tone group pictures of all major league teams; the official list of games at home and abroad; and the individual batting averages of the players. The schedule will be sent free to any reader who will send a two-cent stamp for postage. Address "Sporting Life," Philadelphia.

TWO FORMER GOVERNORS WILL SPEAK TO-NIGHT

The oil portrait of General David A. Weisiger will be presented to R. E. Lee Camp this evening at 8 o'clock. The presentation speech will be made by former Governor William E. Cameron and former Governor Charles T. O'Ferrall will receive it on behalf of the camp. No more gifted orators than Colonels Cameron and O'Ferrall are to be found in the State, and the audience may expect admirable addresses. The public is cordially invited.

Hardin—Mayer.

The home of the Misses Hardin, on Louisiana Street, Fulton, was the scene of a pretty wedding Wednesday morning at 10:30 o'clock, when Miss Kate P. Hardin and Mr. Frank P. Mayer were united in marriage by the Rev. David Hepburr, pastor of the Fulton Baptist Church. They were the recipients of many handsome presents.

After the ceremony the bridal party was driven to Elba Station, where Mr. and Mrs. Mayer took the Richmond, Fredericksburg and Potomac train for Washington and other Northern cities.

Mrs. Mayer is one of the most attractive and popular young ladies of Fulton, and has a host of friends.

Mr. Mayer is the son of Captain John F. Mayer, agent of the Old Dominion Steamship Company, and holds a clerical position with the above concern.

Mr. and Mrs. Mayer will reside at No. 624 Louisiana Street, Fulton.

Dr. Young to Preach.

Dr. W. J. Young, the gifted pastor of Centenary Church, will preach the annual sermon for the Ladies' Guild of the First Baptist Church Sunday night, May 1st. A large crowd is expected to hear Dr. Young, who is one of the ablest preachers in the South. Dr. S. C. Mitchell, of Richmond College, will exchange pulpits with Dr. Young, and the people of Centenary are to be congratulated on the opportunity of hearing Dr. Mitchell.

Fell, Breaking His Arm.

Mr. Eugene Parrish, who fell from a stepladder at the Cedar Works on Wednesday and broke his arm is getting along nicely.

Officers' Drill.

All the non-commissioned officers of the Seventieth regiment will have an "instruction" drill at the armory next Wednesday night to prepare themselves for the big encampment at Manassas later in the year.

ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1903, OF THE CONDITION AND AFFAIRS OF THE BRITISH-AMERICAN ASSURANCE COMPANY OF TORONTO, CANADA, ORGANIZED UNDER THE LAWS OF THE DOMINION OF CANADA, MADE TO THE AUDITOR OF PUBLIC ACCOUNTS OF THE COMMONWEALTH OF VIRGINIA, IN PURSUANCE TO THE LAWS OF VIRGINIA.

President—HON. GEORGE A. COX.
Secretary—P. H. SIMS.
Principal Office—18, 20 AND 22 FRONT STREET, EAST, TORONTO, CANADA.
General Agent in Virginia—JULIUS STRAUS.
Residence—RICHMOND, VA.
Organized or Incorporated—1833.
Commenced Business—1835.

BONDS AND STOCKS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.
City of New York Corp. stock	$ 170,000 00	$ 171,071 00
United States bonds	210,000 00	223,050 00
Georgia State bonds	10,000 00	11,300 00
New Mexico Territorial bonds	10,000 00	10,700 00
City of London, Canada, bonds	150,000 00	153,826 50
City of Winnipeg, Canada, bonds	20,000 00	21,210 00
City of Kingston, Canada, bonds	20,000 00	21,710 00
City of Richmond, Va., bonds	26,300 00	27,060 00
City of Toledo, Ohio, bonds	10,000 00	10,825 00
City of Riverside, Cal., bonds	25,000 00	28,000 00
City of Brooklyn, N. Y., bonds	30,000 00	30,300 00
City of Colorado Springs, Col., bonds	25,000 00	25,470 00
New York and West Shore Railway, bonds	12,000 00	12,840 00
Canadian Northern Railway Company Land Grant bonds	45,000 00	45,000 00
Baltimore and Ohio Gold bonds	50,000 00	50,000 00
New York Central and H. S. R. R., bonds	75,000 00	75,000 00
Rochester Electric Railway Co., gold stamped bonds	25,000 00	27,125 00
Toronto Electric Light Company	20,000 00	20,160 00
Central Canada Loan and Savings Co., debentures	15,000 00	15,000 00
Toronto Savings and Loan Co., debentures	50,000 00	50,000 00
Can. Permanent Mortgage Corp. stock	8,940 00	10,728 00
Total par and market value (carried out at market value)	$1,007,240 00	$1,040,916 19

Cash belonging to the company in bank	$ 160,429 [illegible]
Interest due and accrued on bonds not included in market value	11,833 20
Gross premiums (as written in the policies) in course of collection, not more than three months due	269,393 58
Aggregate amount of all assets of the company, stated at their actual value	$1,491,863 89

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$29,288 31	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	63,118 72	
Losses resisted, including interest, costs and other expenses thereon	8,379 11	
		$ 100,786 14
Net amount of unpaid losses		
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, $929,256.50; Unearned premiums (50 per cent.)	$464,628 18	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $650,854.44; Unearned premiums (pro rata)	343,247 02	
Gross premiums (including both cash and bills) received and receivable upon all unexpired inland navigation risks, $47,347.00; Unearned premiums, (50 per cent.)	23,673 50	
Time bills, $34,515.98; Unearned premiums (50 per cent.)	17,257 99	
Gross premiums (cash and bills) received and receivable on all unexpired marine risks	965 08	
Total unearned premiums as computed above		849,771 77
Commissions, brokerage and other charges due to or to become due to agents and brokers, on premiums paid and in course of collection		64,553 79
Total amount of all liabilities, except capital stock and net surplus		$1,015,116 70
Surplus beyond capital and all other liabilities		476,746 98
Aggregate amount of all liabilities, including paid up capital stock, and net surplus		$1,491,863 68

RECEIPTS DURING THE YEAR.

	Fire.	Marine and Inland.
Gross premiums and bills unpaid at close of last year, collected	$ 245,622 68	$ 36,044 52
Gross premiums on risks written and renewed during the year	1,653,294 44	322,758 06
Total	$1,898,917 12	$358,802 58
Deduct gross premiums and bills in course of collection at this date	234,954 89	34,438 69
Entire premiums collected during the year	$1,663,962 23	$324,363 89
Deduct reinsurance, rebate, abatement and return premiums	402,746 90	62,921 92
Net cash actually received for premiums	$1,261,215 33	$261,441 97
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources		$1,522,657 30
		87,353 16
Aggregate amount of receipts actually received during the year in cash		$1,560,010 46

DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount actually paid for losses (including $112,681.17 losses occuring in previous years)	$710,707 74	$294,817 49	
Deduct all amounts actually received for salvage (whether on losses of the last or of previous years) $12,715.71, and all amounts actually received for reinsurance in other companies, $121,703.73. Total deduction	63,244 61	71,234 83	
Net amount paid during the year for losses	$647,463 13	$223,582 66	$ 871,045 79
Paid for commission or brokerage			282,346 86
Paid for salaries, fees, or other charges of officers, clerks, agents, and all other employes			64,760 41
Paid for taxes, etc			42,181 25
All other payments and expenditures			111,038 31
Aggregate amount of actual disbursements during the year, in cash			$1,371,372 62

BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR.

	Fire.
Risks written	$1,284,722 00
Premiums received (gross)	21,643 32
Losses paid	7,084 10
Losses incurred	9,170 00

(Signed) J. J. KENNY, Vice-President.
(Signed) P. H. SIMS, Secretary.

Province of Ontario, city of Toronto—ss:
Sworn to January 23, 1904, before H. D. GAMBLE, Notary Public.

JULIUS STRAUS & SON, Agents,
1013 East Main Street.